finnita. Student loans, handled.

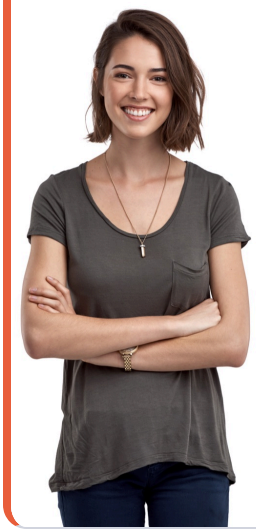
County of San Luis Obispo
+ *Finnita*

As an employee of County of San Luis Obispo, you have access to Finnita — a benefit that enrolls you into the federal programs that can reduce your monthly student loan payments and provide forgiveness. Government employees at every level are eligible for federal loan forgiveness.

$468/mo	98%	100%
average savings per customer	enrollment success rate	refund guarantee

Every year you've worked counts

PSLF can forgive your remaining federal student loan balance after 10 years of qualifying payments. County of San Luis Obispo qualifies — and the clock started the day you were hired.



CUSTOMER STORY

Kendra saved $1,501 a month — and she's on track for full loan forgiveness

Kendra is a lawyer at a federal government agency with $320,000 in student loan debt. Before Finnita, she was on the standard repayment plan paying $1,813/month — and didn't know she was already earning credit toward forgiveness.

BEFORE FINNITA	AFTER FINNITA
$1,813/mo payment	**$312/mo payment**
Standard repayment	**PSLF enrollment**
No forgiveness path	**$229,000 projected forgiveness**
0 qualifying years credited	**3 years credited, 7 remaining**

OUR PROMISE — WHAT FINNITA WILL NEVER DO

Never refinance your loans
Refinancing strips federal benefits. Your loans stay federal — and so does your forgiveness path.

Never service your loans
Your servicer relationship stays exactly as it is. We don't take it over.

Never collect your savings
Your savings go directly to you. Finnita never touches your loan payments.

Check your savings — it takes 60 seconds

register.finnita.com/?client=12263

How to get started

1

Have these ready

- Annual income (gross annual income, only for you)
- Household size*
- Tax filing status (e.g. single, married jointly, married separately; tax return not needed)
- Employer category (e.g., Education, Healthcare, etc.)
- Years in PSLF-eligible employment
- Federal student loan file (.txt) from studentaid.gov

2

Visit

register.finnita.com/?client=12263

3

Get assessed

60 seconds to see your savings. Another 60 seconds to complete signup.

**Household size (DoE definition): you, your spouse, your kids, and anyone who lives in your household that you support at least 50% of the time — even if you don't claim them on your taxes.*

Downloading your federal student loan file

1. Visit StudentAid.gov
2. Log in with your FSA ID
3. Go to "My Aid" → "Download My Aid Data"
4. Download the .txt file

ENROLLED, NOT JUST INFORMED

What Finnita handles for you

Optimized application

We pick the program that saves you the most and structure your application for the best outcome.

Continuous monitoring

We track program changes and adjust your enrollment proactively — so you don't miss a thing.

Annual recertification

CRITICAL

Miss a recertification and you lose everything. We manage every one so you never have to worry.

Benefit protection

If anything changes with your loans, income, or program rules, we're on it — keeping your benefits intact.

> It was a great experience. The team was very professional, extremely knowledgeable and there was no pressure to sign up. They went over my options and made me feel comfortable in my decision.
>
> — Administrator, Finnita customer

> Very happy with the service and thrilled with the savings! Extremely easy and smooth process. 10 out of 10!
>
> — Public Health Provider, Finnita customer