

# GradFin student loan services



**GradFin<sup>1</sup> provides personalized student loan advice to help you navigate the perfect savings plan for federal and private student loans, potentially saving you thousands of dollars.<sup>2</sup>**

You and your family can take advantage of GradFin services whether or not you are an Independence Blue Cross (IBX) health plan member.

Receive a **free 30-minute** consultation to better understand how to manage your repayment options, which may include **Income-Driven Repayment, Public Service Loan Forgiveness,<sup>3</sup> or refinancing.** Plus, you receive exclusive discounts on annual memberships with GradFin, all designed to save you money and improve your financial future.

## Exclusive pricing through your IBX

- **Bonus towards the principal.** GradFin provides a \$100 bonus when participants or their family members refinance loans through GradFin.<sup>4</sup>
- **Public Service Loan Forgiveness (PSLF) pricing concession.** Participants or their family members employed at a 501(c)3 nonprofit can participate in the PSLF membership program for a flat rate of \$100 per year, more than half off the regular membership rate.<sup>5</sup>
- **Income-Driven Repayment (IDR) pricing concession.** Participants or their family members can participate in the GradFin IDR program for a flat rate of \$200 per year, a 25 percent reduction from the regular membership rate.<sup>6</sup>

Learn more and sign up  
for a free consultation!

Visit [goto.gradfin.com/forgetdebt](https://goto.gradfin.com/forgetdebt)  
or call **267-703-4678** and, when  
prompted, provide the access  
code: **forgetaboutit.**

Scan the QR code to learn more.



#### IMPORTANT INFORMATION:

Please note that if you refinance qualifying federal student loans, you may no longer be eligible for certain federal benefits or programs and waive your right to future benefits or programs offered on those loans. Examples of benefits or programs you may not receive include, but are not limited to, Public Service Loan Forgiveness, Income-driven Repayment plans, forbearance, or loan forgiveness. Please carefully consider your options when refinancing federal student loans and consult [studentaid.gov](http://studentaid.gov) for the most current information.

GradFin does not review the Income Sensitive Repayment (ISR) option, which may be available to borrowers with Federal Family Education Loans (FFEL). If you have loans under the FFEL Program and are interested in the terms and availability of ISR, you should contact your lender and/or visit [studentaid.gov](http://studentaid.gov) for more information.

1. GradFin is not a debt relief services company, lender, loan broker, broker-dealer, registered investment adviser, or insurance agent. Information provided by GradFin does not constitute, nor does GradFin provide, tax, legal, financial, credit counseling, or accounting advice.
2. Savings vary based on the rate and term of your existing and refinanced loan(s). Refinancing to a longer-term may lower your monthly payments but may also increase the total interest paid over the life of the loan. Refinancing to a shorter term may increase your monthly payments but may lower the total interest paid over the life of the loan. Review your loan documentation for total cost of your refinanced loan.
3. To qualify for PSLF, you must be employed by a U.S. federal, state, local, or tribal government or not-for-profit organization (federal service includes U.S. military service); work full-time for that agency or organization; have Direct Loans (or consolidate other federal student loans into a Direct Loan); repay your loans under an income-driven repayment plan; and make 120 qualifying payments. For full program requirements, visit [studentaid.gov/manage-loans/forgiveness-cancellation/public-service](http://studentaid.gov/manage-loans/forgiveness-cancellation/public-service).
4. A \$100 cash bonus is offered on new student loan refinance applications from active Independence Blue Cross members and their client's non-subscriber employees. The loan application must close in order to qualify for the bonus, which will be paid within forty-five (45) days of loan closing. This offer cannot be combined with any other discounts from GradFin, Laurel Road, KeyBank NA, affiliated partners, or employers. The value of the bonus may be reported to the IRS on Form 1099-INT.
5. Independence Blue Cross members get a \$149 discount on the annual Public Service Loan Forgiveness ("PSLF") membership with GradFin ("Offer"). The discount will be applied to new annual memberships and will automatically apply at checkout. This Offer is only available to current Independence Blue Cross members, is non-transferable, and cannot be applied to previous membership purchase(s). This Offer cannot be redeemed for cash or combined with any other offers and is subject to cancellation at any time and without notice.
6. Independence Blue Cross members get a \$49 discount on the annual Income Driven Repayment Forgiveness ("IDR") membership with GradFin ("Offer"). The discount will be applied to new annual memberships and will automatically apply at checkout. This Offer is only available to current Independence Blue Cross members, is non-transferable, and cannot be applied to previous membership purchase(s). This Offer cannot be redeemed for cash or combined with other offers and is subject to cancellation at any time and without notice.

This is a value-added program and not a benefit under an Independence Blue Cross health benefit plan and is, therefore, subject to change without notice.

GradFin, a brand of KeyBank N.A., is providing student loan products and services to customers of Independence Blue Cross. GradFin does not provide Independence Blue Cross products or services.

Independence Blue Cross offers products through its subsidiaries, Independence Assurance Company, Independence Hospital Indemnity Plan, Keystone Health Plan East, and QCC Insurance Company — independent licensees of the Blue Cross and Blue Shield Association.



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