



# Preparing for Student Loan Repayment

## Leveraging your Origin financial wellness benefit

Since March 2020, Federal student loans have been under a forbearance status. As we approach October 2023, more than three years later, borrowers must now prepare to resume their student loan payments and accrue interest on their student loan debt.

However, the landscape has evolved: the new SAVE repayment option was introduced, there is an "on-ramp" program to assist borrowers in adjusting their monthly budgets to accommodate these payments, and student loan service providers have changed. In light of these developments, it is important that borrowers remain fully informed about these changes and start making plans to ensure a smooth transition to repayment.



Your Origin Financial Wellness benefit is here to provide support if you have student loans. Through Origin, you can meet with a dedicated financial planner to understand your next steps.

### Planners can help:

- Explore various repayment options and strategies tailored to your unique circumstances
- Provide insights on the new SAVE repayment option and its potential benefits
- Assist in budget adjustments to accommodate the upcoming student loan payments
- Navigate the complexities of the "on-ramp" program and its implications
- Help you understand and utilize loan forgiveness programs, such as Public Service Loan Forgiveness (PSLF)
- Provide ongoing support and guidance throughout the student loan repayment journey
- Review your savings and investments plans, debt management strategies, or any other aspect of your personal financial life

Your benefit includes 1:1 access to your dedicated financial planner and a tech-forward platform to effectively manage your money, all of this at no cost to you.

[Meet with Your Planner](#)