

Horace Mann Student Loan Solutions

Getting started with your Tuition.io account



Your security is important to us

You can rest assured your data is safe with our technology partner, Tuition.io



Tuition.io is built with a security-first mindset, and they never compromise.



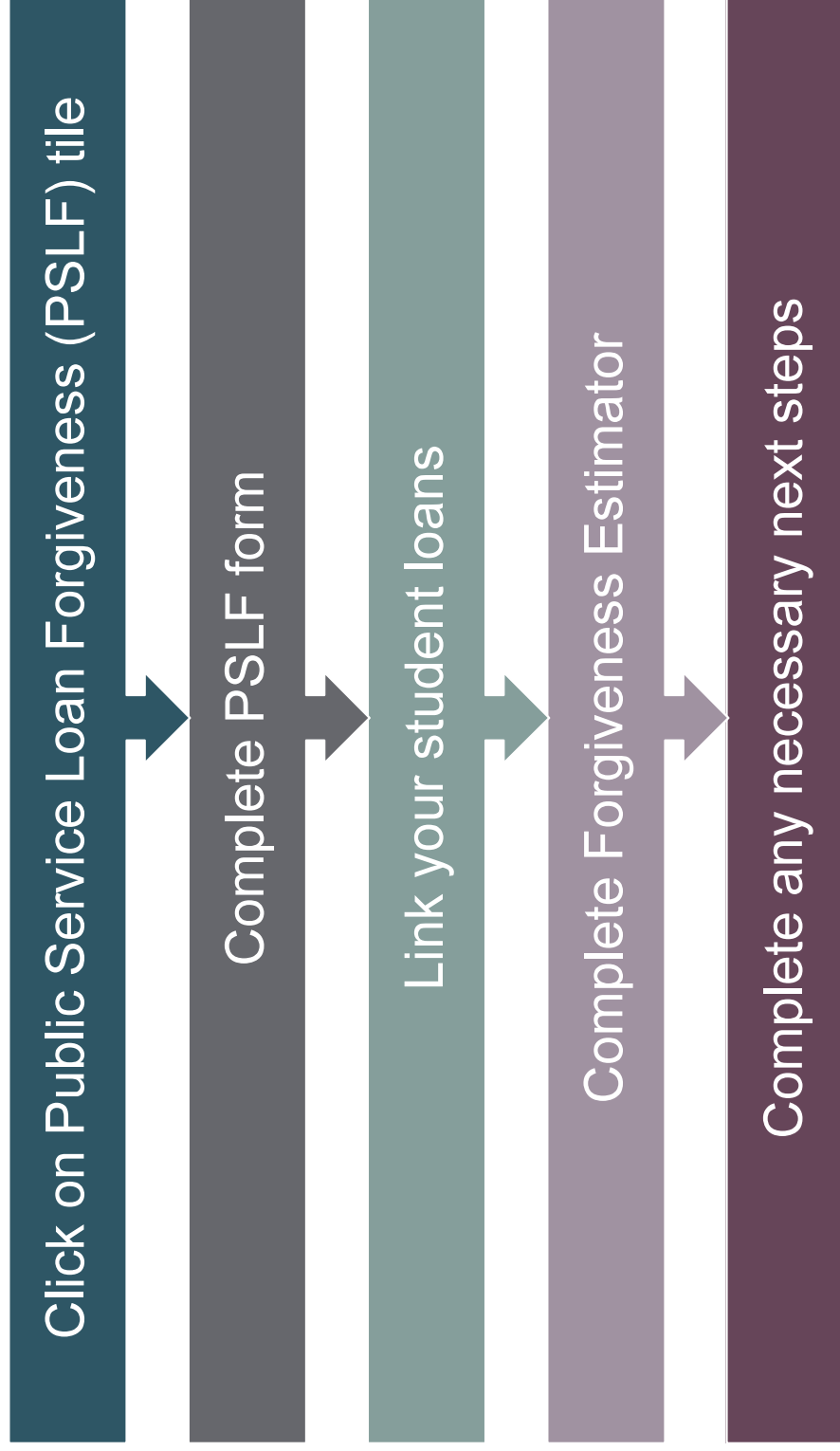
They've engineered their service from the ground up to protect your valuable digital assets.



No decision is made without a conversation around security, and they've committed to a disciplined approach to protect your documents.

For more information, visit tuition.io/securities

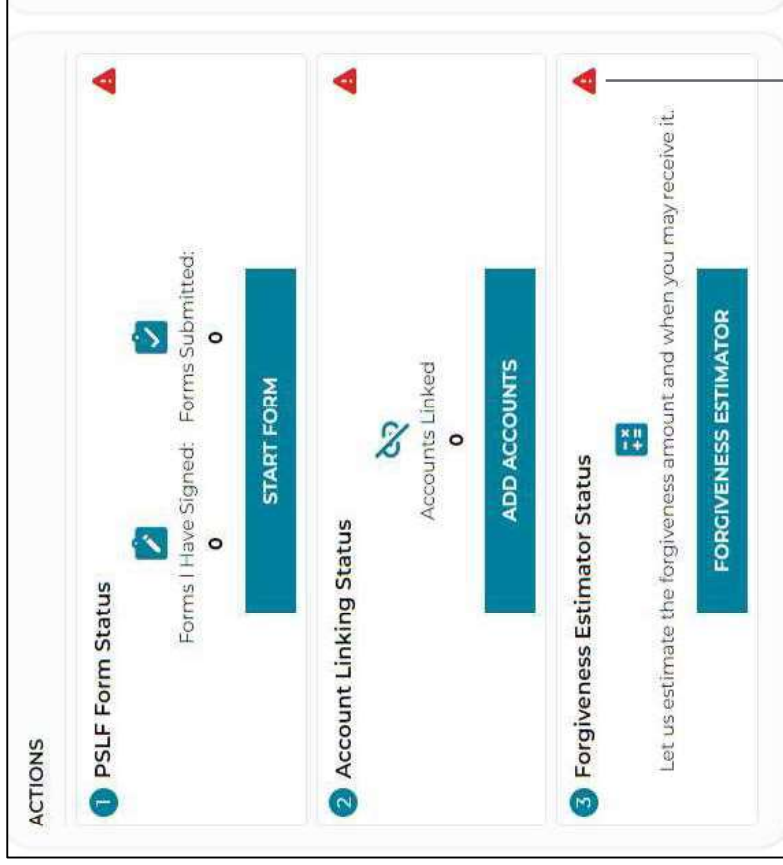
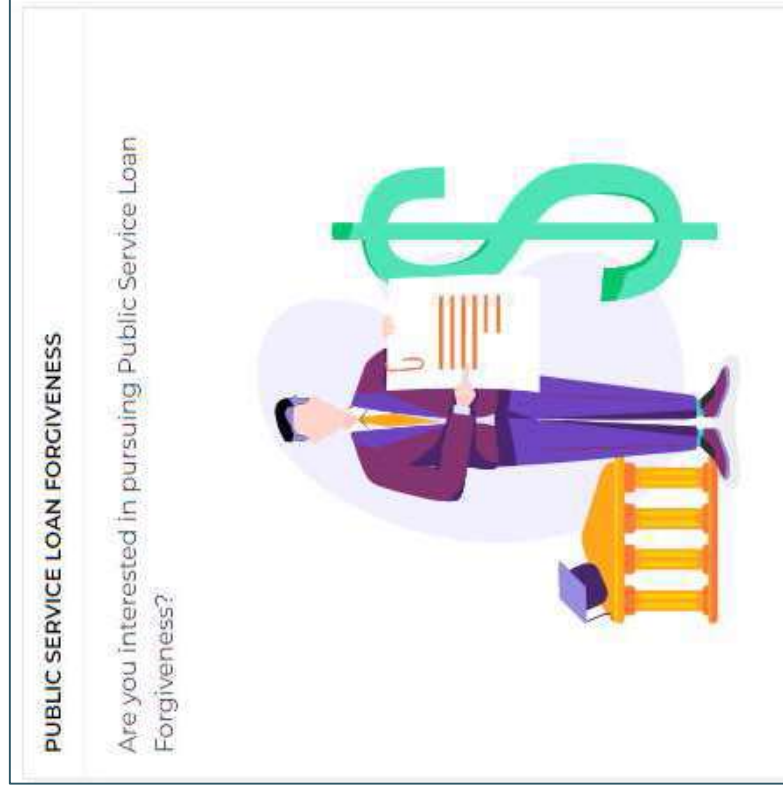
Overview of each step



How do I qualify for Public Service Loan Forgiveness (PSLF)?

Once you have activated your SLS account and have logged in, click on the PSLF Tile to bring up your PSLF dashboard.

On your PSLF dashboard, you will see an outline of what actions you need to complete to receive an assessment.



This symbol will change to a green check mark as you complete each step

Step 1: Complete the PSLF Form

We made it easy for you to verify your qualified employment

On the PSLF dashboard, click on “Start Form”

ACTIONS

1 PSLF Form Status

Forms I Have Signed: **0** 

Forms Submitted: **0** 

START FORM

Select “Start My PSLF Form” and submit

Public Service Loan Forgiveness (PSLF) form

This will only take a minute. The US Department of Education requires all eligible PSLF applicants to submit a form for each qualifying employer.

Select below which employer you will send your PSLF form to

My current employer

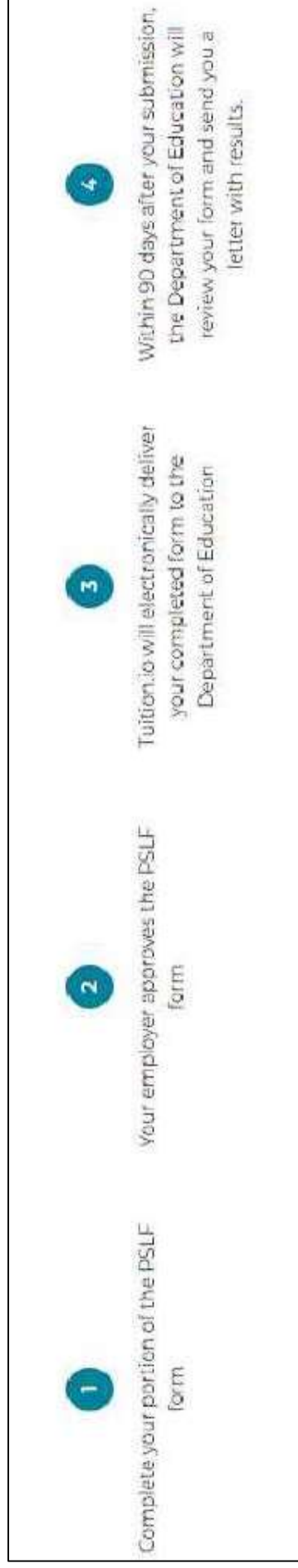
My former employer

START MY PSLF FORM

Remember: Changing your repayment plan and submitting the PSLF form are two different processes

Step 1 (cont.): Request PSLF approval from your employer

Tuition.io's digital process to help you obtain employer approval is outlined below and within your account.*









*You can choose to instead print out the PSLF form but please be aware you will then need to have your employer complete their section of the form and then you will be required to fax/mail it to MOHELA, the student loan servicer for PSLF, for processing.

Step 2: Link your student loans

Adding your loan information gives you a complete view of your current loan status

From your PSLF dashboard, select “Add Accounts”

ACTIONS

- 1 PSLF Form Status 
Forms I Have Signed:  0  Forms Submitted: 0
[START FORM](#)
- 2 Account Linking Status 
 Accounts Linked: 0
[ADD ACCOUNTS](#)
- 3 Forgiveness Estimator Status 
Let us estimate the forgiveness amount and when you may receive it.
[FORGIVENESS ESTIMATOR](#)









Search for your loan provider(s) and log in

LINK YOUR STUDENT LOAN ACCOUNTS

Select your student loan service provider from these popular institutions:

Enter Servicer

 Tech Support

[SAVE & CONTINUE](#)

Step 3: Complete Forgiveness Estimator

After your loans have been linked, the Forgiveness Estimator will help determine your best repayment plan and what next steps you may need to take.

From your PSLF Dashboard, select “Forgiveness Estimator”

ACTIONS

- 1 PSLF Form Status
Forms I Have Signed: 0 Forms Submitted: 0
[START FORM](#)
- 2 Account Linking Status
Accounts Linked: 0
[ADD ACCOUNTS](#)
- 3 Forgiveness Estimator Status
Let us estimate the forgiveness amount and when you may receive it.
[FORGIVENESS ESTIMATOR](#)



Simply answer the questions about your specific situation

Annual Income (\$) 0

Family Size 1

Approximately how many years have you been making minimum monthly payments towards your federal student loan? 0

Do you have student loans taken out before October 1, 2007?
 Yes
 No

Were your loans used for an Undergraduate of Graduate Degree?
 Undergraduate
 Graduate
 Mix of both

[SEE RESULTS](#)

Step 3 (cont.): View your results

The "Results" page will show what your potential monthly savings is, as well as the potential forgiveness amount.

RESULTS

The results are based on your most recent answers from the forgiveness estimator.

Estimated monthly payment is: \$182.99*

Estimated loan forgiveness amount is: \$7,883.90

Estimated loan forgiveness date is: 2031

*Due to the Covid-19 administrative forbearance, this value may change when the payments resume.

	Best plan	Current plan
Estimated total to pay	\$17,567	\$20,083
Years left to repay	8	8
Monthly payment	\$183 *	\$0
Estimated total interest paid	\$5,054	\$5,436
Estimated amount forgiven <small>*includes accumulated interest</small>	\$7,884	\$4,749

[Step-by-step instructions](#)



PRINT



DOWNLOAD

Step 4: Complete any necessary next steps

Please keep in mind that what next steps will show for you depends on your current situation. For example, you may not need to consolidate depending on your current loan type.

RECOMMENDATIONS

Consolidate Loans

You should consolidate your loans by 5/1/2023 to ensure non-qualifying loans are eligible for PSLF and to maximize your qualifying payment count for these loans.

[CONSOLIDATE LOANS](#)

Recertify Income

You will need to recertify your income each year.

[RECERTIFY INCOME](#)

In this section, you will need to manually check the box as you complete each action, changing the icon from red to green

X

DOWNLOAD PRINT

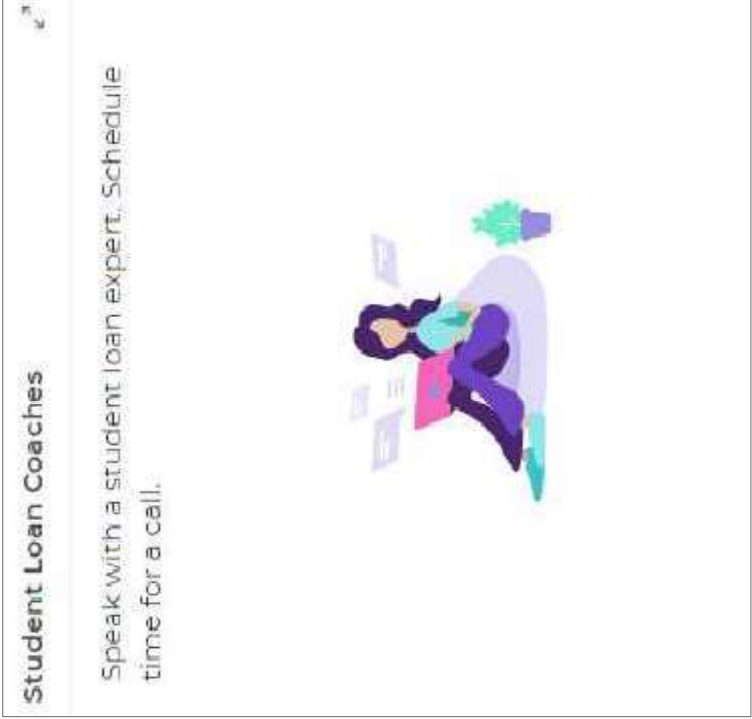
ICR How to switch to the Income Contingent Repayment plan	PSLF How to qualify for Public Service Loan Forgiveness	Consolidation Consolidate your student loans
<p>How to switch to the Income Contingent Repayment plan:</p> <ol style="list-style-type: none"> 1 Submit the Income-Driven Repayment Plan Request Form. 2 Your servicer will automatically update your payment amount but it can take some time. You can check on the status of your application by contacting your servicer. 3 ICR needs to be renewed every year. Be sure to update your income and family size annually to stay on this plan. 	<p>How to qualify for Public Service Loan Forgiveness:</p> <ol style="list-style-type: none"> 1 Make sure you're on the recommended repayment plan. 2 Make sure you're in eligible employment by completing & submitting the PSLF Form. Track your progress toward PSLF by submitting your PSLF form at least annually. 3 After making 120 months of eligible payments submit your final PSLF form. While you wait for approval be sure to continue making your minimum monthly payments to remain eligible for forgiveness. 	<p>Consolidate your student loans:</p> <ol style="list-style-type: none"> 1 Go to studentloans.gov to complete the Federal Direct Consolidation Loan Application and Promissory Note. 2 Choose the student loans you want to consolidate & indicate if you're interested in PSLF. 3 Choose your repayment plan as part of your application. 4 Sign and accept the terms of your Direct Consolidation Loan.

Remember: Changing your repayment plan and submitting the PSLF form are two different processes

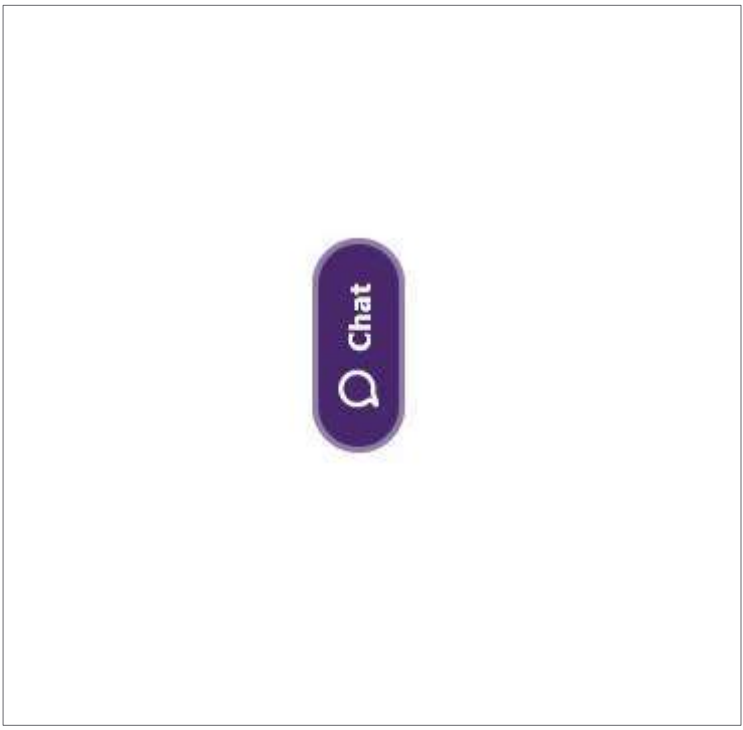
Questions?

Student Loan Coaches are available to help you every step of the way through chat, email or scheduling a phone call.

Contact a loan coach by clicking the “Student Loan Coaches” tile on your main dashboard



You can also click the “Chat” button in the bottom right corner of the page



Please be aware that contacting a Loan Coach can only be done by activating and logging into your SLS account.

Additional resources

Explore other tools within your Student Loan Solutions account



The information provided here is for general informational purposes only. Horace Mann's Student Loan Solutions program includes services provided by an independent third party, Tuition.io. Horace Mann is an independent company not affiliated with the Department of Education or the federal government. Horace Mann does not negotiate, adjust or settle debts. No assistance provided by Horace Mann constitutes official action for purposes of student loan forgiveness programs or guaranteed results. Horace Mann's Student Loan Solutions program terms are subject to change.

