

GradFin

GradFin¹ student loan debt reduction solutions offer core and exclusive value-added services that can improve your financial well-being. Each program helps you pay off your student loans faster so you can begin saving for the future.

- **Student Loan Financial Education.** Learn about your options for reducing student loan debt through personal consultations, live webinars, and “town hall” meetings.
- **Student Loan Refinancing.** GradFin refinances and consolidates your student loan(s) through a lending platform made up of 11 lenders to maximize the chances for you being approved for a new loan and find the lowest rates.
- **Public Service Loan Forgiveness (PSLF) Program.** The PSLF keeps you compliant with federal loan forgiveness programs by enrolling your loans, verifying your employment, annually certifying your income-based repayment plan, and auditing your “qualified payments.” You and your family members can participate in this program if you or your family members are employed at a 501(c)3 nonprofit.

Exclusive value-adds from Independence

- **Bonus towards principal.** GradFin provides a \$100 bonus towards the loan principal when originating or refinancing loans through GradFin.
- **PSLF pricing concession.** If you’re employed at a 501(c)3 nonprofit, you can participate in the PSLF membership program for a flat rate of \$100 per year, which is more than half the rate of a regular membership. Your family members may also take advantage of this offer.
- **Dedicated loan consultants and scheduling.** You have access to one-on-one consultations and dedicated consultants and appointments.



Learn more!

Visit goto.gradfin.com/independence to check out what GradFin services are available to you and to set up a consultation today.

¹ This is a value-added program and not a benefit under an Independence health plan and is, therefore, subject to change without notice.

² A non-Independence subscriber's initial and continued eligibility will be verified by the employer-provided census sent to The College Tuition Benefit annually. Failure to send the annual census may impact the non-subscriber's ability to earn initial and ongoing Tuition Rewards Points.

³ Balance does not accrue interest.

⁴ Subject to certain restrictions.

The Tuition Rewards program is provided by The College Tuition Benefit, an independent company. Neither The College Tuition Benefit nor SAGE Scholars, Inc. provides Blue Cross products or services.

GradFin, LLC, an independent company, is providing a student debt refinancing program to customers of Independence Blue Cross. GradFin, LLC does not provide Blue Cross products or services. This is a value-added program and not a benefit under an Independence health plan and is, therefore, subject to change without notice.

Independence Blue Cross offers products through its subsidiaries Independence Hospital Indemnity Plan, Keystone Health Plan East and QCC Insurance Company, and with Highmark Blue Shield — independent licensees of the Blue Cross and Blue Shield Association.