



Clarke County  
School District



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Better Every Day

# STUDENT DEBT REDUCTION

*2021*

# HELPING YOU TACKLE STUDENT LOAN DEBT

**CCSD NOW OFFERS A SERVICE THAT MATCHES INDIVIDUAL FINANCIAL SITUATIONS WITH THE 70+ FEDERAL DOE PROGRAMS AVAILABLE TO REDUCE STUDENT LOAN PAYMENTS AND BALANCES.**

The service is called “GotZoom”

Average savings is 65%

As a school district employee, you are eligible for complete loan forgiveness after 10 years

This is NOT refinancing

# HOW DO I FIND OUT IF THIS WOULD HELP ME?



## IT'S FREE TO SEE WHAT YOU COULD SAVE.

If you have a Federal Department of Education loan, we encourage you to try it to see what you could save.



## GATHER THE DOCUMENTS YOU'LL NEED.

You'll be asked to provide both a recent tax return and paystubs, so that GZ advisors can match your circumstances to available Federal programs.



## CALL OR GO ONLINE

Go to  
[www.gzenroll.com/clarke](http://www.gzenroll.com/clarke)

OR

Call toll free at 1-877-292-2363

# WHAT DOES IT COST TO JOIN THE PROGRAM?

\$407 up front cost  
– payable via ACH  
or Credit Card.

\$29.95/month  
(payroll deducted)  
until you are done  
paying your loan.

For most people there will be a transition month or two where you will not need to make your current loan payment – which may easily cover the up-front fee.

*GotZoom* monitors all the changes and additions to the Federal program list and keeps you apprised. They also help you "recertify" your eligibility each year so that you can stay on track for the 10-year re-payment term available to us.

# HAS ANYONE TRIED IT OUT YET?

**HERE'S HOW  
ONE GA  
DISTRICT  
EMPLOYEE  
SAVED \$123 PER  
MONTH ON HER  
STUDENT LOAN  
PAYMENT.**

Kaila's old payment on \$32,000 of debt was \$200 each month, and her total repayment would have been over \$70,000.



She called GotZoom, was qualified, and the agent got back to her within 20 minutes with a new plan.



Her new payment is \$47/month. Adding the \$29.95 monthly fee makes it about \$77/month – and – she will be done in 10 years!



**NOT EVERYONE WILL QUALIFY OR RECEIVE A PAYMENT TERM REDUCTION – BUT IT'S WORTH A TRY!**

# Questions?

Visit the Benefits page on our Website

OR

E-mail [openenrollment@clarke.k12.ga.us](mailto:openenrollment@clarke.k12.ga.us)



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