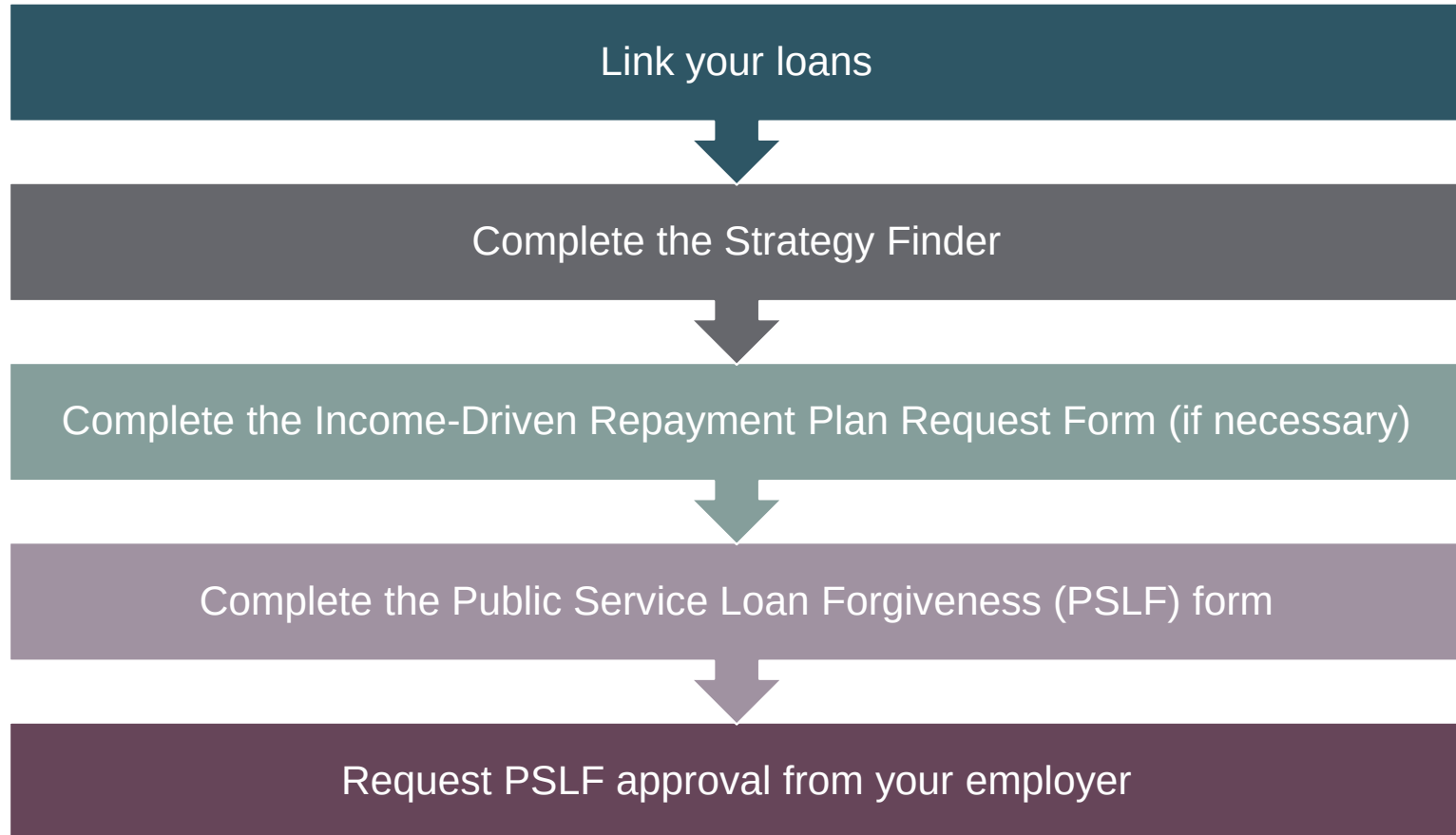


Horace Mann Student Loan Solutions

Getting started with your Tuition.io account



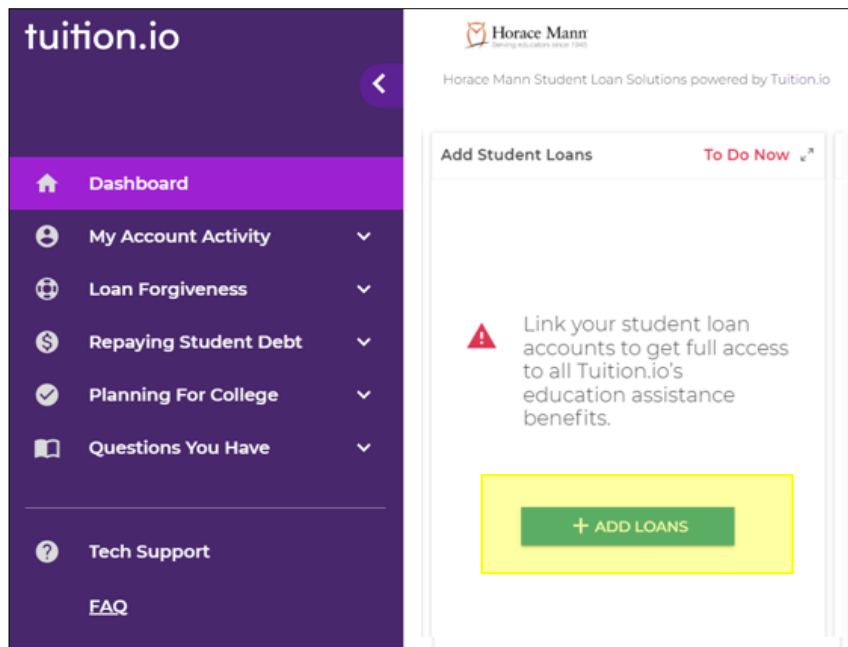
Overview of each step



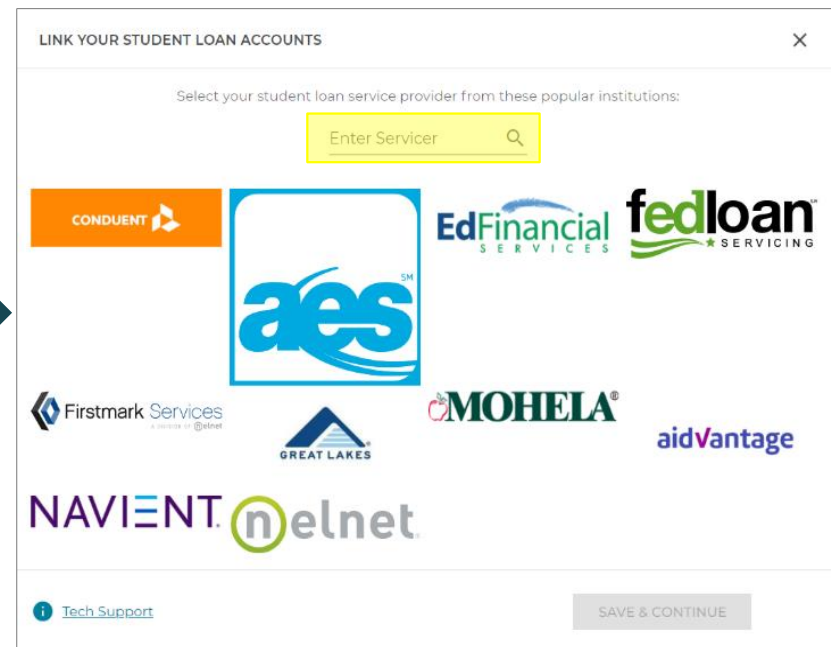
Step 1: Link your loans

Adding your loan information gives you a complete view of your current loan status

From your Tuition.io dashboard, select “+ADD LOANS”



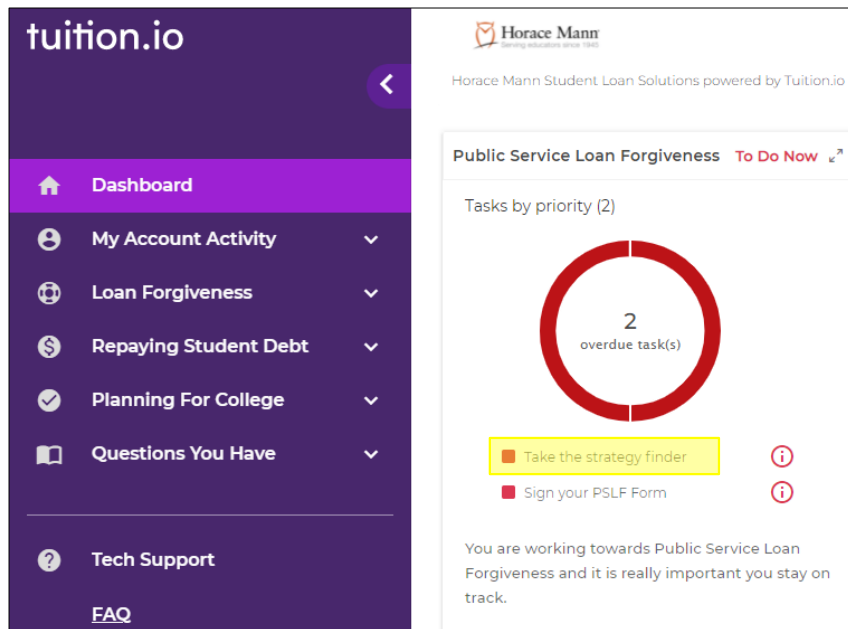
Search for your loan provider(s) and log in



Step 2: Complete the Strategy Finder

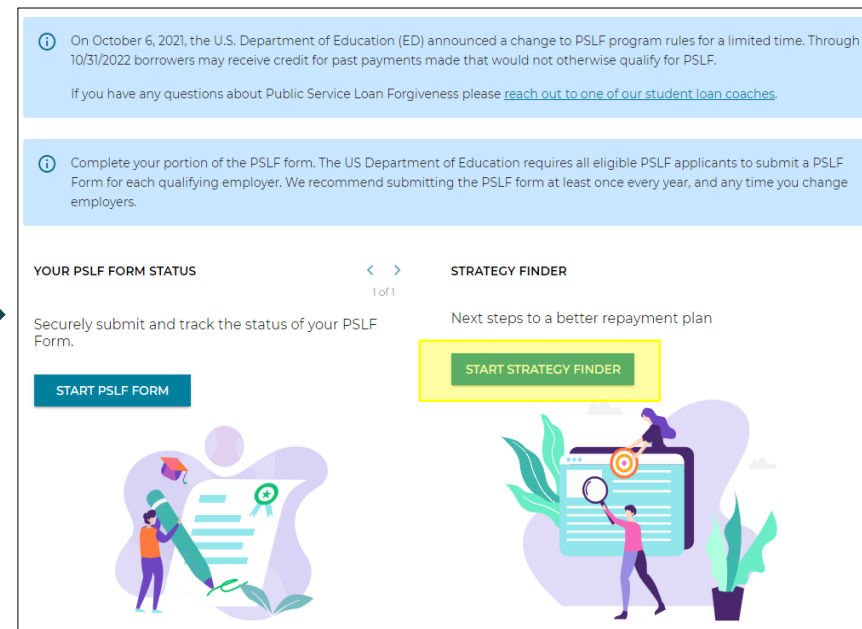
After your loan information has been added, the Strategy Finder will help determine your best repayment plan

Select "Take the strategy finder"



The screenshot shows the tuition.io dashboard. On the left is a purple sidebar with navigation links: Dashboard, My Account Activity, Loan Forgiveness, Repaying Student Debt, Planning For College, Questions You Have, and Tech Support. The main content area is white and titled 'Horace Mann Student Loan Solutions powered by Tuition.io'. It features a section for 'Public Service Loan Forgiveness' with a 'To Do Now' button. Below this, it says 'Tasks by priority (2)' and shows a circular progress indicator with '2 overdue task(s)'. A list of tasks includes 'Take the strategy finder' (highlighted with a yellow box) and 'Sign your PSLF Form'. At the bottom, it states 'You are working towards Public Service Loan Forgiveness and it is really important you stay on track.'

Then select "Start strategy finder"



The screenshot shows the 'Strategy Finder' page. It has a light blue header with two informational boxes. The first box mentions a change to PSLF program rules by the U.S. Department of Education on October 6, 2021. The second box instructs users to complete their portion of the PSLF form. Below the header, there are two main sections: 'YOUR PSLF FORM STATUS' and 'STRATEGY FINDER'. The 'STRATEGY FINDER' section includes the text 'Next steps to a better repayment plan' and a green button labeled 'START STRATEGY FINDER' (highlighted with a yellow box). There are also illustrations of people working on documents and a target icon.

Step 2 (cont.): Complete the Strategy Finder

Select “Start” to begin the Strategy Finder

Select a strategy, then Select “Save & Show Me What To Do”

R SITUATION YOUR HISTORY & NEXT STEPS

On October 6, 2021, the U.S. Department of Education (ED) announced a change to PSLF program rules for a limited time. Through 10/31/2022 borrowers may receive credit for past payments made that would not otherwise qualify for PSLF. If you have any questions about Public Service Loan Forgiveness please [reach out to one of our student loan coaches](#).

Let's find the best repayment strategy for you

We'll ask you a few questions so we can ensure you're on the right repayment plan for your loans. You could be eligible for loan forgiveness or you might be able to lower your monthly payment.

START

[My loans are in default](#)



Your best repayment strategy

Brian, if you don't select another plan your servicer will place your loans on the 10 year standard plan repayment plan when you start repayment. Brian, consider switching to the **Pay As You Earn Repayment Plan**. You could save **\$35,644**.

Save & Show Me What To Do

Select a strategy →	☒ Top Strategy:	☐ Your current plan:	☐ Alternative plan:
	10 Year Standard Repayment Plan	IBR + PSLF	
Estimated total paid	\$27,114	\$62,818	\$40,761
Years to repay	10 Year(s) 2 month(s)	9 Year(s) 3 month(s)	9 Year(s) 2 month(s)
Monthly payment	\$266-289 (changes with income)	\$571	\$323-433 (changes with income)
Estimated total interest paid	\$4,551	\$2,818	\$3,947
Estimated amount forgiven	\$37,377	\$0	\$23,186
Eligible loan types	Direct Loans if first loan taken out after Oct 1, 2007; not Parent PLUS loans	FFEL and Direct Loans	All Direct Loans; not parent PLUS loans
Who is this plan best for?	Borrowers who took out their first student loan after Oct 1, 2007 and are looking to receive PSLF	Borrowers not looking for loan forgiveness because they want to repay their debt quickly, and don't want to refinance	Borrowers who took out their first student loan before Oct 1, 2007 and are looking to receive PSLF, and have a monthly payment under REPAYE that's higher than the 10 year standard repayment plan payment
Pros	• IBR plan has the lowest payments based on 15% of discretionary income and capped at no more than 10 year standard repayment plan payment • No cap on amount forgiven under PSLF • Forgiven student loans aren't taxable as income	• Longer period of time to repay loan balances over \$30,000 • Best for people who need a lower monthly payment but don't qualify for income-driven plans	• Monthly payments are 10-15% of discretionary income and capped at no more than the 10 year standard repayment plan payment • No cap on amount forgiven under PSLF • Forgiven student loans aren't taxable as income
Cons	• PSLF has complex rules. You want to make sure you take all necessary steps to get on and stay on track for PSLF • You must remain in qualifying employment for at least 10 years	• Will pay more interest than the 10 year Standard Repayment Plan • No loan forgiveness	• Will can be more expensive than other income-driven plans because the monthly payment is generally 15% of discretionary income if you borrowed before July 1, 2014 • PSLF has complex rules. You want to make sure you take all necessary steps to get on and stay on track for PSLF • You must remain in qualifying employment for at least 10 years

Step 3: Complete the Income-Driven Repayment Plan Request Form

(if part of your recommended strategy)

We made it easy for you to change your repayment plan

Select “Income-Driven Repayment Plan Request Form”

PAYE

How to switch to the Pay As You Earn repayment plan

- 1 Submit the [Income-Driven Repayment Plan Request Form](#).
- 2 Your servicer will automatically update your payment amount, but it can take some time. You can check on the status of your application by contacting your servicer.
- 3 PAYE needs to be renewed every year. Be sure to [update your income and family size](#) annually to stay on this plan.



Log in to complete the Income-Driven Repayment Plan Request Form on studentaid.gov

An official website of the United States government. Help Center Submit a Complaint English | Español

Federal Student Aid
an official of the U.S. Department of Education

UNDERSTAND AID ▾ APPLY FOR AID ▾ COMPLETE AID PROCESS ▾ MANAGE LOANS ▾ Log In | Create Account 🔍

INCOME-DRIVEN REPAYMENT (IDR) PLAN REQUEST

You're currently not logged in

You must log in to complete and submit federal student loan processes.

[LOG IN](#)

What is Income-Driven Repayment?

Income-driven repayment (IDR) plans are designed to make your student loan debt more manageable by reducing your monthly payment amount. If you need to make lower monthly payments or if your outstanding federal student loan debt represents a significant portion of your annual income, one of the following income-driven plans may be right for you:

- Revised Pay As You Earn Repayment Plan (REPAYE) [Learn More](#)
- Pay As You Earn Repayment Plan (PAYE) [Learn More](#)
- Income-Based Repayment Plan (IBR) [Learn More](#)
- Income-Contingent Repayment Plan (ICR Plan) [Learn More](#)

Remember: changing your repayment plan and applying for loan forgiveness are two different processes

Step 4: Complete the PSLF Form

We made it easy for you to apply for loan forgiveness

In step 3, select “PSLF Form”

PSLF

How to qualify for Public Service Loan Forgiveness

- 1 Make sure you've consolidated your ineligible FFEL loan(s)
- 2 Make sure you're on the PAYE repayment plan.
- 3 Make sure you're in eligible employment by completing & submitting the **PSLF Form**. Track your progress toward PSLF by submitting your PSLF form at least annually.
- 4 After making 120 months of eligible payments, submit your final PSLF form. While you wait for approval, be sure to continue making your minimum monthly payments to remain eligible for forgiveness.

 [DOWNLOAD PDF](#)  [SEND TO AGENT](#)  [PRINT PDF](#)

Select “Start my PSLF Form” and submit

Public Service Loan Forgiveness (PSLF) form

You are about to start the PSLF form. The US Department of Education requires all eligible Public Service Loan Forgiveness applicants to submit a PSLF form for each qualifying employer. The PSLF form helps to ensure you are on track for loan forgiveness. It will only take a minute.

Select below which employer you will send your PSLF form to

☒ My Current Employer

We encourage you start a PSLF form for your current employer before any prior employers. We recommend completing a PSLF form for your current employer at least once a year, and any time you change employers.

☐ A Prior Employer

If you have worked for a non-profit in the past and have not yet completed a PSLF form for that employer, you can select this option and get that time counted toward PSLF. It helps to have your former employer's email.

[START MY PSLF FORM](#)



Remember: changing your repayment plan and applying for loan forgiveness are two different processes

Step 5: Request PSLF approval from your employer

The process to obtain employer approval is outlined below and within your account



We securely send your PSLF form electronically to your employer

1

You answer a few questions and sign your portion of the PSLF form



Your employer electronically sends back your completed PSLF form

2

Your employer completes their portion of the PSLF form



The Department of Education sends you a copy of your approved PSLF form directly

3

Tuition.io sends your PSLF form to the Department of Education

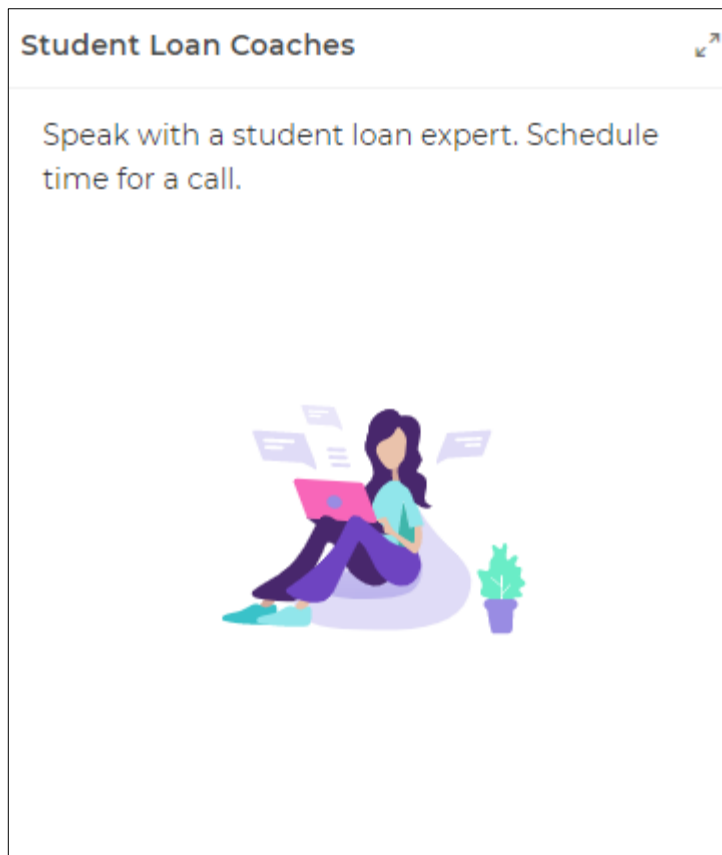
4

You can upload your approved PSLF form from the Department of Education to Tuition.io to stay on track

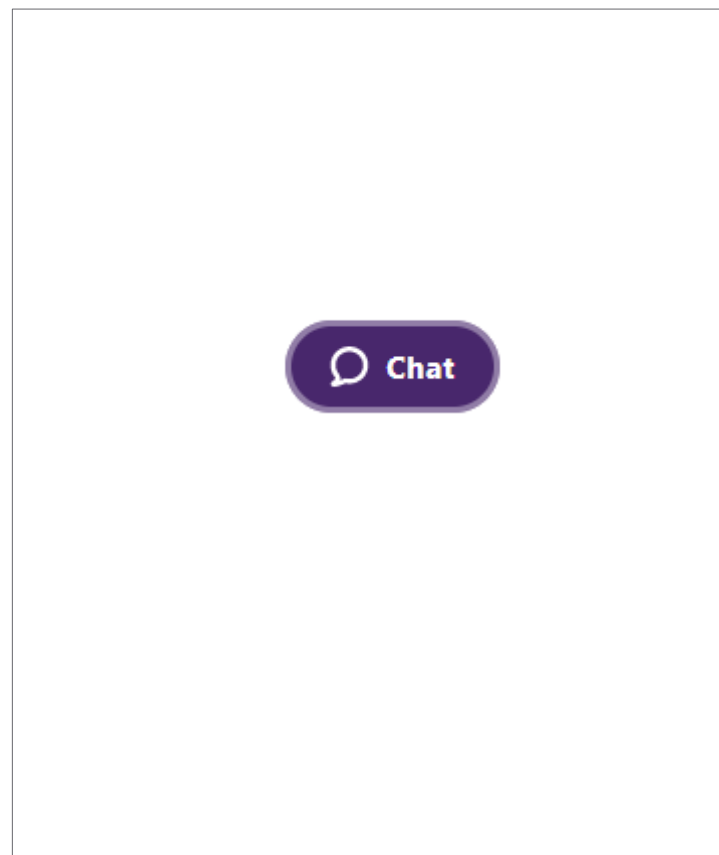
Questions?

Loan coaches are available to help you every step of the way

Contact a loan coach by clicking the “Student Loan Coaches” section on your dashboard

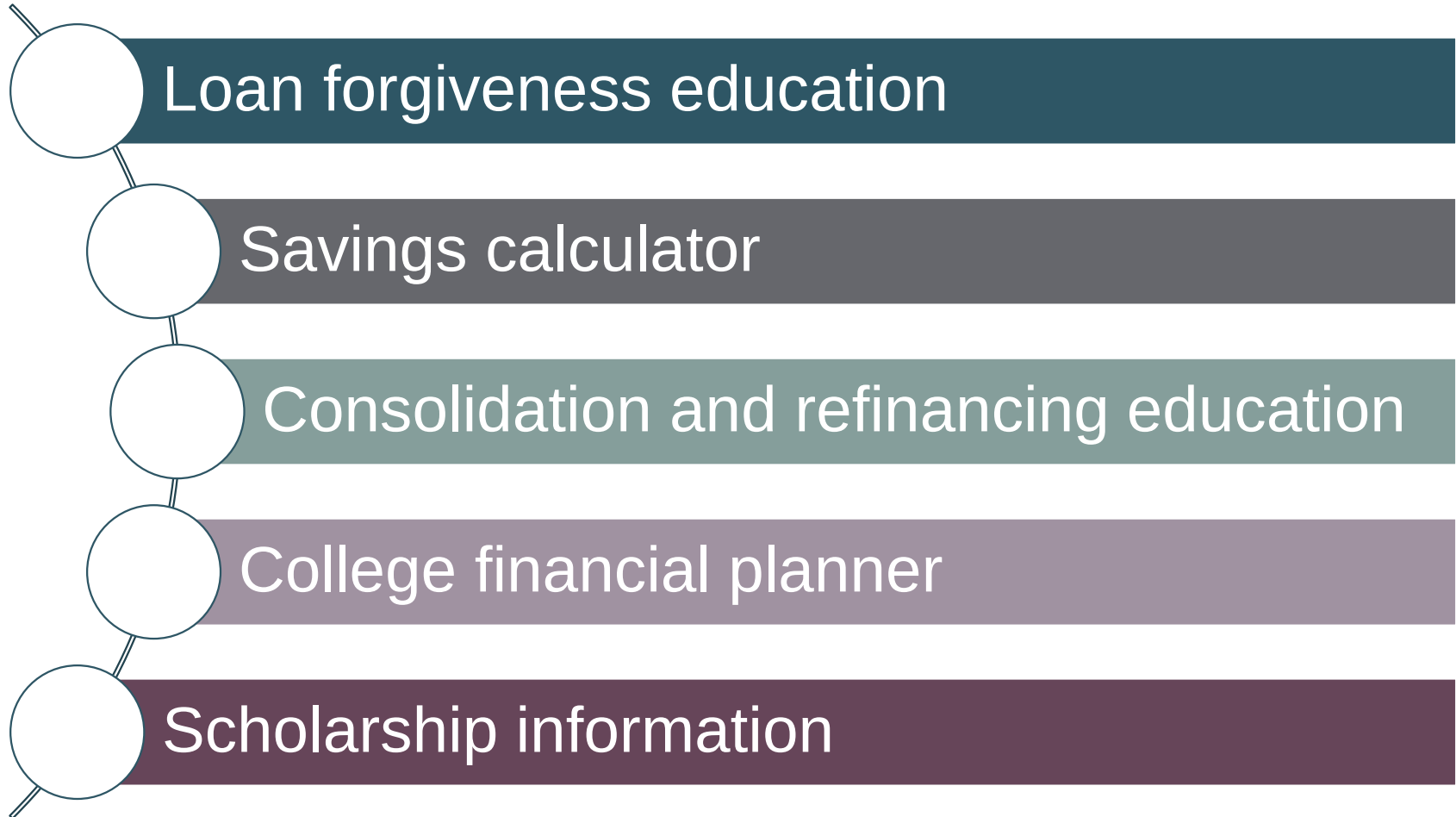


Or by clicking the Chat button in the bottom right corner of the page



Additional resources

Explore other tools within your Student Loan Solutions account



The information provided here is for general informational purposes only. Horace Mann's Student Loan Solutions program includes services provided by an independent third party, Tuition.io. Horace Mann is an independent company not affiliated with the Department of Education or the federal government. Horace Mann does not negotiate, adjust or settle debts. No assistance provided by Horace Mann constitutes official action for purposes of student loan forgiveness programs or guaranteed results. Horace Mann's Student Loan Solutions program terms are subject to change.

