

Dominican University of California is working with TIAA and Savi to help employees tackle student debt

Savi is available to ALL employees and their family members to help borrowers:

- To get started, visit www.TIAA.org/duc/student
- Evaluate your eligibility and best options for income driven repayment plans and forgiveness
- Lower monthly payments for immediate relief
- Enroll in a forgiveness program that can provide significant relief after 120 qualifying credits

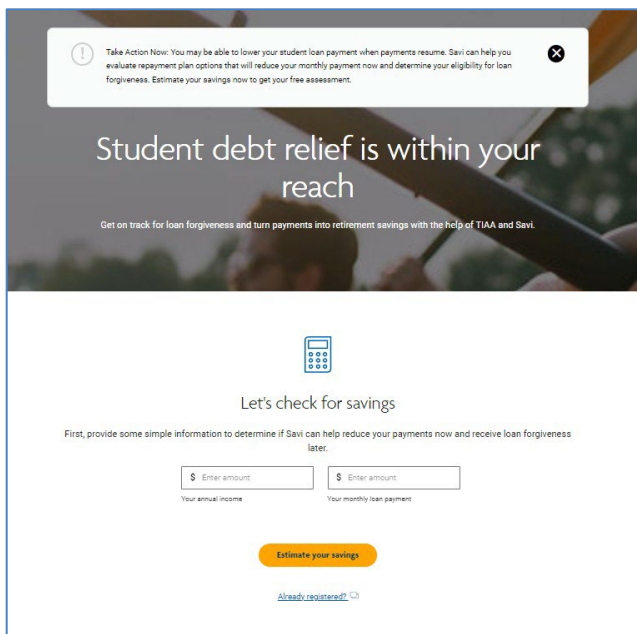
The screenshot shows a web interface for selecting a repayment plan. At the top, there's a 'Select' header with a balance of 95%. Below it, a green banner says 'Congrats! You could be eligible for federal forgiveness.' The main section is titled 'Federal Loan Forgiveness Repayment Plan' and features a 'PAYE Plan' option. A magnifying glass is positioned over the 'Monthly Savings' of \$355.00. Other visible figures include a 'Monthly Payment' of \$121.96 and a 'Projected Forgiveness' of \$50,000.00. A 'Select Plan' button is also present.



As of December 31, 2022, based on Savi's internal measurements. Results experienced may not be typical of all users. Individual results will vary.

How to get started

1. Visit www.TIAA.org/duc/student to calculate your potential savings.



The screenshot shows the TIAA Savi website interface. At the top, there is a notification banner with a close button (X) that reads: "Take Action Now: You may be able to lower your student loan payment when payments resume. Savi can help you evaluate repayment plan options that will reduce your monthly payment now and determine your eligibility for loan forgiveness. Estimate your savings now to get your free assessment." Below this, the main heading says "Student debt relief is within your reach" with a subtext "Get on track for loan forgiveness and turn payments into retirement savings with the help of TIAA and Savi." A calculator icon is displayed above the text "Let's check for savings". Below this, it says "First, provide some simple information to determine if Savi can help reduce your payments now and receive loan forgiveness later." There are two input fields: "Enter amount" for "Your annual income" and "Enter amount" for "Your monthly loan payment". A yellow button labeled "Estimate your savings" is at the bottom, with a link "Already registered?" below it.

2. Continue to Savi's website to confirm your eligibility, repayment plan and forgiveness options.
3. From there, you can download all of the forms and continue the application and filing process on your own, OR enroll in Savi Essential.

Savi Essential

For \$70 per calendar year, Savi Essential helps borrowers avoid pitfalls and stay in compliance with PSLF rules.

- No paper forms to complete
- Personalized guidance from Savi's expert support team
- Savi administers annual IDR enrollment, employer certifications, and e-filing
- 98% of Essential users PSLF applications are accepted¹

Join a Savi webinar to learn more

What you will learn:

- Hear about the latest PSLF policy updates and how they impact borrowers
- PSLF rules and eligibility requirements
- How to use the Savi tool and get support

Register by scanning this code



“

I was quite surprised by how much my repayment could be reduced. It led me to look at consolidating my loans with my wife, as well.

I was already working toward forgiveness, but found new savings. My monthly payment went from \$360 to \$150—a reduction by more than half!

Thank you for all of your help. This has been a blessing. I no longer feel alone and stressed about my student loan debt.

”



Savi and TIAA are independent entities. A portion of any fee charged by Savi is shared with TIAA to offset marketing costs for the program. In addition, TIAA has a minority ownership interest in Savi. TIAA makes no representations regarding the accuracy or completeness of any information provided by Savi. TIAA does not provide tax or legal advice. Please contact your personal tax or legal adviser.

This material is being provided for educational purposes only and does not constitute a recommendation or advice. You should carefully consider your unique circumstances before making any decisions regarding your student loans. Images portrayed throughout this deck are snapshots for illustrative purposes only.

TIAA.org

©2024 Teachers Insurance and Annuity Association of America-College Retirement Equities Fund, 730 Third Avenue, New York, NY 10017

4064471-0625C