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## Navigating Your Student Loan Debt

With support from NEA Member Benefits

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This presentation represents the situation and regulations existing as of the date of the presentation only and may not be accurate at any future date. Use of this presentation content outside of the live presentation is not recommended, as information and situations may change. Further, today's presentation is intended to provide information, and does not constitute legal or financial advice. Members are advised to seek counsel from legal, financial, or other relevant professionals about their personal situation prior to making any decisions.

This presentation is accurate as of: March 2, 2026

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# Agenda

- **NEA Member Benefits – who we are and how we help make members’ lives better**
- **Understanding TLF and PSLF**
- **Policy Updates**
- **Getting Started with the NEA Student Debt Navigator**



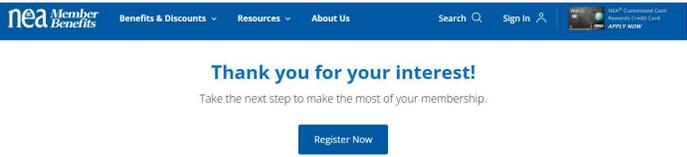
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**Earn Cash Back. Maximize It.**

LIMITED TIME ONLINE BONUS  
OFFER: \$250 Amazon.com Gift Card (students not eligible). Apply here for this offer. Offers vary elsewhere.



**Find Student Loan Debt Relief.**

Find information about any forgiveness or cancellation programs you may qualify for, along with how much you can save.



**Life Insurance. No Cost To You.**

Eligible NEA members can get trusted life insurance protection for their families, at no cost.



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cono  
mud

- **Name your Comp Life Beneficiary**
- **Explore discount programs; Tickets, Travel, Marketplace**
- **Subscribe to one of our newsletters**
- **Sign-up for the sweepstakes...and much more**



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CTA Member Benefits Student Loan Resource Page



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# Understanding Student Loan Forgiveness Programs and Eligibility



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## Loan Forgiveness Programs

### Teacher Loan Forgiveness (TLF)

*General Requirements:*

- **Subsidized and unsubsidized Stafford loans from the FFELP and/or the William D. Ford Federal Direct Loan Program are eligible.**
- **You are a new borrower (no outstanding balance on a Federal Loan before October 1, 1998)**
- **You have been employed for at least five consecutive years in an eligible elementary or secondary school (listed in TCLI Directory, Teacher Cancellation Low Income)**

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## Loan Forgiveness Programs

### Teacher Loan Forgiveness (TLF)

*General Requirements continued...*

- **You are not in default on the loan for which you are seeking forgiveness**
- **You have not received a benefit for the same teaching service through the AmeriCorps Program**
- **At least one of your five years of qualifying teaching service must be after the 1997-98 academic year**
- **You received the loan for which you are requesting forgiveness before the end of your fifth year of qualifying teaching service**

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## Loan Forgiveness Programs

### Teacher Loan Forgiveness (TLF)

*How Much Is Forgiven...*

- **Certain highly qualified special education and secondary mathematics or science teachers can qualify for up to \$17,500 in forgiveness. Other eligible teachers can qualify for up to \$5,000**
- **You apply for TLF after you have completed the five-year teaching requirement**
- **School librarians/media specialists, guidance counselors, and other administrative staff are not considered teachers for the purposes of this loan forgiveness program.**

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## Loan Forgiveness Programs

### Public Service Loan Forgiveness (PSLF)

- **Complete loan balance forgiveness**
- **Eligible after you have made 120 qualifying payments under a qualified repayment plan while working full-time for a qualifying employer**
- **Not required to be consecutive, only cumulative**
- **Direct Loans or loans consolidated into Direct Loans**
- **Strongly recommend that paperwork is filed annually**

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## Loan Forgiveness Programs

### PSLF Criteria:



### Qualifying Employer

*Government organizations at any level (federal, state, local, or tribal), not-for-profit 501(c)3s*

*Must work min. 30 hours per week*

*Can combine multiple/part-time employment to qualify (all employers must be eligible)*

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## Public Service Loan Forgiveness (PSLF Program)

- Effective January 1<sup>st</sup>, 2021, Ed Code 87489 ( e) was amended to say that for the purposes of public service loan forgiveness program application qualifications, the college district shall credit faculty with 3.35 hours for each hour of lecture/work.
- 9 hours of course work meets this requirement.

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## Loan Forgiveness Programs

### PSLF Criteria:

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### Qualifying Loans

*Direct Federal Loans only*

*Consolidate Parent PLUS & FFEL*

#### IMPORTANT TO KNOW:

Parent Plus loan are more complicated in several ways, but there is a loophole.

Borrowers who consolidated their loans with a spouse (Joint Spousal Consolidation Loan) will have to wait. Congress passed legislation to allow separation of such loans but the rules to do so aren't expected until late 2024.

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## Loan Forgiveness Programs

### PSLF Criteria:

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### Qualifying Repayment Plan

*Income-Driven Repayment Plan*

*On-Time and full monthly payments*

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# Understanding PSLF Policy Updates

Information is accurate as of: June 1, 2025



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## Policy Updates: Current State of IDR Plans

- **The SAVE Plan has been eliminated and borrowers need to enroll in a new Income Driven Repayment (IDR)**
  - Other IDR plans (PAYE, ICR & IBR) are available to enroll
  - Application processing recently resumed after being on pause since February. Expect application delays when enrolling or switching IDR plans

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## Policy Updates: Executive Orders March 2025

- **Dismantling of Department of Education**
  - Ensuring continued delivery of essential services
  - Student Loan Management, IDR applications, PSLF
- Expect longer wait times and reduced system reliability, even as federal student loan programs remain in place.

**President Trump can not alter the Education Department rules governing PSLF with just an executive order**



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## Policy Updates: Impact of Late / Missed Payments

- Beginning in January 2025, **late and/or missed payments can incur the following penalties:**
  - **Credit Score Impact:** Even one missed payment can be reported to credit bureaus, potentially lowering your score.
  - **Delinquency:** Occurs after 3 consecutive missed payments.
  - **Default:** Defined as 9 consecutive missed payments.
    - May trigger collections activity or wage garnishment notifications.
    - Loss of federal loan benefits

**If you are struggling to make your payment, be proactive and use the NEA Student Debt Navigator for help.**



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## Advice: Document Your Monthly Payments

- Visit your bank or credit union each month and take a screen shot of your student loan payment withdrawal.
- Visit your loan servicer and/or the US Department of Education
  - If enrolled in PSLF, visit Mohela and ensure your payment was documented as a “Qualifying Payment.”
  - Document payment made on the loan servicer website

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## Getting Started With the NEA Student Debt Navigator



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## What can the Navigator do for you?

- Enjoy **one free year of premium access**
- On average, members **save \$2,000 annually** on their student loans using the Navigator



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## GO TO: neamb.com/start



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Trouble signing in?  
Call the Member Advocacy Center  
800-637-4636

Step 1:  
Click "Get Started"

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# GO TO: neamb.com/start

Student Loan Forgiveness & Refinancing

## NEA Student Debt Navigator powered by Savi

Access this tool to find legitimate options to better manage your student loan debt.

[Get Started](#)




**Step 2:**  
Click "Get Started"

Sign in to ensure you have access to all of the benefits, discounts and services available to you as an NEA member.

Need a Member Benefits account? [Create an Account](#)

Not a NEA member? [Join Now](#)

Email Address  
neajessica@gmail.com

Password  
\*\*\*\*\*

[Forgot Password?](#) [Forgot Login Email?](#)

Remember me

[Sign In](#)

**Step 3:**  
Sign In or Create Account

Trouble signing in?  
Call the Member Advocacy Center  
800-637-4636

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# Register/ Log In



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savi

Log In

## Register with Savi now

Savi identifies all of the best loan repayment programs available to you and gives you the information you need to make an informed choice. The average user saves \$156/month with Savi.



## Register today!

First Name

Last Name

Email Address

Password

Confirm Password

- 8 characters long
- 1 UPPER CASE letter
- 1 lower case letter
- 1 number (0-9)
- Password and Confirm Password Match

[Register](#)

Already have an account? [Log In](#)

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# Savi Dashboard

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**Active Applications**

**Employer Certified Forgiveness**

**START NEW ECF FORM**  
See your eligible employers, and provide HR contact information so they can verify your employment after you sign. **GET STARTED**

**General Information: 2022**

**10%** Application Progress

**PROVIDE GENERAL INFORMATION**  
Finish entering your information to complete your Savi analysis. **CONTINUE**

**Click "Get Started"**

IAN COON  
Previous Login: 6/30/22 12:29PM

DASHBOARD  
Summary  
Active Applications  
USER PROFILE  
My Profile  
Loan Servicers  
Invite Friends and Family

Your Savi Plan  
Savi Essential

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# Your Savi Account

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Provide family, income, employment, and education info

**APPLICATION PROGRESS** 17%

Estimated Payment: \$0/mo

1 ESTIMATE  
2 SELECT  
3 ENROLL

**Family**

What state do you live in?  
Choose One

What is your most recent tax filing status?  
Choose One

What is your current marital status?  
Choose One

How many dependents do you have?  
[Input field]

What is your date of birth?  
mm/dd/yyyy

Need some help?  
If you have questions about your application, contact our experts. We're ready to help.  
**Contact an Expert**

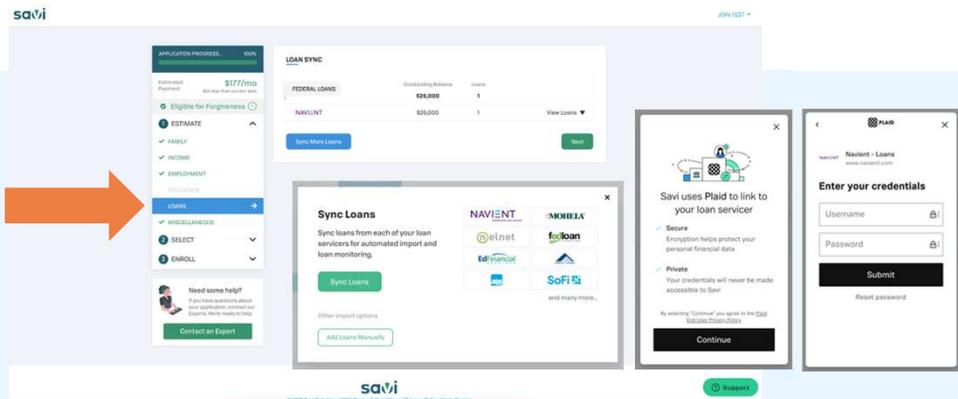
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# Your Savi Account

## Sync Federal and Private Loans

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The screenshot shows the Savi application progress bar at 100%. On the left, a navigation menu includes 'LOANS' which is highlighted with an orange arrow. The main content area shows 'LOAN SYNC' with a table of federal loans:

FEDERAL LOANS	Outstanding Balance	Loans
NAVENT	\$25,000	1

A modal window titled 'Sync Loans' is open, listing various lenders: NAVENT, MOHEBA, etelnet, faLoan, Ed Finance, and SoFi. Below the modal, there are buttons for 'Sync Loans' and 'Add Loans Manually'. To the right, there are two smaller panels: one explaining that Savi uses Plaid to link to loan servicers, and another for entering credentials (Username and Password).

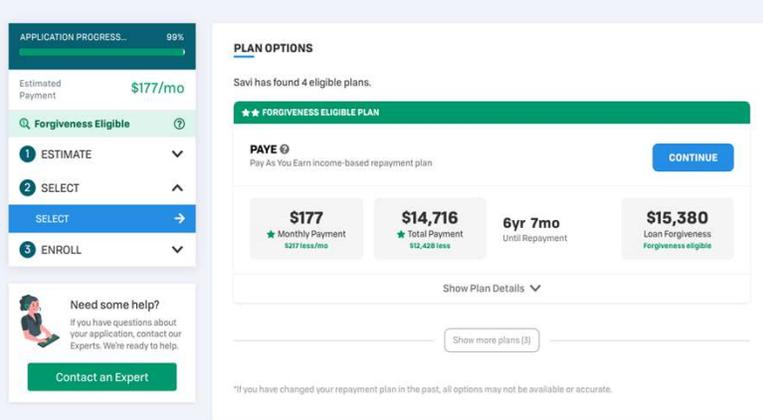

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# Your Savi Account

## Consider your plan options and choose the one that works best for you

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The screenshot shows the Savi application progress bar at 99%. The left navigation menu has 'SELECT' highlighted with an orange arrow. The main content area displays 'PLAN OPTIONS' with the message 'Savi has found 4 eligible plans.' A green banner indicates 'FORGIVENESS ELIGIBLE PLAN'. Below this, there are four plan cards:

Monthly Payment	Total Payment	Repayment Term	Loan Forgiveness
\$177	\$14,716	6yr 7mo	\$15,380

Each card includes a 'CONTINUE' button. Below the cards is a 'Show more plans (3)' button. At the bottom, there is a note: '\*If you have changed your repayment plan in the past, all options may not be available or accurate.'


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# Your Savi Account

## Essential Membership

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**START A NEW FORM**

These are all unsubmitted employment periods we have on file for your account. Please select a period to begin the process for a new ECF.

- Jun 2019 - Present [Uchhealth Community Services](#) Start ECF
- Apr 2016 - May 2019 [Public Citizen Foundation Inc](#) Start ECF
- Apr 2012 - Apr 2016 [Bread For The World Institute Inc](#) Start ECF

**EMPLOYMENT INFORMATION**

HR Contact's Name: N/A | HR Contact's Email Address: [hr@neamb.com](mailto:hr@neamb.com)

HR Contact's Phone Number: (###) ###-#### | HR Contact's Title: \_\_\_\_\_

**INCOME-DRIVEN REPAYMENT (IDR) PLAN REQUEST** OMB No. 1845-0102  
Form Approved  
Expiration Date: 8/31/2021

For the Revised Pay As You Earn (REPAYE), Pay As You Earn (PAYE), Income-Based Repayment (IBR), and Income-Contingent Repayment (ICR) plans under the William D. Ford Federal Direct Loan (Direct Loan) Program and Federal Family Education Loan (FFEL) Programs.

**SECTION 1: BORROWER INFORMATION**

Please enter or correct the following information.  
 Check this box if any of your information has changed.

SIN:   
 Name:   
 Address:   
 City:  State:  Zip Code:   
 Telephone - Primary:   
 Telephone - Alternate: \_\_\_\_\_  
 Email (Optional):

**SECTION 2: REPAYMENT PLAN OR RECERTIFICATION REQUEST**

It's faster and easier to complete this form online at [Studentaid.gov](#). You can learn more at [Studentaid.gov/IDR](#) and by reading sections 9 and 10. It's simple to get repayment estimates at [Studentaid.gov/repaymentcalculator](#). If you need help with this form, contact your loan holder or servicer for free assistance. You can find out who your loan holder or servicer is at [Studentaid.gov/loans](#). You may have to pay income tax on any loan amount forgiven under an income-driven plan.

- Select the reason you are submitting this form (Check only one):**
  - I want to **enter an income-driven plan**. Continue to Item 2.
  - I am submitting documentation for the **annual recertification** of my income-driven payment. Skip to Item 3.
  - I am submitting documentation early to have my income-driven payment **recalculated immediately**. Skip to Item 3.
  - I want to **change to a different income-driven plan**. Continue to Item 3.
- Do you have multiple loan holders or servicers?**
  - Yes - Submit a request to each holder or servicer. Continue to Item 4.
  - No - Continue to Item 4.
- Are you currently in deferment or forbearance?**
  - Yes, but I want to start making payments under my plan immediately.
  - No.



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# Your Savi Account

## Need help? Contact customer support

**Need some help?**  
If you have questions about your application, contact our Experts. We're ready to help.

Contact an Expert

**Consult Help Center**

Our support team has a variety of articles that may help you answer your question.

Help Center

**Contact Support**

Upgrade to Essential to get access to premium support, automated enrollment and more.

Upgrade to ESSENTIAL

Contact us

Your name:

Email address:

Category:

Savi Plan (Prefilled) (optional):

How can we help you?

zendesk Send



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# Summary of Resources

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Login issues?

**Call Member Advocacy Center**  
**800-637-4636**



Student Debt Navigator questions?

**Call Savi**  
**833-382-3175**



Learn more about student aid:

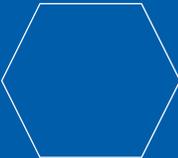
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# THANK YOU


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