## Student Debt

# Public Service Loan Forgiveness (PSLF)

**Public Service Loan Forgiveness (PSLF)** is a federal program created for those in public service jobs, offering the opportunity to have your federal loan balances forgiven after 10 years and 120 qualifying payments. Tax free!

Taking advantage of the PSLF program has been confusing and frustrating.

That's why Fidelity is providing a new offering aimed at streamlining and automating the process—reducing stress with resources that may help increase financial well-being and confidence.

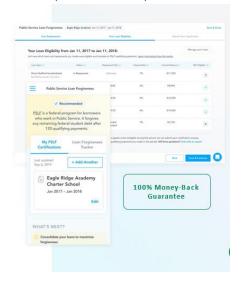
### Summer

#### What to consider



Summer is on a mission to improve financial health by reducing student debt.

Summer provides PSLF enrollment assistance using an engaging online platform to help borrowers.



#### Key features



**Complete PSLF coverage:** Summer manages the entire PSLF process for borrowers, from checking eligibility to employer coordination and online form submission

Summer also automates income-driven repayment (IDR) enrollment, a requirement for PSLF, and loan consolation as needed

**Recertification support:** Summer works with borrowers and their employers long after enrollment to ensure all PSLF requirements are met

**Protection from server mistakes:** The Summer team has deep experience navigating rejections from loan servicer mistakes, getting eligible borrowers back on track for forgiveness

#### How it works



Summer creates a custom savings plan for every borrower. Regardless of loan balance, income or credit score:

- 1. Receive your custom plan in minutes online
- 2. Enroll in a forgiveness plan and access immediate savings
- 3. Get ongoing annual recertification and hands on support

