



STUDENT LOAN FORGIVENESS PROGRAM for GOVERNMENTAL, NONPROFIT & PUBLIC SERVICE EMPLOYEES

Provided through a partnership with the Association of Educational Service Agencies and Innovative Student Loan Solutions



Average student loan debt for undergraduates = **\$26,600**

A Master's Degree = **\$26,500**

Cost of attending college has increased **439%** since 1982

46% of student loans are in default



The AACSS Program lifts the burden of student loan debt.

We can help your employees save an average of **\$600** a month on their student loan payments and help them achieve an average of **\$60,000** in loan forgiveness!

FOR EMPLOYERS

- New voluntary benefit for employees
- Enhance recruitment
- Increase retention rates
- Zero cost to implement

VALUE



FOR EMPLOYEES

- Immediately reduce monthly payments
- Eliminate student loan balance
- No cost, no obligation consultations
- Personalized 10-year plan

The Public Service Loan Forgiveness (PSLF) Program ...

Established by Congress through the College Cost Reduction & Access Act of 2007 and enhanced in 2009 and 2012 to encourage individuals to enter public service jobs.

The PSLF Program provides benefits the Teacher Loan Forgiveness Program doesn't ...

- **No cap** on loan balance forgiven
- **All public employers** qualify
- **All full-time employees** are eligible
- **Immediate benefit** with loan forgiveness after 10 years of service

Real Results for a Real Employee ...

BEFORE – I owed nearly **\$90,000** in principal and interest, and was making payments of **\$789 per month**.

NOW – My new payment is **\$101 per month** and the remaining **\$77,577** will be forgiven after I complete 10 years of service.
Wow!



How it works ...

1. AACSS provides easy-to-share information to governmental, nonprofit and public service employers throughout Arizona.
2. Employers distribute Program information to their employees.

3. Interested employees click ...

<https://aacss.myisls.com>

Enter Registration Code **AACSS**

Scan QR Code :



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AVAILABLE NOW