



STUDENT LOAN FINANCIAL PLANNING

Student Loan Financial Planning (“SLFP”) is a blend of technology with human capital built in to help borrowers navigate and understand their options with their student loans. In the past, borrowers either 1) pursued Public Service Loan Forgiveness, or 2) pursued private refinance, or 3) made payments solely based on their loan servicer's suggestions. The new student loan landscape has changed significantly due to the extended payment pause, additional forgiveness options and proposed regulations to help borrowers.

AVAILABLE OPTIONS

Public Service Loan Forgiveness(PSLF)

Tax-free loan forgiveness is provided by eliminating the remaining balance of eligible borrowers within nonprofit organizations once they have completed 120 total qualifying payments.

Fresh Start Program

A one-time limited program that offers special benefits for borrowers with defaulted federal student loans to get back on track.

Refinance

Assist with private student loans to lower payments and interest rates, and pay off loans sooner.

Small Batch Forgiveness

An initiative that creates forgiveness for those who borrowed less than \$12,000 in federal loans but have yet to pay them off after ten years of payments have been made.

20 -25 Forgiveness Program

Loan forgiveness opportunity provided to individuals outside the nonprofit sector. Forgiveness is achieved after completing 240-300 qualified payments.

New SAVE Plan

Borrowers with Direct Loans may qualify for the new Saving on a Valuable Education (SAVE) plan, driving down monthly payment amounts.

Banking As A Benefit

While managing student loan debts, borrowers can work towards paying down credit card debt, mortgage debt, and personal loans.

LOGIN INSTRUCTIONS

Visit the [MyFiducius Portal](https://unitypoint.myfiducius.com/login) (<https://unitypoint.myfiducius.com/login>)

Select “Forgot password” and enter your **work email**. We have created an account for you.

Please do not select “Create Account.”

Click on the “Reset password” button. A link to set/ reset your password will be sent to your email (this can take a few minutes to arrive).

If you have trouble, call 513-275-5913 or email LoginAssistance@GetFiducius.com, and put “UPH” in the subject line.