



# PEOPLEJOY™

Financial wellness benefits for the modern workforce



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# What should I know about my student loans?

The Department of Education has set aside \$150B in Federal Student Loan Relief. Many borrowers who struggle with student debt payments risk losing tens of thousands of dollars in lower payments, loan forgiveness or debt cancellation. Why? They are in the wrong federal student loan program or have failed to maintain annual recertification requirements.

In 2018, 99 out of every 100 Public Service Loan Forgiveness applicants were rejected for being in the wrong program, filing improper paperwork or not fully understanding the requirements.

## Why pay for help with my student loans when my loan servicer will help me for free?

	U.S. Department of Education Servicers	PeopleJoy
Repayment Plan Enrollment	✓	✓
Loan Forgiveness Options	✓	✓
Inbound Customer Service	✓	✓
Repayment Plan Optimization	✗	✓
Loan Forgiveness Optimization	✗	✓
Outbound Customer Service	✗	✓

### **i** What is Public Service Loan Forgiveness (PSLF)?

PSLF is a federal loan forgiveness program for those employed by a government or not-for-profit organization. You must apply and re-certify every year of qualified employment to get Public Service Loan Forgiveness.

#### Things to know:

- You must work full-time for a qualifying employer.
- You must be on an income-driven repayment plan.
- Your loans must be Direct Loans (not private loans).
- You must make 120 qualifying payments.

Learn more about PSLF by visiting <https://studentaid.ed.gov/sa/repay-loans/forgiveness-cancellation/public-service#qualifying-payment>

### You need a student loan advocate.

finds customized solutions across federal student loan repayment and forgiveness programs. We partner with leading nonprofit institutions including the Children's Hospital of Philadelphia, BAYADA, and the Board of Pensions of the Presbyterian Church to offer this service as a voluntary benefit.



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## How PeopleJoy Works

### 01 We receive information

PeopleJoy sends you a survey to understand your student loan situation. Ed, our interactive AI bot, walks you through a series of questions about your occupation and student loans to see which programs you are eligible for.



### 02 We do the hard work so you don't have to

Ed compares over 100 options to identify the best program for you. Then, Ed will show you how to maximize savings through lower interest rates, Income Based Repayment Programs, Federal or State loan forgiveness programs, and increased 401(k) and HSA contributions..



### 03 We will help you with enrollment

Ed will guide you on which information you need to prepare to apply for a program. For Federal and State programs, PeopleJoy will submit all the requirements for you.

### 04 We monitor, support and report

We cover all bases when it comes to follow-ups and support. Live student loan counselors and customer support is available. Ed performs an annual check-up with you, and PeopleJoy reports total savings and utilization rates to your employer.



## Benefits to you

1. **We identify the best federal repayment programs** for you based on your individual financial situation and enroll you in them. No more confusing paperwork. Never miss an enrollment or annual recertification deadline again.
2. **We identify all** the federal, state and local loan forgiveness programs you are eligible for and enroll you in them.
3. **We make sure you get every dollar that's available.**
4. Every year, **we conduct a thorough analysis** of your student loans and your financial situation, to ensure you have the right student loan repayment program and/or are on track for forgiveness. Stop leaving dollars on the table
5. **We securely store** all of your historical documents for easy annual recertification of Income-Driven Repayment plans and track your progress towards loan forgiveness. No more scrambling to find old documents when your loan servicer is changed.
6. **We send you automated alerts** of any new federal regulations and analyze your loans to see how you are impacted. Stay on top of all the changing federal regulations.
7. **We serve as your 3rd party liaison** with your servicer. Say goodbye to frustrating and annoying calls to your loan servicer.

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## Current examples: How our members save

- 01 By lowering monthly payments
- 02 By lowering term length

% of Monthly Savings Saved	% Loan Term Length Reduced	Total Savings Found
100%	100%	\$70,637
100%	20%	\$45,965
65%	0%	\$37,665
36%	0%	\$24,142
22%	33%	\$13,353
42%	0%	\$12,321
32%	60%	\$8,811
41%	0%	\$8,116
100%	0%	\$8,077
26%	0%	\$7,509
0%	60%	\$19,795
0%	60%	\$19,505
0%	60%	\$18,443
0%	0%	\$17,500
0%	0%	\$17,500

## Service Fees: What it costs for you

Package	Services	Setup Fee	Monthly Fee
Concierge	<ul style="list-style-type: none"> <li>• Contact loan servicers and employers on your behalf</li> <li>• Dedicated loan coach</li> <li>• Monitoring of new federal loan regulations on your student loans</li> <li>• Management and auditing of all documents</li> <li>• Student Loan Default and Wage Garnishment</li> <li>• Student loan expert analysis</li> <li>• Public Service Loan Forgiveness Certification</li> <li>• Income Driven Federal Loan Repayment Program Filing</li> <li>• Student Loan Consolidation Filing</li> <li>• Expedited plan enrollment</li> <li>• Customized student loan savings report</li> <li>• Access to loan resources and documents</li> <li>• Full-service technical support</li> </ul>	\$300	\$25

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# Why PeopleJoy?



## A strong commitment to the profession

Let's be clear: anyone can offer student loan assistance, but certainly not everyone knows both the rules and how the Department of Education operates. Our software and solutions are built by financial industry veterans with 20+ years of experience working for Federal Student Loan servicers, and the Financial Aid Offices of major universities.



## A desire to understand you

Paying off student debt is never a one-size-fits-all endeavor. The better PeopleJoy understands your financial goals, the more actively we can search for repayment strategies to help you reach them.



## A knack for clearing up the complicated

Even the savviest college graduate struggles with student loan repayment. The student loan industry is complex with ever-changing rules and regulations. You need a student loan advisor who's on your side and can translate the difficult student loan landscape into strategies you can use for getting out of debt. A good student loan advisor should make your life easier.



## An unmistakable love of helping borrowers figure out their student loans

A great student loan solution is one that is affordable, focused on student loan repayment strategies and understands new student loan laws. In other words, it is best to choose a student loan solution that specializes in student loan repayment; not a solution with a focus on refinancing your federal loan debt to a private loan, or is compensated from the interest they collect on your loans.

## What PeopleJoy is not

**PeopleJoy is not a debt relief company.** PeopleJoy does not buy your debt or take over your monthly loan payments. We identify the best programs for you within the Department of Education on an annual basis and enroll you in that program. In most situations, who your loan servicer is and how you make your payments will not change. What will change is how much you are paying each month, how much interest your loans are accruing, and how much you will save in total loan costs.

**PeopleJoy is not a refinancing company.** PeopleJoy is not a bank, and does not refinance your loans to private lenders. We identify the best loan program for you within the Department of Education and enroll you in that program. If, and only if, we cannot find an optimal program for you within the Department of Education that saves you more money, at your request we will search for refinancing options on your behalf with private lenders at no cost.

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