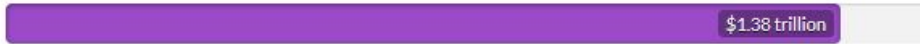


Are your employees eligible for student loan forgiveness?

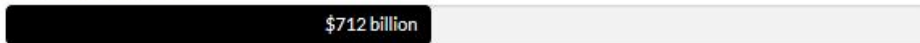
The average college graduate has more than \$37,000 in student loan debt, according to Edvisors. Balancing student loan payments and other monthly living expenses can be stressful for many educators. But assistance is out there, which can help your employees and your school at the same time.

Compared to Other Debts

STUDENT LOANS



CREDIT CARD DEBT



AUTO LOANS



Student Debt Loan Statistics

- Growing by
- Number of borrowers
- Average debt
- Average 2016 Graduate debt
- Delinquency rate
- Average monthly payment
- Loans in default
- Borrowers in default
- PSLF Borrowers
- \$2,726 a second
- 43 million
- \$25,560
- \$37,172
- 11.6%
- \$351
- \$63.2 billion
- 3.9 million
- 431,853

There are three federal government loan forgiveness programs that teachers and public school district employees may qualify for. Those programs can forgive anywhere between \$5,000 to the remaining balance of the loan. (Click [here](#) to watch a short video on Student Loan Solutions)

Your employees may be eligible for loan forgiveness if they're a:

- full-time teacher who has taught or will teach in a low income, or, Title I school for 5 consecutive years;
- school employee or other qualifying public service organization employee who has made 120 qualifying payments; or
- Perkins or Parent PLUS Loan borrower.

Federal forgiveness programs can be confusing to navigate and may not work for everyone. As part of its commitment to helping educators plan for a successful financial future, Horace Mann offers no-cost Student Loan Solutions workshops to explain program details and eligibility requirements.

Representatives can also walk your employees through the application process from start to finish.

Help your employees find out if they qualify for federal student loan forgiveness with a Student Loan Solutions workshop.

If you'd like to find out if you qualify, or, just want to schedule a free Student Loan Solution workshop for your staff, contact your local Horace Mann representative, or contact me directly.



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