

STUDENT LOAN RELIEF

We know that student load debt weighs on many of our team members. The **Fiducius Loan Relief Benefit** is here to help ease that burden.

Fiducius provides in-depth education and comprehensive support on several student loan restructuring options.



20 -25 Forgiveness Program

Loan forgiveness opportunity provided to individuals outside the nonprofit sector. Forgiveness is achieved after completing 240-300 qualified payments.

Fresh Start Program

A one-time limited program that offers special benefits for borrowers with defaulted federal student loans to get back on track.

New SAVE Plan

Borrowers with Direct Loans may qualify for the new Saving on a Valuable Education (SAVE) plan, driving down monthly Refinance payment amounts.

Refinance

Assist with private student loans to lower payments and interest rates, and pay off loans sooner.

Small Batch Forgiveness

An initiative that creates forgiveness for those who borrowed less than \$12,000 in federal loans but have yet to pay them off after ten years of payments have been made.

Banking As A Benefit

While managing student loan debt, borrowers can work towards paying down credit card debt, mortgage debt, and personal loans.

Eligibility: All team members can participate in the Loan Relief benefit!

Eligible Student Loans: Both existing and new student loans could qualify for loan assistance. Fiducius will work with you on loans you have for yourself, and any loans you have for your children or grandchildren (Parent Plus loans).

Getting Started: Begin today by completing the initial online assessment at <https://pennentertainment.myfiducius.com/login>. It is the first step in the Student Loan Financial Planning process provided by Fiducius. We have created an account for you. Please do not select "Create Account."

Select "Forgot password" and enter your email. Then click on the "Reset password" button. A link to set/reset your password will be sent to your email (this can take a few minutes to arrive). Click on the link provided in the email to reset your password within 30 minutes of receiving the link. Email LoginAssistance@GetFiducius.com if you experience any problems logging in.