



## Student Loan Solutions

Student Loan Debt and Loan Forgiveness Assistance for Public School Employees

National Insurance Services and Madison National Life Insurance Company, Inc. (MNL) have been partners for over 36 years working with public sector organizations on their Group Life and Disability Insurance. MNL's parent company Horace Mann offers a Student Loan Solutions program.

### Student Loan Debt Can Put a Huge Financial Strain on Your Employees

More than fifty percent of educators said their student loans have a major impact on their finances and their decision to stay in education.<sup>1</sup>

Horace Mann's Student Loan Solutions program offers education and assistance in student loan debt management as well as assistance to apply for federal loan forgiveness programs. This program will help your employees get on a path toward a brighter financial future so you can better retain, support, and attract the quality full-time staff you need.

### District Benefits

- Employee attraction and retention tool
- Increased employee job satisfaction
- Turnkey employee communications kit to help easily launch program to employees

### Employee Benefits

- Individualized assessment recommendations and step-by-step instructions to get there
- Access to Loan Coaches for expert assistance
- Ongoing support and guidance

### What Could Your Employees Do with an Extra \$250 per Month?

In 2023, more than 90% of employees who used the Student Loan Solutions program found they could be financially better off. On average, their estimated total loan forgiveness was \$56,000, and they saved more than \$250/month on student loan payments.<sup>2</sup>

(over)

## Now is the Time to Act

Recent changes to federal student loan program have made them more affordable than ever. The Student Loan Solutions program can provide resources, tools, and guidance to help your employees navigate their student loans and the federal forgiveness programs all in one place. This program is available at no-cost to school districts or employees.

**Questions? Contact your NIS Representative at 800.627.3660**

**Click Here to Learn More About Student Loan Solutions Today!**

## About Horace Mann

Horace Mann Educators Corporation (NYSE: HMN) is the largest financial services company focused on providing America's educators and school employees with insurance and retirement solutions. Founded by Educators for Educators<sup>®</sup> in 1945, the company is headquartered in Springfield, Illinois. For more information, visit [horacemann.com](http://horacemann.com), or follow us @HoraceMann on X (formerly Twitter), LinkedIn, and @HoraceMannInsurance on Facebook and Instagram.

<sup>1</sup>Source: Horace Mann Educators Advisory Panel Survey, July 2023.

<sup>2</sup>Based on potential savings of educators assisted by Horace Mann with Public Service Loan Forgiveness in 2023 based on assumptions established by the U.S. Office of Federal Student Aid. For more information regarding the U.S. Office of Federal Student Aid assumptions, refer to [www.studentaid.gov/loan-simulator](http://www.studentaid.gov/loan-simulator).



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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. This program is complimentary to current Horace Mann customers, all U.S. public school employees, and college graduates entering the field of education.

Founded in 1961, Madison National Life Insurance Company, Inc. is headquartered in Madison, the rapidly growing capital city of Wisconsin. Madison National Life is licensed in 49 states and specializes in group life, disability, and specialty health insurance. The company is a wholly owned subsidiary of Horace Mann Educators Corporation (NYSE:HMN), the largest financial services company focused on providing America's educators and school employees with insurance and retirement solutions.