



Quick Benefit Guide: Loan Relief™



Ector County ISD is pleased to provide the voluntary Loan Relief benefit to all employees. This benefit is intended to help improve the financial well-being of employees who have student loans.

Who Is Eligible?: All benefit eligible employees at Ector County ISD can participate in the Loan Relief benefit. It is a household benefit, so your family members can also participate in this benefit.

What Is the Benefit?: We have partnered with a student loan expert, Fiducius, to help you take control of your student loans. They provide education and support on three loan restructuring options:

Forgive

- Lower monthly payment and receive forgiveness through the federal Public Service Loan Forgiveness (PSLF) Program
- Must work full-time at a not-for-profit and make 120 qualifying payments
- Any balance remaining after 120 payments will be forgiven tax free

ReFi

- Lower rates and improve payment schedule via private refinance
- Partners LendKey and Pentagon Federal Credit Union
- Better rates and custom amortization
- Ideal for those with good credit who don't qualify for PSLF

SimpliFi

- Consolidate loans and lower payments
- Maintain Department of Education loan structure benefits (disability, forbearance, etc.)
- Help those with bad credit rebuild their credit and eventually consider ReFi and/or Forgive

How Does It Work? Enrolling in the Loan Relief benefit is straightforward:



1. Evaluate

Complete online assessment and learn your options with our Virtual Advisor in just 5 minutes



2. Educate

Work virtually with an actual Advisor to develop your personalized student loan plan.



3. Execute Plan

Implement your new plan either by yourself or with help from the experts at Fiducius

The detailed plan is complimentary; as with other voluntary benefits, like life insurance, you only pay Fiducius if you choose to use their services to implement your plan.

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What is the Student Loan Financial Planning Process?

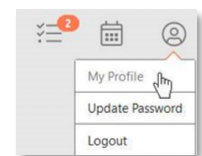
Your situation is unique and requires personalized assistance. Through a combination of easy-to-use technology and expert Advisors, you'll be fully educated and receive your personal plan.



How Does My Student Loan Financial Wellness Plan Help? Your personal financial plan is just that; a plan built specifically for you, considering your unique education and financial situation. Inputs include income, tax filing, benefit choices, education planning and life events, such as having children. The plan provides detailed financial modeling to show you your future financial wellness.

How Do I Get Started? Enrolling in the Loan Relief is easy with the registration process:

- 1 Log in to the MyFiducius portal**
Use the registration URL below to choose a password and set up your account
- 2 Complete initial screening**
Access and complete the screening questions to learn your initial loan options
- 3 Schedule meeting with an Advisor**
Schedule a phone consultation with an expert Advisor about your results and next steps
- 4 Update profile information**
Update contact details in profile settings before your virtual meeting



Visit <https://ectorcountyisd.myfiducius.com/register>