



Student debt relief, simplified for you



\$140

per month saved on average with loan payment reduction¹

\$40,000

on average in loan forgiveness¹

WHAT CUSTOMERS SAY ABOUT SAVI²

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

– Healthcare employee

"I was already working toward forgiveness...But my monthly payment went from \$360 to \$150."

– Higher education employee

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 USA, USA HM and USA HCA

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. Savi can help you. Free up funds to direct toward your financial goals, such as retirement. You'll get a free assessment of your personalized options that:

- Reduces your monthly payment based on your income and family size
- Detects your eligibility for more than 150 state and federal forgiveness programs
- Removes the complexities of forgiveness and handles all paperwork, employment certifications and e-file

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.

Visit TIAA.org/SouthAlabama/student, TIAA.org/USAHM/student and TIAA.org/USAHCA/student to calculate your savings.

With Savi Essential, it's even easier



Benefits of the Savi Essential service

Take the stress out of filing with the Savi Essential service and receive customized one-on-one support from student loan experts. **For a small fee of \$60 each year**, Savi will administer all of the paperwork, employment certification and e-filing.

- Digitally prefill all forms and check them prior to submission
- Submit and track applications and forms on your behalf
- Provide ongoing application monitoring and reminders to ensure you cross the forgiveness finish line
- Track the accrual of PSLF credits throughout the process to prevent surprises at the end of the repayment period
- Get annual enrollment reminders and updates on new programs and policy changes



How Savi Essential can help you stay on track

Borrowers who enroll in the Savi Essential service save, on average, twice the amount of the annual fee in a single month under an income-driven repayment plan and report more than a 98% success rate when submitting paperwork for the Public Service Loan Forgiveness program.² Experts keep you on track and help you through the entire process.

Getting started is easy

To calculate your savings, visit TIAA.org/USA/student, TIAA.org/USAHM/student and TIAA.org/USAHCA/student.



¹ As of December 31, 2022, based on Savi's internal measurements, Savi users saw average projected savings of \$1,680 per year. Results experienced may not be typical of all users. Individual results will vary.

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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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