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

AACSS

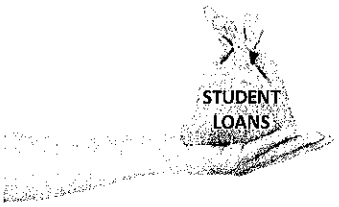
DID YOU KNOW ...

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!

AVAILABLE NOW

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.

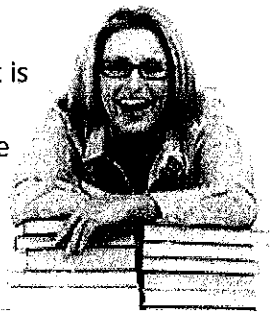
The PSLF Program provides benefits the Teacher Loan Forgiveness Program doesn't ...

- **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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