



# Student debt relief, now within reach.

Reducing your monthly student loan payment and working toward loan forgiveness could be getting much easier. With **Savi**, you and your family members have access to a robust tool that helps you find the best federal repayment and forgiveness programs for your financial situation.

## For employees of University of Pittsburgh

Brought to you 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. Savi can help you free up funds to direct toward your financial goals, such as retirement.

To calculate your savings, visit [www.tiaa.org/Pitt/student](http://www.tiaa.org/Pitt/student)



“This has been a blessing. I no longer feel alone and stressed about my student loan debt.”<sup>1</sup>

“I am in the final stages of having \$82K in student loans forgiven, and I never could have navigated the complex process without their guidance. I can’t say enough about how much I appreciate the team at Savi.”<sup>1</sup>

# \$140

average savings per month<sup>2</sup>

# \$40,000

average student loan forgiveness<sup>2</sup>

# Benefits of Savi Essential

For \$80 per calendar year, Savi:

- |  |  |  |
|--|--|--|
| <b>1</b> Reduces your monthly payment based on your income and family size | <b>2</b> Detects your eligibility for more than 150 state and federal forgiveness programs | <b>3</b> Removes the complexities of forgiveness and handles all paperwork, employment certifications and e-file |
|--|--|--|

## How Savi Essential can help you stay on track

Borrowers report more than a **98% success rate** when submitting paperwork for the Public Service Loan Forgiveness program.<sup>1</sup> Savi experts keep you on track and help you through the entire process.

**University of Pittsburgh** employees get Savi Essential at no cost when you register with your **University of Pittsburgh** email.



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.



To register for an upcoming Savi webinar, visit [www.tiaa.org/Pitt/student](http://www.tiaa.org/Pitt/student)



For general questions, call Savi at 833-945-0654, Monday through Friday, 9 a.m. – 5 p.m. ET.



<sup>1</sup> Testimonials were submitted to Savi online. Results experienced may not be typical of all users. Individual results will vary.

<sup>2</sup> As of December 31, 2022, based on Savi's internal measurements, Savi users saw average projected savings of \$1,680 per year. Results experienced may not be typical of all users. Individual results will vary.

Savi and your employer are independent entities. Savi and TIAA are independent entities. A portion of any fee charged by Savi is shared with TIAA to offset marketing costs for the program. In addition, TIAA has a minority ownership interest in Savi. TIAA makes no representations regarding the accuracy or completeness of any information provided by Savi. TIAA does not provide tax or legal advice. Please contact your personal tax or legal adviser.

This material is being provided for educational purposes only and does not constitute a recommendation or advice. You should carefully consider your unique circumstances before making any decisions regarding your student loans.