

SUBJECT: Don't wait... it's time to act on your student loans!



Staff,

Clearly the pandemic has made your job in education more challenging this year. Many of you also deal with the financial stress of student loan debt. \$0 student loan payments, provided by the CARES Act since March 2020, meant you could stop worrying about them, at least for a while.

The Department of Education (DOE) has now stated that the \$0 payments will end May 1, 2022, with NO further extensions. In addition, three federal loan servicers have announced they are ending their contracts with the DOE this year, affecting millions of borrowers. As a result, the [Consumer Financial Protection Bureau](#) recently said that it expects the potential for “processing delays or even errors” resulting from all these changes. ***For you, this means the time to address your student loans is NOW.***

That's why we are pleased to remind you that we offer the **Loan Relief** benefit through our partner, Fiducius. You need someone you can trust who knows how the student loan system works. With their complimentary **Student Loan Financial Planning** service, you'll get fully educated and receive a plan that addresses your specific situation.

Once you have your plan, you then choose to either do it yourself or hire Fiducius to handle all the work. Fees may apply, depending on the loan restructuring option you pursue, which include forgiveness, refinancing and consolidation.

If eligible for forgiveness, you can join thousands of education professionals who have already reduced their monthly payment an average of \$660. ***Importantly, you can restructure your loans now AND still take advantage of \$0 payments through May 1, 2022.***

Register now. In just 5-6 minutes you'll learn how much you can save on your student loans:

<https://esc12.myfiducius.com/register>

We encourage you to take advantage of this benefit to remove stress and improve your financial health.

If you're having trouble, please contact Fiducius at loginassistance@getfiducius.com. Put your employer's name in the subject line and a brief description of your issue in the body of the email. Someone from the Customer Support team at Fiducius will contact you as soon as possible.