



Learn how you can reduce your student loan debt



44 million Americans have student loan debt, totaling \$1.4 trillion¹



The average American with student loans has a balance of **\$37,172¹**

Loan forgiveness for educators and other public employees

If you work for a public school, non-profit 501(c)(3), military, non-profit hospital, or government entity, you may be eligible for one or more loan forgiveness programs that can help you lower your monthly payments and pay off your student loans more quickly. Here is an example of how these programs might work:



Jennifer

ANNUAL INCOME	\$105,900
AGE	34
OUTSTANDING LOANS	\$184,265

MONTHLY LOAN PAYMENTS	
10-YEAR STANDARD	\$1,536
10-YEAR INCOME-DRIVEN (VIA STUDENT LOAN FORGIVENESS)	\$856
MONTHLY SAVINGS (\$102,670 FORGIVEN)	\$680

Want to lower your payments even more? Lowering your income can potentially lower your monthly payments. Talk to your AXA financial professional about re-allocating the money you've saved into a pre-tax retirement account today.

Simplifying the process together

You will need to meet some requirements, including submitting appropriate forms, and certifying that you have worked for an eligible employer for the required amount of time. Since finding the right program and submitting the right documents can be confusing, AXA partners with StudentLoan Tech to simplify the process.

Let AXA help you

As the #1 provider of retirement plans for K-12 schools² and a leading provider of retirement plans for public service employees, AXA understands the need to help eliminate student debt and now offers tools and resources that can help you take advantage of the federal student loan forgiveness programs.



LEARN MORE

Your financial professional is ready to help you see if you qualify for student loan forgiveness.

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1 Source: "The State of Student Loan Debt in 2018 Report", www.makelemonade.com

2 LIMRA, Not-For-Profit Survey, Q3 2017 results, based on 403(b) participants and contributions.

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