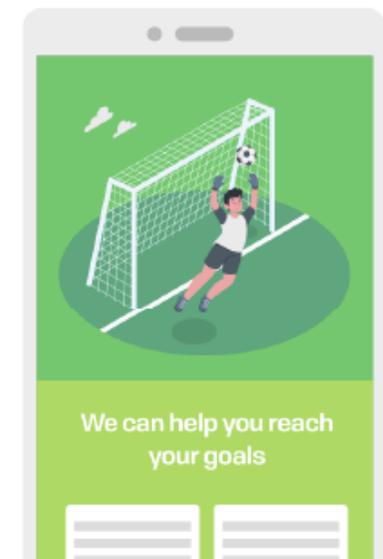
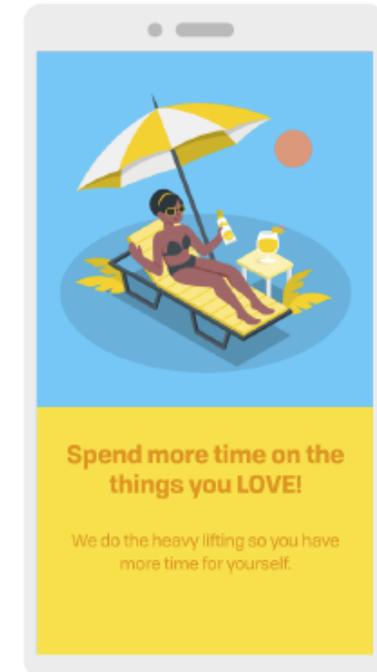
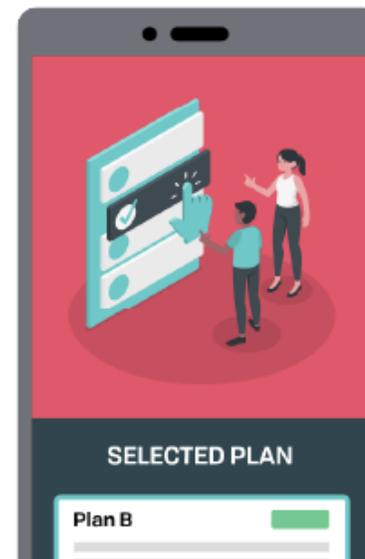
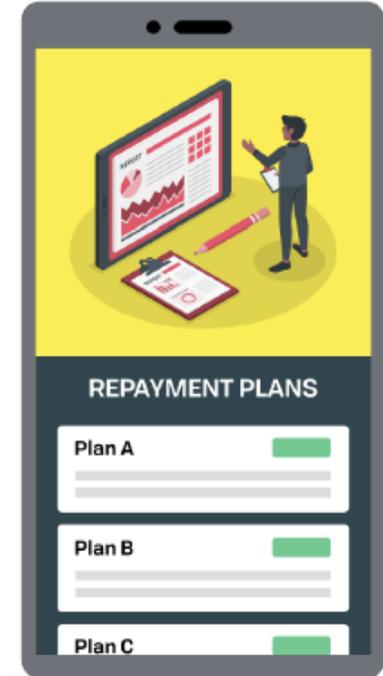
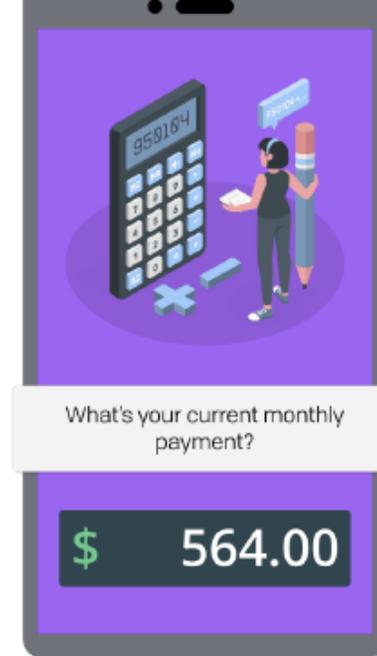
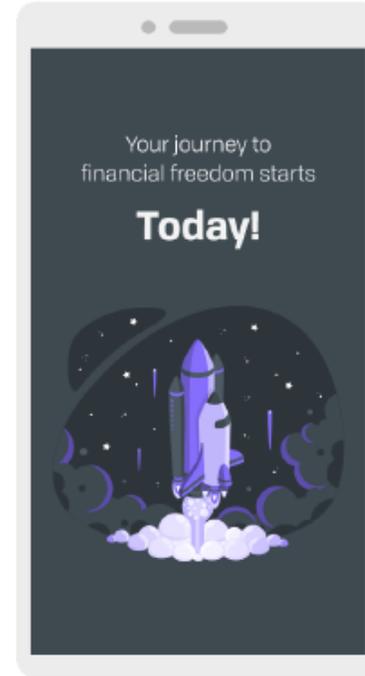




Wisconsin Strong Employer Introduction to Savi:

STUDENT LOAN RELIEF OPTIONS 101



WI Strong & Savi Welcome!



Tarna Hunter
ETF Director of Strategic
Engagement



Ian Coon
Senior Communications
Associate

Agenda

- Introduction to WI Strong & Savi Relationship
- Federal Loan Landscape
- Student Loan Pandemic Relief
- Savi Features & Demo
- Q&A
- Next Steps

About Wisconsin Strong

HOLISTIC

Empower members to maximize their WRS pension, health, and other benefits. And **Grow Knowledge** about financial planning and retirement preparedness.

ENGAGING

Partner with like-minded organizations that specialize in **Overall Financial Wellness** and offer easy-to-use and interactive online education, resources, and tools.

ACTIONABLE

Create opportunities for members to take action to control their financial future. And measure levels of learning and **Changes in Behavior**.

Wisconsin Strong Champions

- Employee financial stress can erode employee productivity, engagement, job satisfaction, and ultimately undermine overall health and well-being
- 8 in 10 employers believe that employee financial wellness programs can help create more productive, loyal, satisfied, and engaged employees
- Support your employees' overall financial wellness by becoming a Wisconsin Strong champion – Send email to ETF SMBWISTRONG@etf.wi.gov

About Savi

WHO WE ARE

Savi is a **Public Benefit Corporation** founded in 2017, building solutions for employers to help their workforce combat the Student Debt Crisis.

WHAT WE DO

Our platform finds better repayment and forgiveness options for America's **46 million** student loan borrowers through partnerships with their employers or member organizations.

WE BELIEVE

Student loan debt should not be a barrier to achieving personal or professional goals. Savi's partnership with the **Wisconsin Strong** program focuses on supporting Wisconsin employers to bring student loan assistance to their employees!

Employees Want a Student Loan Solution

75% of eligible employees at **Boston Medical Center** join Savi

Savi helps workforce attraction and retention.

80% of **TIAA** client institutions request Savi as an HR benefit

More employees can save for retirement after using Savi.

Employees who use Savi save on average over **\$1,800** per year

Users know they can trust Savi to help them.

Savi Supports HR Leaders

- Savi's platform, educational webinars and customer support services are an "out of the box" solution that is easy to launch and accessible to users
- Our partnership with Wisconsin Strong allows us to connect with Wisconsin employers to help their employees burdened with student loan debt
- Savi understands HR leaders can become overwhelmed as being the go-to in a range of work-related situations. Our full-time focus is being experts on student loans, and we can help lighten the load

Federal Loans



Student loan servicers

Navient, NelNet, Great Lakes, FedLoan, etc.



Direct Loans & FFEL loans

PLUS Loans: Parent PLUS & Grad PLUS



Income-driven repayment plans



Loan forgiveness programs

Teachers, health care, etc.



Deferment and forbearance options

Public Service Loan Forgiveness (PSLF) Basics

1. Qualifying Employment

Government organizations at any level (federal, state, local, or tribal), not-for-profit 501(c)3s
Must work min. 30 hours per week

2. Qualifying Loan Type

Direct Federal Loans only

Can consolidate FFEL/Parent PLUS to become eligible

3. Qualifying Repayment Plan

Income-Driven Repayment Plan; on-time and full monthly payment

Past Standard Payments can count

Student Loan Pandemic Relief



- **Suspends payments and waives interest** for certain federal student loans until **January 31, 2022**
- **Time in suspension counts** towards Public Service Loan Forgiveness and Loan Rehabilitation Programs
- **Halts involuntary collections** for certain federal loans (wage garnishment and tax/social security withholdings)

Savi Features

- ✓ Check eligibility and qualifications for PSLF
- ✓ See personalized repayment and forgiveness options
- ✓ Yearly recertification of repayment and forgiveness plans
- ✓ Monitor for new programs and policy changes
- ✓ Sign and submit paperwork digitally on your behalf
- ✓ Receive 1-on-1 support with student loan experts

Savi Features - *Microsite*

[About](#)[How It Works](#)[Pricing](#)[FAQs](#)[Log In](#)[Sign Up](#)

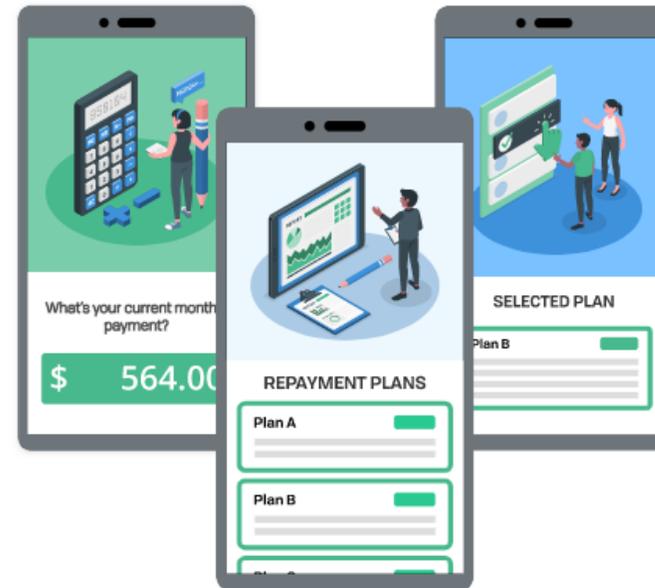
Take Control of Your Student Loans! Savi is a Wisconsin Strong partner helping to provide student loan relief for Wisconsin public service employees.

Brought to you by the Department of Financial Institutions and the Department of Employee Trust Funds.

My expected income in 2021 is:

My monthly federal student loan payment is:

[Get My Estimate](#)



Savi Features - *Family*

The screenshot shows the Savi application interface. At the top left, the WISTRONG logo is followed by the Savi logo. On the top right, there are 'Log In' and 'Sign Up' buttons. The main content area is divided into a left sidebar and a right main panel. The sidebar shows an 'APPLICATION PROGRESS...' bar at 17% and a list of steps: 1 ESTIMATE, 2 SELECT, and 3 ENROLL. The 'FAMILY' step is currently active and highlighted in blue. Below the sidebar, there is a 'Need some help?' section with an icon of a person at a computer and text: 'If you have questions about your application, contact our Experts. We're ready to help.' The main panel is titled 'Family' and contains several form fields: 'What state do you live in?' (dropdown), 'What is your most recent tax filing status?' (dropdown), 'What is your current marital status?' (dropdown), 'How many dependents do you have?' (text input), and 'What is your date of birth?' (text input with a date format hint 'mm/dd/yyyy'). At the bottom right of the main panel, there is a 'Next' button and a 'Support' button with a question mark icon.

WISTRONG YOUR FINANCIAL SECURITY | savi

Log In Sign Up

APPLICATION PROGRESS... 17%

Estimated Payment \$261/mo

1 ESTIMATE ^

FAMILY →

INCOME

EMPLOYMENT

EDUCATION

LOANS

MISCELLANEOUS

2 SELECT v

3 ENROLL v

Family

What state do you live in? ?

Choose One v

What is your most recent tax filing status? ?

Choose One v

What is your current marital status?

Choose One v

How many dependents do you have? ?

mm/dd/yyyy

Next ? Support

Need some help?
If you have questions about your application, contact our Experts. We're ready to help.

Savi Features - *Income*



Log In

Sign Up

APPLICATION PROGRESS... 33%

Estimated Payment **\$222/mo**

- 1 ESTIMATE ^
- ✓ FAMILY
- INCOME** →
- EMPLOYMENT
- EDUCATION
- LOANS
- MISCELLANEOUS
- 2 SELECT v
- 3 ENROLL v

Income

How much do you currently pay per month for your federal loans? ?

\$200

Has your income significantly decreased this year? ?

No

Enter your Adjusted Gross Income (AGI) as reported on your most recent federal taxes ?

\$50,000

[Save and continue later](#)

Next



Need some help?

If you have questions about your application, contact our Experts. We're ready to help.

? Support



Savi Features - *Employment*

WISTRONG YOUR FINANCIAL SECURITY | savi Log In [Sign Up](#)

APPLICATION PROGRESS... 50%

Estimated Payment **\$222/mo**

- 1 ESTIMATE ^
- ✓ FAMILY
- ✓ INCOME
- EMPLOYMENT** →
- EDUCATION
- LOANS
- MISCELLANEOUS
- 2 SELECT v
- 3 ENROLL v

EMPLOYMENT INFO

What state do you work in? v

Who is your employer? ?

🔗 This icon indicates the employer has been verified by Savi

What type of employer is this? ?

Did you previously work for any non-profit or government agencies? ?

[SAVE & CONTINUE LATER](#) [NEXT](#)

 **Need some help?**
If you have questions about your application, contact our

[Support](#)

Savi Features - *Create your free Savi Account!*

WISTRONG | **savi** Log In [Sign Up](#)

APPLICATION PROGRESS... 66%

Estimated Payment **\$222/mo**

- ✓ Eligible for Forgiveness ?
- 1** ESTIMATE ^
- ✓ FAMILY
- ✓ INCOME
- EMPLOYMENT** →
- EDUCATION
- LOANS
- MISCELLANEOUS
- 2** SELECT v
- 3** ENROLL v

Continue With Savi

Create an account to securely store and analyze your student loan information. The average Savi user reduces their loan payments by over \$1,800 per year.

First Name

Last Name

Email

Password

Password Confirm

- ✓ 8 characters long
- ✓ 1 lower case letter
- ✓ 1 UPPER CASE letter
- ✓ 1 number (0 - 9)
- ✓ Password matches Password Confirmation

[+ Register](#) [? Support](#)

Need some help?

Savi Features - *Two-Factor Authentication*

Update Mobile Phone

When you sign into Savi with 2-step verification enabled, we'll send a code to your mobile device in order to confirm your identity. This prevents a hacker who has stolen your password from accessing your account.

We'll text you a verification code each time you sign in. This option won't work if you're out of cell range. If it takes more than a few minutes, contact us at partners@bysavi.com

Mobile Phone

Update Mobile Phone

Double Checking Your Identity

To help keep your account secure, we've sent a text message to XXX-XXX-1234 with a code to confirm it's really you.

Remember this device

Resend Validate

Savi Features - Sync Federal & Private Student Loans

savi

APPLICATION PROGRESS... 71%

Estimated Payment **\$152/mo**

✓ Eligible for Forgiveness ⓘ

1 ESTIMATE ^

✓ FAMILY

✓ INCOME

✓ EMPLOYMENT

✓ EDUCATION

LOANS →

MISCELLANEOUS

2 SELECT v

3 ENROLL v

Need some help?
If you have questions about your application, contact our Experts. We're ready to help.

Contact an Expert

LOAN SYNC

Click Sync Loans to start adding your loans to your Savi profile.

Sync Loans Next

Sync Loans

Sync loans from each of your loan servicers for automated import and loan monitoring.

Sync Loans

Other import options

Add Loans Manually

NAVIENT Solutions for your success™

MOHELA

nelnet

fedloan

EdFinancial SERVICES

GREAT LAKES

aes

SoFi

and many more...

Savi uses Plaid to link to your loan servicer

- ✓ **Secure**
Encryption helps protect your personal financial data
- ✓ **Private**
Your credentials will never be made accessible to Savi

By selecting "Continue" you agree to the [Plaid End User Privacy Policy](#)

Continue

PLAID

NAVIENT Navient - Loans
www.navient.com

Enter your credentials

Username

Password

Submit

Reset password

Savi Features - *Plan Results*

APPLICATION PROGRESS... 100%

Estimated Payment **\$138/mo**
\$62 less than current plan

✓ Eligible for Forgiveness ?

1 ESTIMATE ▼

2 SELECT ▲

SELECT →

3 ENROLL ▼

 **Need some help?**
If you have questions about your application, contact our Experts. We're ready to help.

Contact an Expert

Congrats! You could be eligible for federal forgiveness.

Federal Loan Forgiveness Repayment Plan
PAYE Plan & Public Service Loan Forgiveness **Select Plan**

✓ Lowest Monthly Payment ✓ Lowest Total Payment

↓ \$138.34 Monthly Payment	↑ \$62.00 Monthly Savings	\$19,109 Projected Forgiveness
--------------------------------------	-------------------------------------	--

This is an income-based repayment plan offered by the US Department of Education. This plan requires a financial hardship to enroll and has a cap on maximum monthly payment.

[Expand for details +](#)

[Expand for Public Service Loan Forgiveness Details +](#)

See Other Plans (4 Total) ▼

Next

Support

Savi Features - *Essential Plan (Free for WI Strong Users for 1 Year)*

With the Savi Essential service, Savi goes the extra mile to:

- Process all savings or forgiveness plan forms digitally
- Provide 1-on-1 support with a student loan expert
- Manage all e-file applications to the Department of Education on your behalf
- Provide ongoing application monitoring
- Offer a 100% money back guarantee
- Provide Educational Student Loan workshops



INCOME-DRIVEN REPAYMENT (IDR)
For the Revised Pay As You Earn (REPAYE), Pay As You Earn (PAYE), Income-Based Repayment (IBR), and Income-Contingent Repayment (ICR) plans under the William D. Ford Federal Direct Loan and Federal Family Education Loan (FFEL) Program

WARNING: Any person who knowingly makes a false statement or misrepresentation on this form or on any accompanying document is subject to penalties that may include fines, imprisonment, or both, under the U.S. Criminal Code and 20 U.S.C. 1097.

SECTION 1: BORROWER INFORMATION

Please enter the following information:

Check this box if any of your information has changed.

SSN _____

Date of Birth _____

Name _____

Address _____

City _____ State _____ Zip Code _____

Telephone - Primary _____

Telephone - Alternate _____

Email (Optional) _____

SECTION 2: REPAYMENT PLAN OR RECERTIFICATION REQUEST

It's faster and easier to complete this form online at StudentLoans.gov. You may have to pay income tax on any loan amount.

1. Select the reason you are submitting this form (Check only one):

I want to enter an income-driven plan - Continue to Item 2.

I am submitting documentation for the annual recertification of my income-driven payment - Skip to Item 3.

I am submitting documentation early to have my income-driven payment recalculated immediately - Skip to Item 3.

I want to change to a different income-driven plan - Continue to Item 2.

2. Choose a plan and then continue to Item 3.

(Recommended) I want the income-driven repayment plan with the lowest monthly payment.

REPAYE IBR

PAYE ICR

SECTION 3: FAMILY SIZE INFORMATION

5. How many children, including unborn children, are in your family and receive more than half of their support from you? _____

6. How many children, including unborn children, are in your family and receive less than half of their support from you? _____

Note: A definition of "family size" is provided in Section 9. Do not enter a number that is not automatically included in your family size, if appropriate.

Page 1 of 10



PUBLIC SERVICE LOAN FORGIVENESS (PSLF) & TEMPORARY EXPANDED PSLF (TEPSLF) CERTIFICATION & APPLICATION
William D. Ford Federal Direct Loan (Direct Loan) Program

WARNING: Any person who knowingly makes a false statement or misrepresentation on this form or on any accompanying document is subject to penalties that may include fines, imprisonment, or both, under the U.S. Criminal Code and 20 U.S.C. 1097.

SECTION 1: BORROWER INFORMATION

Please enter or correct the following information.

Check this box if any of your information has changed.

SSN _____

Date of Birth _____

Name _____

Address _____

City _____ State _____ Zip Code _____

Telephone - Primary _____

Telephone - Alternate _____

Email _____

For more information on PSLF, visit StudentAid.gov/publicservice. To apply online, visit StudentAid.gov/PSLF.

SECTION 2: BORROWER REQUEST, UNDERSTANDINGS, AND CERTIFICATION

I request (1) that the U.S. Department of Education (the Department) determine whether I qualify for PSLF or TEPSLF, and discharge any qualifying loans that I have, and **(2)** if none of my loans qualify for PSLF or TEPSLF when I submit this form, determine how many qualifying payments I have made towards PSLF and TEPSLF.

I just want to find out how many qualifying payments I have made or if my employer is a qualified employer.

I believe I qualify for forgiveness under PSLF or TEPSLF right now.

If I indicated that I believe I qualify for forgiveness now, I want a forbearance while my application is being processed, but I understand that periods of forbearance do not count towards forgiveness.

I understand that:

- To qualify for forgiveness, I must have made 120 qualifying payments on my Direct Loans while employed full-time by a qualifying employer. Neither the 120 qualifying payments nor employment have to be consecutive.
- To qualify for forgiveness, I must be employed full-time by a qualifying employer when I apply for and get forgiveness.
- By submitting this form, my student loans held by the Department may be transferred to FedLoan Servicing.
- If the Department determines that I appear to be eligible for forgiveness, the Department may contact my employer before granting forgiveness to ensure that I continue to work for the employer.
- If I am eligible for forgiveness, the amount forgiven will be the principal and interest that was due on my eligible Direct Loans when I made my final qualifying payment. Any amount that I pay on those loans after I have made my final qualifying payment will be treated as an overpayment. I must continue to make payments on any of my other loans.
- If I am not eligible for forgiveness, I will be notified of the determination, why it was made, and how many qualifying payments I have made towards PSLF and TEPSLF.

I certify that all of the information I have provided on this form and in any accompanying document is true, complete, and correct to the best of my knowledge and belief and that if I cease to be employed by a qualifying employer after I submit this application, but before forgiveness is granted, I will notify the Department (see Section 7) immediately.

Check this box if you cannot obtain certification from your employer because the organization is closed or because the organization has refused to certify your employment. The Department will follow up to assist you in getting documentation of your employment. **Complete Section 3, but do not complete Section 4.**

Borrower's Signature _____ Date _____

Page 1 of 6

Savi Features - *Dashboard*

The screenshot displays the Savi dashboard for user Sam Savi. The interface is organized into several sections:

- Navigation Menu (Left):** Includes 'DASHBOARD', 'Application Status' (highlighted), 'USER PROFILE' (with sub-links for 'My Profile', 'Loan Servicers', and 'Invite Friends and Family'), 'Your Savi Plan' (with 'Select a Plan' button), 'Announcements (3)' (with a 'Click to register' button), and 'Need some help?' (with 'Contact an Expert' button).
- 2021 Application Status:** A teal header bar with the text '2021 Application Status: Select Repayment Plan' and a collapse icon.
- NEXT STEP:** A section with an orange 'Continue Application' button and the instruction 'Finish entering your information and select a federal repayment plan.'
- APPLICATION PROGRESS:** A horizontal progress bar with four steps: 1. Select Repayment Plan (active), 2. Submit Application, 3. Application Processing, and 4. Complete.
- Task Card:** A card below the progress bar with a 'Continue Application' button and the same instruction as the 'NEXT STEP' section.
- NEED HELP:** A section with the text 'Having trouble with your application? Click the contact support button to connect with a Savi expert.' and a 'Contact Support' button.
- Chat:** A 'Chat' button in the bottom right corner.

Savi Features - *Contact Savi Support!*

The screenshot shows the 'APPLICATION PROGRESS' section of the Savi app. A progress bar at the top has five steps, with step 1 highlighted. Below the progress bar, a modal window titled 'We're Here to Help' is displayed. The modal contains two options: 'Contact Support' with a 'Send a Message' button and 'Consult Our Help Center' with a 'Help Center' button. The background shows a sidebar with 'My Profile', 'Loan Servicers', and 'Invite Friends and Family'. The main content area includes 'Your Savi Plan' and a 'NEED HELP' section with a 'Contact Support' button.

The screenshot shows the 'Savi Support' chat interface. It features a green header with the text 'Savi Support'. Below the header, there is a text input field for the user's question. The interface includes fields for 'Name' and 'Email', and a larger text area for the 'Message'. At the bottom, there is a 'zendesk' logo and a green 'Start chat' button.

Q&A

Are you ready to bring Savi to your employees?

We're happy to address any outstanding questions.

Next Steps:

*Check it out at
<https://wistrong.bysavi.com/>*

*Reach out to
kaela@bysavi.com to bring
Savi to your employees*

Thank you for attending!