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Summer stepped in and I didn't have to do much after that. Now here I am and my loans have been cut in half. It doesn't get any better than that.

DENISE S.,
SAVING \$394/MONTH WITH SUMMER



“

Summer helped me navigate everything, providing consistent clarity and support when my loan servicer just provided 3-hour hold times.

STEVEN B.,
\$15,693 FORGIVEN WITH SUMMER

City of New York employees get access to digital tools and expert student loan support, at no cost.

Sign up today.



meetsummer.com/nyc



Summer

Helping you navigate student loans and college costs



A free program for City of New York employees, Summer makes it easy to start saving on your student loans and future college costs

Summer

Let's explore your options

CURRENT PLAN

Standard Plan

Current monthly payment

\$995

Potential Forgiveness

\$0

PAY LESS

Enroll in an income-driven repayment plan (IDR)

Estimated monthly payment

\$277

Potential Forgiveness

\$118,692

CONTINUE

HOW IT WORKS:

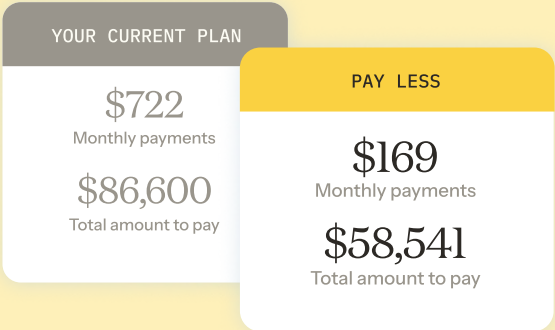
- 1. Receive customized options**
We look at hundreds of federal, state and private options that can help you.
- 2. Enroll seamlessly online**
Find an option for you and complete everything online - no more complicated paperwork!
- 3. Sign up to stay informed with personalized support**
We keep our members up to date on changes that affect them. Access Summer's team of student loan experts at any time for help.

WHAT YOU CAN EXPECT:

Lower your payments through free programs

Many borrowers are eligible for lower monthly payments through income-driven repayment plans, as low as \$0 depending on your income (plus you can always switch back if you change your mind)!

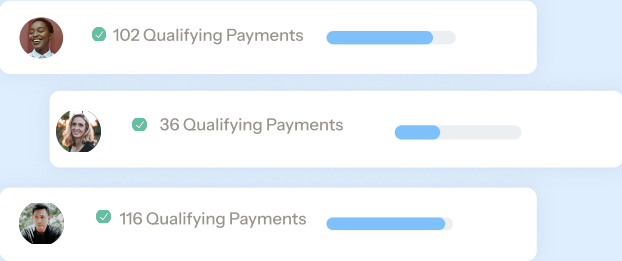
Many who switch plans save \$500 each month - that's real money back in your pocket.



Find forgiveness options

Use our comprehensive Public Service Loan Forgiveness (PSLF) tools to ensure you're on track to have your debt forgiven after 10 years.

Our student loan experts are on hand to put you at ease, answering any questions and double-checking your paperwork to ensure a seamless experience. Our users get an average of \$45,000 cancelled!



Save for future college costs

Nervous about how much it will cost to send your child to college, or go yourself? You have options, especially as a New York City employee.

Our platform helps you compare tuition at different colleges, project your expected federal aid support, and estimate savings needed to close any gaps. Plus, you can get help with 529 plans, scholarships, and more.

