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**GotZoom Student Loan Debt Relief Advantage!**

In a nutshell, **GotZoom** identifies, maximizes, enrolls and re-certifies an organization’s employees into Federal Student Loan Repayment and Loan Forgiveness Programs for which they are currently eligible. We provide a no-obligation benefit analysis to all employees with federal student loans and only charge for our services when the employee fully understands and agrees to the program benefits.

In 2018, **GotZoom** saved clients on average 63% on their federal student loans!

 Average **GotZoom** Monthly Savings: $468

 Average **GotZoom** Annual Savings: $5,616

**THE PROCESS**

The process begins with the identification of a company’s employees with federal student loan debt. Since 82% ($1.4 trillion) of all student loan debt is federal, this is the best place for a company sponsored debt relief program to begin. We have a simple survey process that helps the employer both introduce GotZoom and identify employees with federal student loan debt. Once employees are identified, GotZoom reaches out to them via email, phone, webinar and/or onsite presentation to explain the service offering, answer questions and begin the client intake process (form-based or online).

**NO-OBLIGATION FEDERAL STUDENT LOAN REPAYMENT PROGRAM & LOAN FORGIVENESS ANALYSIS**

Once the GotZoom Client Intake Form is 100% completed (with the required supporting documentation such as proof of income) and returned we will provide a no-cost program benefit analysis to all participating employees within four business days. This analysis will inform employees of how much they can save on their federal student loan debt by maximizing their use of federal repayment and/or loan forgiveness programs.

**PRICING STRUCTURE**

If after the free program benefit analysis, the employee wants to proceed and utilize **GotZoom’s** services, the following fee structure will apply: $407.00 initial processing fee and $32.95 a month. Employers can cover the fees or pass the cost of the program to the employee.

Once a participant agrees to utilize **GotZoom’s** services and a case file has been created and submitted to the U.S. Department of Education (DOE) and Servicer, most employees have access to 60-90-day abatement program (i.e., employees can stop making their monthly federal student loan payment for said period).

**GOTZOOM GUARANTEE**

**GotZoom** will save enrolled employees at least an average of 20% on their federal student loans for every 100 participating employees or **GotZoom** will waive/return all initial processing fees.

**MARKETING MATERIALS**

**GotZoom** will provide marketing and onboarding materials for the program. Program participants are provided unlimited Call Center (on-shore) access for questions regarding the program and for enrollment assistance. **GotZoom** will also be available for conference calls, webinars and one onsite presentation a year.

**GotZoom, Inc.**

12351 W. 96th Terrace, Suite 207

Lenexa, KS. 66215

1-833-GOTZOOM