



Student loan forgiveness

For educators and other public employees

Public Service Loan Forgiveness program (PSLF)

The PSLF program offers debt relief to educators and public employees who qualify. Our estimator can help you explore quickly and easily whether you may be eligible and, if so, the amount you could be forgiven.

Put your savings to work

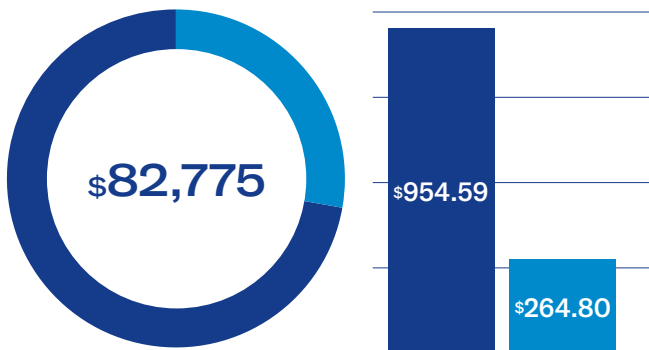
If you qualify for the PSLF, use the estimator to see how enrolling in a 403(b) could potentially impact your forgiveness amount.

Repayment plan	Today (no PSLF)	Today + PSLF	With PSLF + retirement plan
Age	25	25	25
Annual income	50,000	50,000	50,000
Outstanding loans	90,000	90,000	90,000
Monthly contribution to a retirement plan (403(b), 457)	\$0	\$0	\$400
Total you owe	\$114,551	\$114,551	\$114,551
PSLF 10-year estimated forgiveness	\$0	\$82,774.55	\$87,662.51
10-year standard repayment	\$954.59	\$954.59	\$954.59
Income-driven repayment on PSLF	NA	\$264.80	\$224.07
Monthly savings	(\$0)	(\$689.79)	(\$730.52)
10-year accrued retirement contributions	\$0	\$0	\$62,112.91

Repayment with the PSLF program

After 120 qualifying payments

10-year monthly repayment plans



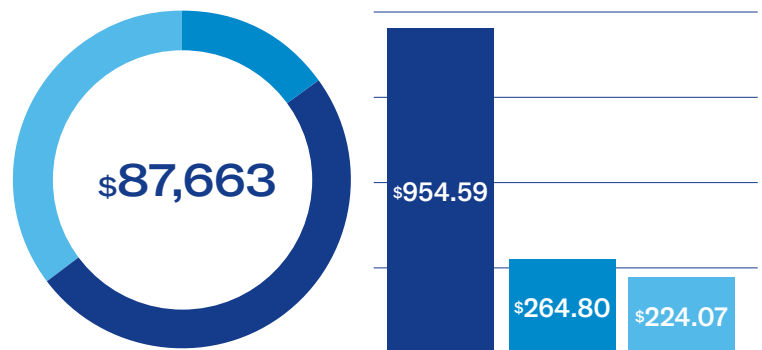
- Forgiven: \$82,775
- You pay: \$31,776

- Monthly standard
- Monthly income-driven

Repayment with PSLF under the Retirement Savings Plan

After 120 qualifying payments

10-year monthly repayment plans



- Forgiven: \$87,663
- You pay: \$26,888
- You accrue: \$62,119

- Monthly standard
- Monthly income-driven
- Monthly plus retirement

Try our student loan forgiveness calculator by visiting equitable.com/microsite/student-loan-forgiveness today.

Use the PSLF Estimator to learn how a 403(b) could potentially impact your forgiveness amount.



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