



— BENEFIT ENROLLMENT

Finnita + Georgetown ISD

Partnering to lower your student loan payments

Start your free assessment → register.finnita.com/?client=12204



ABOUT FINNITA

Your employer now offers a student loan enrollment service

Finnita enrolls borrowers into federal repayment and forgiveness programs that can dramatically reduce or eliminate student loan debt.



Proprietary technology

Identifies the optimal federal program for your situation and optimizes your application



US-based enrollment analysts

Experts in Department of Education enrollment who handle everything for you



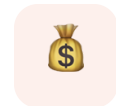
Student loans, handled.

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WHY FINNITA

Proven results for borrowers like you

We do one thing — federal student loan enrollment — and we do it better than anyone.



\$468/mo

Average monthly savings
across all enrolled customers



98% success

Enrollment success rate —
compared to just 5% when
you try on your own



US-based team

Analysts who are experts in
DoE programs, always
available to help



200+ employers

Employers across the country
trust Finnita for their staff



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OUR PROMISE

Finnita protects your federal benefits

Here's what we will never do:



No loan refinancing

Refinancing can strip away federal protections that make forgiveness possible. Finnita will never refinance your loans.



No loan servicing

We don't service your loan or become your loan servicer. Your servicer relationship stays exactly as it is.



No collecting savings

Your savings go directly to you. Finnita never touches your loan payments or collects your money.





PUBLIC SERVICE LOAN FORGIVENESS

As a public service worker, you may qualify for loan forgiveness



Lower your payments now

Finnita enrolls you into the repayment plan that saves you the most money — starting immediately



10 years to forgiveness

After 10 years of qualifying payments at a qualifying public service employer, remaining loans can be forgiven entirely



Every year already worked counts

Years you've already been working in public service count toward the 10-year threshold — you may be closer than you think



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Think of it like TurboTax — for federal loan programs

On Your Own

5%

- × Complex government paperwork
- × Confusing program options
- × Missed deadlines lose benefits
- × No one monitoring changes
- ? Benefits maximized?

VS

With Finnita

98%

- ✓ We handle all paperwork
- ✓ Optimal program selected for you
- ✓ Managed annual recertifications
- ✓ Continuous monitoring & protection
- ✓ Benefits maximized for you

WHAT FINNITA HANDLES

Enrolled, not just informed



Optimized application

We maximize your benefit by selecting the ideal program and structuring your application for the best outcome



Continuous monitoring

We track program changes that affect your enrollment and manage adjustments proactively



CRITICAL

Annual recertification

Miss a recertification and you lose everything. We manage every one so you never have to worry.



Benefit protection

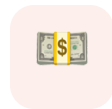
If anything changes with your loans, income, or program rules, we're on it — keeping your benefits intact



BEFORE YOUR ASSESSMENT

Have these ready

We'll ask for these during the 60-second assessment — gather them ahead of time and you're done in one sitting.



Annual income

Your gross annual income only — not your spouse's.



Household size*

You, your spouse, your kids, and others you support.



Tax filing status

Single, married jointly, or married separately. **No tax return needed.**



Federal loan file


A .txt file from studentaid.gov — we walk you through it.

*Household size (DoE definition): you, your spouse, your kids, and anyone in your household you support at least 50% of the time — even if you don't claim them on your taxes.



HOW IT WORKS

See what you could save — in about 60 seconds



finnita Student Loan Optimizer

Welcome to Finnita
Sign in to access your student loan saving platform

Email Address
jsmith@example.com

Send sign-in link

Or continue with

Sign in with Google

Sign in with Microsoft

Finnita saves you 63% on student loan payments

- 1 Answer 5 quick questions**
Basic info about your loans and employment — takes about 60 seconds
- 2 Upload your loan file**
A simple .txt file from studentaid.gov — we walk you through it
- 3 See your projected savings**
Get a personalized estimate of how much you could save each month
- 4 Decide if it's right for you**
No cost to explore. You only pay if you choose to enroll with Finnita.

 Your data is encrypted and secure. We never share your personal information.



COST

Net positive from day one

ONE-TIME ENROLLMENT FEE

\$415

Pay by credit card or ACH

MONTHLY SUBSCRIPTION

\$33.95/month

Covers ongoing recertification, monitoring, and benefit protection

 Cancel anytime. No commitment. No penalties.

AVERAGE MONTHLY SAVINGS

\$468

per month

After the \$33.95 monthly fee, customers keep an average of **\$434+** in savings every month. You save more than you pay from day one.

 100% refund guarantee if we can't enroll you



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AFTER YOU APPLY

What happens next



Finnita handles your enrollment

Once you enroll, our team takes over. We prepare and submit everything to the Department of Education on your behalf.



DoE processing times vary

The Department of Education has a processing backlog — timelines can vary. Finnita tracks your application and stays on it until it's complete.



Forbearance is common

It's common for borrowers to be placed into forbearance during the application process. Finnita will guide you through what to expect.



We're always available

Our US-based team is here for questions throughout the entire process — from enrollment through every annual recertification.



FAQS

Things to know about federal loan programs

 My repayment program is getting cancelled, can you help?

 What is annual recertification? Is it a big deal?

 How is the DoE different from the IRS?

 I'm already enrolled in program, why try Finnita?

 What happens when federal rules change?

 DIY pitfalls to be aware of.



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