

# Summer

Trusted advisor for student debt.

# Our mission

Summer is a certified B Corp® with a mission to improve financial health by **reducing student debt.**

We **simplify** the loan repayment process and **maximize savings** for all borrowers.

**Summer**



What we do

# How Summer can help

## How the partnership works

# Access Summer via Email Invitation or Web

meetsummer.org/aft

### Summer

in partnership with 

**Let's lower your student loan payments together.**

We've partnered with the American Federation of Teachers to give members like you free access to tools that simplify your student debt. to tools that simplify your student debt.

With Summer you can:

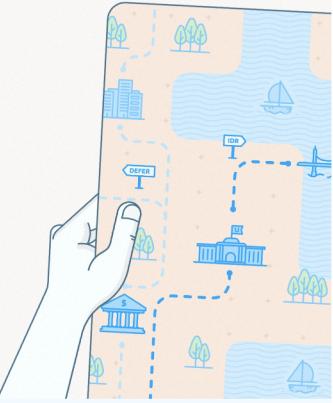
- ✓ Lower your payments
- ✓ Apply for loan forgiveness
- ✓ Access expert guidance and support

[Sign up today](#)

Already have a Summer account? [Sign in](#)

If you have any questions about Summer and AFT's partnership or how you can sign up please contact [ah@narrativemedia.org](mailto:ah@narrativemedia.org)

**How Summer works**



[Help](#)

aft.org/benefits/summer

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### Summer: Simplifying student debt

You no longer have to manage your student loans alone ...

**Summer** Student loans are a maze. We're partnering to guide the way.



We hear about it all the time in our **student debt clinics**: Our members who are struggling to pay off their student loan debt simply don't know who to turn to for help. Student loan servicers like Navient have given them bad information, fly-by-night companies are scamming borrowers out of hundreds of dollars to fill out a few forms, and public officials are in no hurry to hold loan servicers or third-party scammers accountable.

Meet Summer—an online resource, started by student loan borrowers who wanted to help others avoid bad information and bad actors in the student loan market. Summer harnesses the expertise of public policy experts to optimize borrower options, and it uses technology to make the process easy and secure. The AFT trusts Summer to help our members navigate the student loan repayment landscape.

Using Summer's online student loan management platform, AFT members who enroll in this **free member benefit** can:

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### Summer

Congratulations, Alyssa!

Every day, you work hard to make a difference in the lives of others. Your union – the AFT, AFT Michigan and your local – try to do the same for you, by fighting for a better future for our communities and our members.

We share a vision of a future without the burden of overwhelming student debt. We are fighting for this future on many fronts, including in Congress, in the courts and at the ballot box.

And because you are an AFT member, we are doing something more immediate—giving you a free subscription to Summer, a trusted online platform that helps you simplify and navigate your student loan situation today.

You can sign up and start saving today. It only takes five minutes to get started!

Here is the info we will be sharing with Summer

icard  
1004842492  
number: 08020

I agree! Let's get started!

**Create an account**

[Sign up with Google](#)

[Sign up with Facebook](#)

OR

Hello, Alyssa!

These details came through from your AFT account:  
AFT Member ID: MI2004842492 Local ID: 08020

Email Address

Password

Enter at least 8 characters, both letters and numbers

[Create my free account](#)

Already a member? [Sign in](#)

Having trouble? [Fill out this form](#) and we'll get back to you.

[Help](#)

## Why Summer?

# AFT members are saving \$170+/month on average with Summer



**Check their eligibility**  
multiple teachers loan forgiveness options

We assess each unique loan to  
confirm exact program that are right



**Compare their options**  
considering near & long term

Provide a rundown of the programs  
that best fit their situation



**Sign & submit, all online**  
quality assurance

We double-check AFT borrowers  
forms to help reduce costly mistakes

Sign up: [aft.org/benefits/summer](http://aft.org/benefits/summer)

Big changes!

# Public Service Loan Forgiveness

# Limited waiver

## Temporary expansion of PSLF



Applies to past payments and loans that have already been consolidated



Expands eligibility of loan types, repayment plans, and payment details



Must take next steps by October 31, 2022 deadline

# Do my payments qualify?

If you've certified employment, the following will count automatically:

- ✓ Late or early payments
- ✓ Different repayment plans
- ✓ Previously consolidated loans

# PSLF by loan type

## Direct and Direct Consolidation Loans

✓ These qualify for PSLF!

**What's next:** Certify all public service employment since 2007 while you were repaying your loans

## FFEL and Perkins Loans

⌚ These will qualify if they're consolidated!

**What's next:** Certify all public service employment since 2007 while you were repaying your loans and consolidate into Direct Loans

## Parent PLUS Loans

✗ Previous payments don't qualify. Future payments will if they're consolidated.

**What's next:** Consolidate into Direct Loans

# Longer term changes

## Proposals in rulemaking process



Expanding employment requirements



Automatic verification



An appeal process



Expanding payment eligibility

Appendix

# Real Borrower Stories

LOAN FORGIVENESS

# This borrower will have over \$351,000 forgiven

Eric saved over \$286 per month by consolidating his loans and switching from a Standard plan to an IDR plan. The change also made him eligible for PSLF and he's on track to receive significant tax-free forgiveness.

Monthly savings:

\$286

Total forgiveness (IDR + PSLF):

\$351,000

Summer



Eric

High School teacher, Illinois

LOWER MONTHLY PAYMENTS

LOAN FORGIVENESS

How Summer is already helping AFT Members

# What AFT borrowers are saying \*



I have had major anxiety about my accumulated student loan debt and interest. I was so excited to sign up for Summer and was thrilled with how easy it was to use and manage. I am excited to get my loans paid down and even happier I qualify for student loan forgiveness! Thank you so much!!! *Jennifer*

I really appreciate all you're doing. There are so many steps and I've never had help and guidance like this. *Clare*



Summer was a ray of hope for us at a time when we were feeling completely overwhelmed by our family's large amount of student debt. *Sue*



Trying to navigate the government's confusing repayment plans was like opening a can of worms. We truly appreciated having Summer on the line with us when we called our loan servicers to discuss the many complicated plans. Without their help, we might have chosen to quietly crawl under a rock. *Tom*



**Summer**

\*Some names and images have been changed for confidentiality.

# Questions?

How can AFT members access Summer?

[aft.org/benefits/summer](http://aft.org/benefits/summer)

Stay in touch: [aft@meetsummer.org](mailto:aft@meetsummer.org)