



# Erase your debt, advance your dream

## \$1,880

per year saved on average with  
student debt relief solution<sup>1</sup>

The path to reducing your monthly student loan payment and working toward loan forgiveness could be getting much easier. That's because you have access to a robust solution that helps you find the best federal repayment and forgiveness programs for your financial situation.

### For employees of Northern Michigan University

Brought to you and your family members by your employer through TIAA and powered by Savi, this tool helps strengthen your financial footing in the short term and positions you for student loan forgiveness.

- Caps your payment based on your income and family size
- Frees up funds to direct towards other financial goals
- Removes the complexities of forgiveness and puts the process on autopilot—all for a small fee<sup>2</sup>

At TIAA, we're committed to helping you stay in control of your finances at all stages of life. We're in your corner when it comes to student debt—and for the long haul.

#### WHAT CUSTOMERS SAY ABOUT SAVI

**“This program’s very appealing because [otherwise] you don’t know where to look, who to talk to, what applications to fill out.”**

– Healthcare employee

**“I was already working towards forgiveness... But my monthly payment went from \$360 to \$150.”**

– Higher education employee



Visit [TIAA.org/nmu/student](https://TIAA.org/nmu/student)  
to calculate your savings



NORTHERN MICHIGAN  
UNIVERSITY

# Get started in 15-20 minutes

First, simply provide your income and monthly payment, and see your estimated savings instantly.

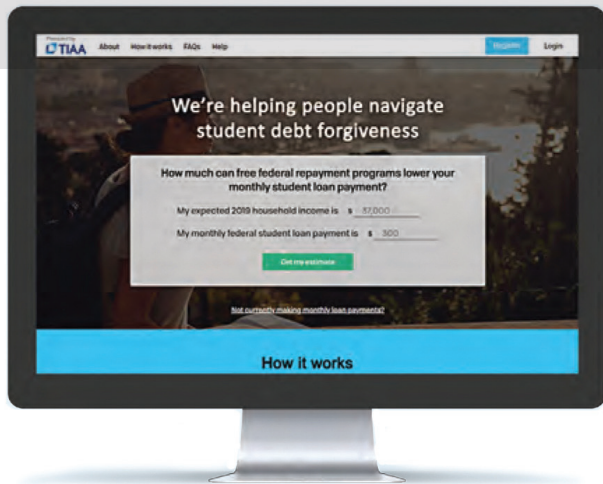
From there, you can finish the online application and enroll. Just be sure to have handy your:



Social Security number

Most recent tax return or tax transcript

Student loan information



## Two options for providing student loan specifics

① Provide your login information for your student loan servicer (e.g., Navient, Nelnet, Great Lakes, etc.). This will allow Savi's calculator to use the most up-to-date information.

Most importantly, the calculator meets TIAA's high security standards to keep your information safe, but it also streamlines things for you.

② Or you can simply enter the information.

To calculate your savings,  
visit [TIAA.org/nmu/student](https://TIAA.org/nmu/student)



<sup>1</sup> Between January 1, 2019 and December 31, 2019, based on Savi's internal measurements, Savi users saw average projected savings of \$1,880 per year.

<sup>2</sup> A portion of the fee may be shared with TIAA to offset costs to support the program. In addition, TIAA has a minority ownership interest in Savi.

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