

# Education Assistance – Frequently Asked Questions

## Summer and Credible Programs

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### Public Service Loan Forgiveness (PSLF) Support

#### What is Public Service Loan Forgiveness (PSLF)?

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. All tax free!

#### Is Public Service Loan Forgiveness (PSLF) Support available?

Team Members can receive PSLF support through Fidelity's Summer program aimed at streamlining and automating the process while reducing stress with resources that may help increase financial well-being and confidence.

#### What are the key features of the Summer Program?

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

*Recertification support* – Summer works with borrowers and their employers to ensure all PSLF requirements are met.

*Protection from server mistakes* – Summer has deep experience navigating rejections from loan servicer mistakes.

#### Where should employment certification forms be sent?

Employment certification forms ready for completion should be sent to [leaves@unitypoint.org](mailto:leaves@unitypoint.org).

#### Is there support provided by Summer?

Additional support is available by sending questions to [support@meetsummer.com](mailto:support@meetsummer.com).

### Student Loan Origination & Refinancing

#### If there support for finding options to pay for college?

Fidelity's Credible program is one way to find options to pay for college. Credible is an online marketplace that provides borrowers looking for private student loads with competitive, personalized, prequalified rates from up to 8 vetted lenders.

There is no cost to request offers, and checking rates will not impact your credit score.

#### What are the key features of the Credible Program?

Key features include personalized rates, not ranges, from multiple lenders, ability to comparison shop across lenders to find the best solution for your situation, no hidden fees, original fees or prepayment penalties, and simple online process that keeps your data confidential.