



# connect with NEA



## step 1: pledge

Join NEA Degrees Not Debt through signing the pledge.

## step 2: PIN

Are you ready for your fair shot? If so, obtain your FAFSA PIN to get started.

## step 3: public service

Do you want to be in the best position to have your student loans forgiven after working 10 years in public service?

## step 4: payments

Are you an educator or education support professional eligible for lower payments?

## step 5: promote

Spread the word about NEA Degrees Not Debt solutions to college affordability and student debt.



Great Public Schools for Every Student

- NEA.org
- NEA Today
- @NEATODAY
- youtube.com/NEAABS
- flickr.com/neapr
- NEAToday

### #degreesnotdebt

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# 5

## steps to kick student debt

1. sign the pledge



2. apply for your FAFSA PIN



3. certify your employment in public service



4. check your eligibility for lower monthly payments



5. now that you've helped yourself, it's time to help others kick their student debt



# did you know...

...average student debt is \$29,400?

...more than 33 million Americans qualify for Income Driven Repayment plans (IDR)?

...1/4th of the workforce qualifies for Public Service Loan Forgiveness (PSLF)?

...there are TEACH grants to recruit students who aspire to be educators?

...NEA can help?

Qualified borrowers are often not aware of their options. That is why NEA has launched Degrees Not Debt to support students, educators, education support professionals, their families and communities.



## are you ready to get started?

brought to you by:  
your friends at the NEA who want you to own your future



# join the **degrees not debt** campaign



## step 1: pledge

Every American deserves a fair shot at higher education, but student debt has become a barrier to accessing the American Dream. Raise your voice for college affordability. Take the NEA Degrees Not Debt pledge.

NEA has recommended many solutions to lower student debt, including: more need-based aid (e.g., federal Pell Grants); affordable student loans; expanded loan-forgiveness programs; and state re-investment in higher education.

[www.nea.org/degreesnotdebt](http://www.nea.org/degreesnotdebt)



## step 2: PIN

Get a FAFSA PIN! Why? It provides YOU access to your Federal Student Aid and Loan records.

If you have completed the Free Application for Federal Student Aid (FAFSA), then you have a four- digit PIN.

If you have a Federal Student Aid PIN, but have lost or forgotten it, you can request a duplicate by selecting Request a duplicate PIN from the home page.

If you need a PIN, it's free and easy.

<https://studentloans.gov/myDirectLoan/index.action>

Step 1) Enter Personal Information

Step 2) Submit Your PIN Application

Step 3) Receive Your PIN

The PIN may take 72 hours to arrive via email.



## step 3: public service

Do you want to be in the best position to have your student loans forgiven after working 10 years in public service?

Borrowers who work in public service jobs (such as education) often qualify for Public Service Loan Forgiveness. This means that loans could be completely forgiven after ten years of working and making payments. Use the Employment Certification for Public Service Loan Forgiveness (PSLF) form to keep track of your eligible employment and qualifying loan payments.

Step 1) Complete sections 1 and 2 of the Employment Certification for Public Service Loan Forgiveness (PSLF) Form. An authorized official from the public service organization at which you are/were employed must complete Section 3, which provides details of how long you have been employed, what type of organization do you/did you work for and if your job considers you full-time or part-time.

<https://studentaid.ed.gov/sites/default/files/public-service-employment-certification-form.pdf>

Step 2) After section 3 has been completed, get the form back and mail the completed PSLF form to FedLoan Servicing (PHEAA), the PSLF servicer, following the instructions on the form. Update the form annually or whenever you change jobs.

Step 3) FedLoan Servicing (PHEAA) will review your Employment Certification form and based on the information provided by your employer, determine whether you qualify for the Public Service Loan Forgiveness program.



## step 4: payments

Are you an educator or education support professional eligible for lower payments?

There are different plans that may help you lower your monthly student loan repayments. The most common are Income Based Repayment (IBR), Income Contingent Repayment (ICR) and the Pay As You Earn (PAYE) plans. Many other plans exist that could potentially save you money. Find out which one is right for you!

A calculator is available at <https://studentloans.gov/myDirectLoan/mobile/repayment/repaymentEstimator.action> to estimate your payment amounts under all available repayment plans.

If you are ready to get started, all you need is your FAFSA PIN. Go to <https://studentloans.gov/myDirectLoan/index.action>. Sign in using your FAFSA Pin and Complete IBR/ICR/Pay As You Earn Repayment Plan Request.

Note: Private student loans you may have received are not federal loans and are not eligible for these repayment plan options. You can submit a complaint about private student loans, which are often issued by a bank, a credit union, your school, or another lending institution at <http://www.consumerfinance.gov/complaint/#student-loan>



## step 5: promote

Start and advance the conversations about NEA Degrees Not Debt and solutions to college affordability and student debt.

If you are interested in organizing on Degrees Not Debt give us a shout out at [degreesnotdebt@nea.org](mailto:degreesnotdebt@nea.org)

visit [www.nea.org/degreesnotdebt](http://www.nea.org/degreesnotdebt) to

- view and download ready-to-use materials to help you and your team get started
- check out the latest Degrees Not Debt videos
- share your story