

GradFin

Student Loan Advice and Savings Plan



GradFin is a student loan platform that provides a comprehensive solution to help borrowers reduce their debt by refinancing and consolidating their student loans. Smart technology and personalized student loan advice, navigating you to the perfect savings plan.

Sign up for a 30-minute consultation within 100+ time slots a day and have access to GradFin's lender platform for refinancing and loan origination.



Financial Education

Consults individually with borrow to simplify the complex issues of student loans with options for repayment and refinancing options in the market today.



Expert Loan Analysis

Loan experts analyze each borrower's unique loan portfolio and provide repayment and refinancing options for their federal and/or private loans and makes recommendations on the best payoff strategies.



Savings

Borrowers can choose from a variety of fixed and variable loan terms between 5 and 20 years, saving on average of \$40k over the terms of their loans and thousands of dollars over the life of their loans using a variety of lenders to refinance student loans at the lowest rates.



PSLF Membership

- GradFin's Public Service Loan Forgiveness (PSLF) Membership Program is designed to help borrowers benefit tax-free student loan forgiveness and if payments are not properly counted, GradFin will administer an appeals process with Department of Education on the member's behalf.
- Membership includes:
 - Personalized compliance plan
 - Review of the eligibility for the new PSLF Temporary Waiver
 - Annual review
 - Secure online portal for document storage and processing certification forms.

Visit <https://goto.gradfin.com/hma/> or call **1-844-GRADFIN** to learn more

Visit accesshma.com to access your HMA account

HMA

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This is a value-added program offering great savings on GradFin. This program is not insurance—it is offered in addition to your plan at no additional cost, may include separate fees.

GradFin[®] reserves the right to change the program any time without prior notice.

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