

GradFin Service Changes



SERVICES	CURRENT MODEL	WHAT'S CHANGING AFTER JULY 15TH?
Consultations with Student Loan Expert	<p>Free 30-minute consultation that covers a comprehensive review of your student loan debt, including:</p> <ul style="list-style-type: none"> • Summary of recommended next steps for applying to a specific repayment plan, consolidation (if applicable), and/or forgiveness (if applicable for PSLF borrowers) • Next steps to enroll in annual reoccurring membership (with Freedom Plus Checking option) for a fee. 	<p>Free 30-minute consultation that covers a comprehensive review of your student loan debt, including:</p> <ul style="list-style-type: none"> • High-level summary of options with helpful considerations, tips, and informational resources. • Information about how to apply independently on the Federal Student Aid website.
Educational Content	Newsletters, webinars, FAQ and other resources, provided for an annual membership subscription fee.	Newsletters, webinars, FAQ and other resources provided for free.
Qualified Payment Analysis and Audit	Regular audits for new and recurring subscription members conducted by student loan consultants who analyze qualified payments provided by the Dept of Education, provide recommendations on next steps, and present audit results in the Freedom Plus Checking dashboard within online banking (for Freedom Plus Checking accountholders only).	<ul style="list-style-type: none"> • Our Customer Care team will discuss repayment / forgiveness goals and qualified payments progress with you at a high-level, broadly answering any clarifying questions or concerns. • We will no longer conduct regular audits, eliminating the review or analysis of qualified payment statements provided by the Department of Education. • You will contact your Federal Loan Servicer and/or Federal Student Aid to make any adjustments to your student loans if inaccuracies/appeals arise.
New Member Onboarding & Welcome to the Paid IDR/PSLF Membership Program	New members invited to schedule a new member Welcome Call, to onboard you to the membership program.	New member Welcome Calls will be discontinued, but our Customer Care team is still available to help. Contact our team at 1(844)-GRADFIN (472-3346) or dial 711 for TTY/TRS.
Federal Student Aid Applications	Assistance with the completion and submission of applications to Federal Student Aid or Federal Loan Servicers, including employment certification, Income Driven Repayment (IDR), and consolidation forms.	<p>Our Customer Care team will be available for questions about application processes. You will need to contact your Federal Loan Servicer and/or Federal Student Aid to make any adjustments or submit documents.</p> <p>If you've already asked us to help you certify your employment, we'll continue to reach out for signatures until August 15th. After August 15th, we will no longer continue outreach for employment certification.</p>
Annual Renewal	A comprehensive review of your student loan debt with next steps for repayment plan enrollment or adjustments to a new forgiveness path.	Annual Renewal calls will be discontinued after August 15th, but our Customer Care team is still available to help. Contact our team at 1(844)-GRADFIN (472-3346) or dial 711 for TTY/TRS.
GradFin Membership Billing	Collection of monthly or annual membership fees, switching between IDR & PSLF memberships by request, and managing disputes.	<p>All active membership subscriptions will be cancelled and future billing will cease. Active PSLF and IDR Memberships will be refunded in a timely manner after July 15th.</p> <ul style="list-style-type: none"> • We will process refunds for your last annual membership fee, or up to the last 12 monthly payments. Refunds will be issued to your original method of payment. • GradFin, in its sole discretion, has elected to process one-time refunds on active memberships representing the last paid year of membership. The amount of any refund will not exceed the cost of one (1) year of membership.
Freedom Plus Checking	Opening a Freedom Plus Checking account gives you a discounted membership fee, as long as you meet certain stipulations. A dashboard in Online Banking includes membership details, a Student Loan Payment Tracker, and Forgiveness Estimates.	<p>If you already have a Freedom Plus Checking account it will continue to be a functioning checking account but any membership discount stipulations and fees will cease. The Student Loan Payment Tracker dashboard will be removed from Online Banking after August 15th.</p> <p>New Freedom Plus Checking accounts will not be opened.</p>
Appeals/ Servicer Calls	Our Customer Care team works with you to resolve any incorrect application denials or discrepancies in qualified payments by contacting Federal Student Aid and Federal Loan Servicers on your behalf.	<ul style="list-style-type: none"> • You'll need to refer to your Federal Loan Servicer and/or Federal Student Aid to make any adjustments to your student loans. • You should discuss application denials or discrepancies in your forgiveness process with your Federal Loan Servicer and/or Federal Student Aid. • Our Customer Care team can answer questions and send informational links to help you take your next steps.
GradFin Member Portal	The Membership Portal allows you to upload government documents for our review, see progress towards repayment or forgiveness, and contact our Customer Care team.	The Membership Portal will allow you to download any documents you already uploaded, but you won't be able to make any new uploads or edits. After August 15th, the Membership Portal will not be accessible.

If you have further questions, you can contact us at **1(844)-GRADFIN (472-3346)** or dial **711 for TTY/TRS**. To read our new service's Terms and Conditions, visit our [website](#).