



Conquer your student debt, advance your dream

\$150

per month saved on average
with student debt relief solution¹

The path to reducing your monthly student loan payment and working toward loan forgiveness could be getting much easier. That's because you and your family members have access to a robust solution that helps you find the best federal repayment and forgiveness programs for your financial situation.

For employees of University Physicians and Surgeons, Inc.

Brought to you by your employer through TIAA and powered by Savi, this tool helps strengthen your financial footing in the short term and positions you for student loan forgiveness.

- Reduces your payment based on your income and family size
- Frees up funds to direct towards your financial goals, such as retirement or emergency savings
- Removes the complexities of forgiveness and handling all of the paperwork, employment certifications and e-file—all for a small fee

At TIAA, we're committed to helping you stay in control of your finances at all stages of life. We're in your corner when it comes to student debt—and for the long haul.

WHAT CUSTOMERS SAY ABOUT SAVI

“This has been a blessing. I no longer feel alone and stressed about my student loan debt.”

– Healthcare employee

“I was already working towards forgiveness... But my monthly payment went from \$360 to \$150.”

– Higher education employee



Visit TIAA.org/ups/student to calculate your savings.



Marshall Health

Getting started is easy

Enrolling

First, simply provide your income and monthly payment, and see your estimated savings instantly.

From there, you can finish the online application and enroll. Just be sure to have handy your:



Most recent tax return or tax transcript

Student loan information

Benefits of the Savi Essential service

Take the stress out of filing with the Savi Essential service and receive 1-on-1 support from student loan experts. All the paperwork, employment certifications and e-filing will be handled each year for a small annual fee:

- Digitally prefill and submit all paperwork on your behalf
- Yearly recertification of repayment and forgiveness plans
- Ongoing application monitoring to ensure you cross the forgiveness finish line
- Get annual enrollment reminders and updates on new programs and policy changes

To calculate your savings, visit TIAA.org/ups/student.



¹ As of December 31, 2021, based on Savi's internal measurements, Savi users saw average projected savings of \$1,800 per year.

Savi and your employer are independent entities. 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.

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