



# Dealing with student debt?

## TIAA and Savi can help.

You may be eligible for federal income-based repayment plans and forgiveness programs designed for employees like you who work in healthcare and higher education.<sup>1</sup>

You may know TIAA through the Washington University Retirement Savings Plan. While it's true we want to help you retire successfully someday, we know that retiring your student loan debt may be a more immediate concern.

That's why TIAA has joined forces with Savi, a company created to help you navigate the complexities of federal programs, which may help you lower monthly payments and work toward loan forgiveness. On average, Savi customers find **over \$1,700 a year in savings**.<sup>2</sup>



### Take the first step

Go to [washu.bysavi.com](https://washu.bysavi.com) and see what Savi has to offer.

### What can Savi do for you?

As an employee of Washington University in St. Louis, you can take advantage of Savi's two tiers of service:



#### Student loan checkout

Quickly see your unique repayment plan options and potential savings



#### Savi Essential service

Digital filing, payment tracking, reminders and more for a small fee



## About TIAA

TIAA is the leading provider of financial services in the academic, research, medical, cultural and governmental fields. TIAA has over \$1 trillion in assets under management<sup>3</sup> and offers a wide range of financial solutions, including investing, banking, advice and education, and retirement services.

## About Savi

Savi is a social-impact public benefit company, comprising student loan experts, advocates and borrowers who have been fighting for many years to improve the broken student loan system. Savi helps people navigate the complexities of federal income-based repayment plans and loan forgiveness programs to manage and repay their student debt.

## About “My Retirement Benefits”

As part of the Washington University Retirement Plan, WashU has been expanding the opportunities being brought to employees to assist with your financial goals; short and long-term. Our goals are to help you establish financial well-being today, so that you can save for your future and eventual retirement goals. Watch for email messages that arrive from this sender.



<sup>1</sup> Federal programs are available to reduce the burden of student loan debt for people who work for eligible public interest employers: at a 501(c)(3) not-for-profit school, university, or hospital; in government or approved governmental entities; or at a few other public interest organizations.

<sup>2</sup> Between June 1, 2017, and May 1, 2019, based off of Savi internal measurements, Savi users who synced their loans saw average projected savings of \$1,703 per year.

<sup>3</sup> As of September 30, 2019, assets under management across Nuveen Investments affiliates and TIAA investment management teams are \$1,059 billion.

Savi is unaffiliated with TIAA, College Retirement Equities Fund, and their affiliates and subsidiaries (collectively TIAA), and TIAA makes no representations regarding the accuracy or completeness of any information provided by Savi. TIAA does not provide income tax or legal advice. Please contact your personal tax or legal adviser.

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CREATED TO SERVE.