

It may seem too good to be true, but the Student Debt Program is really going to help you pay down your student debt! You worked hard to get through school and pay your loans. Now it's time for a little help.

This quick guide will help you understand the program's basics, as well as what you can do now to get ready.

How the Student Debt Program works

To participate in the program, you'll have to enroll first. Enrollment requires a little bit of information. After you enroll, receiving the payment is a piece of cake.



First, you provide your loan information and upload a copy of your most recent student loan statement.

Then, Fidelity verifies your loan and sends confirmation that your enrollment is complete. If, for any reason, your loan can't be verified, you'll be notified of next steps.

Once enrollment is complete, your employer will send payment(s) directly to the student loan servicer/lender of your choice through Fidelity.

You keep track of payment(s) through the Student Debt Program Dashboard on NetBenefits. You can also log in to your loan servicer/lender to see the payment(s).

What to do right away

- 1 **Get your loan statement ready** so you can provide the necessary information when enrollment opens. Why start now? Because locating your loan statement can be difficult. We recommend you give yourself plenty of time to find it. Here are 2 options:
 - Log on to your loan servicer's website and look for a downloadable loan statement. Student loan servicers keep their statements in different places on their websites, but account information or payment history is a good place to start. The following page features a list of common servicers and where to find loan statements on their sites.
 - Wait patiently by your mailbox. If you receive paper statements in the mail, just grab your most recent statement. You'll be able to snap a photo and use that for loan verification.

- 2 Once you have the statement in hand (or on your computer), take a moment to check it for the following information, which you need to provide during enrollment:
 - Account number
 - Payment mailing address
 - Current total balance

Have multiple loan servicers?

If you have loans at more than one student loan servicer, you'll need to decide which servicer you'd like to receive your extra payment(s). Directing extra payment(s) toward higher interest rate debt can make a bigger impact on overall savings, so it may be worth comparing your interest rates to decide. If you have multiple loans with a single servicer, you may have the option of entering either a single account number for all your loans or a specific account number for an individual loan. If your servicer doesn't provide loan-level account numbers, give them a call and let them know how you'd like your extra payment(s) to be applied.

Finding your statement online

MOHELA

You can find your student loan statement on the [MOHELA website](#) under **Secure Messages**.

AES

You can find your student loan statement on the [AES Account page](#) after you log in to the AES website.

EdFinancial

You can find your student loan statement by logging in to the [EdFinancial website](#) and looking in the **Statements** section under **Documents**.

Great Lakes

You can find your student loan statement after logging in to the [Great Lakes website](#) in **Billing Statements** under **Payments**.

Navient

You can get your student loan statement by logging in to the [Navient website](#) and going to the **Inbox/Upload** section to get your monthly statement.

Nelnet

You can find your student loan statement by logging in to the [Nelnet website](#) and looking in the **Documents** section under **Inbox**.

OSLA

For Direct Loans through OSLA, you can find your student loan statement by logging in to the [OSLA website](#) and looking in the **Statements** section under **Documents**.

For FFELP loans through OSLA, you can get your student loan statement from the **Account page** after you log in to the [OSLA website](#).

FedLoan

You can find your student loan statement on the [FedLoan Account page](#) after you log in to the FedLoan Servicing website.

Granite State

You can find your student loan statement on the [Granite State Account page](#) after you log in to the Granite State Management & Resources website.

Cornerstone

You can find your student loan statement on the [Cornerstone Account page](#) after you log in to the Cornerstone Education Loan Services website.

Common questions

Am I eligible? Is my loan eligible?

Eligibility is at the discretion of your employer. Refer to your employer's eligibility requirements for specific information about eligibility, payment amounts, and applicable caps.

Should I keep paying my minimum monthly payments?

Yes! The Student Debt Program can potentially save hundreds, or even thousands, of dollars and multiple years off your loan repayment. Your Student Debt Program payment(s) are considered to be supplemental, so you are responsible for ensuring that your monthly minimum amount is paid on time.

Have more questions?

Don't worry, once enrollment is open you'll have access to FAQs and helpful hints to guide you through the enrollment process, as well as support from a Fidelity representative who can answer questions about the program via secure messaging or phone.