

## Fiducius Student Loan Relief Benefit – Overview

RWJBarnabas Health has partnered with Fiducius to assist employees in taking control of their student loans. Fiducius provides in-depth education and comprehensive support on student loan restructuring options including (**Forgive**) Public Service Loan Forgiveness, (**ReFi**) loan refinancing, and (**SimpliFi**) loan consolidation. With Fiducius, expert advisors can provide a personalized Student Loan Financial Wellness Plan.

Forgive	ReFi	SimpliFi
<ul style="list-style-type: none"> <li>Lower monthly payment and receive forgiveness through the federal Public Service Loan Forgiveness (PSLF) Program</li> <li>Must work full-time at a not-for-profit and make 120 qualifying payments</li> <li>Any balance remaining after 120 payments will be forgiven tax free</li> </ul>	<ul style="list-style-type: none"> <li>Lower rates and improve payment schedule via private refinancing</li> <li>Partners LendKey and Pentagon Federal Credit Union</li> <li>Better rates and custom amortization</li> <li>Ideal for those with good credit who don't qualify for PSLF</li> </ul>	<ul style="list-style-type: none"> <li>Consolidate loans and lower payments</li> <li>Maintain Department of Education loan structure benefits (disability, forbearance, etc.)</li> <li>Help those with bad credit rebuild their credit and eventually consider ReFi and/or Forgive</li> </ul>

**Eligibility:** All RWJBarnabas Health benefit eligible employees are eligible for the Student Loan Relief Benefit.

**Get help with Public Service Loan Forgiveness (PSLF).** PSLF is an existing federal program that forgives (tax-free) any remaining student loan balance for those who work full-time at a qualified not-for-profit and make 120 qualifying payments. (RWJBarnabas Health qualifies as an eligible employer for the PSLF Program.) Through an initial assessment, Fiducius can help guide you through the complex process of determining eligibility and filing an application if you qualify for the PSLF program.

**Eligible Student Loans:** Both existing and new student loans could qualify for some type of loan assistance. Fiducius will work with you on student loans you have for yourself, as well as any student loans you have in your name for your children or grandchildren (Parent Plus loans).

**Getting Started:** Begin today by completing the short online assessment. It is the first step in the Student Loan Financial Planning process provided by Fiducius:

### 1. [Login](#) to the MyFiducius Portal

RWJBarnabas Health has created an account for you, **please do not select “Create Account”**

- Select “Forgot password” and enter your email address that you identified as preferred in PeopleSoft or UltiPro. Most employees' preferred email address is their RWJBH or CSH email, unless changed to a personal email address. Then click on the “reset password” button. You will be sent an email with a link to set/reset your password (this can take a few minutes to arrive).
- Click on the link provided in the email to reset your password within 30 minutes of receiving the link.
- Follow the instructions on the screen to sign into your portal.
- Send an email to [LoginAssistance@GetFiducius.com](mailto:LoginAssistance@GetFiducius.com) with the subject line “RWJBH” if you experience any problems logging in.

### 2. Complete Initial Screening

- Answer basic screening questions to learn your loan options and follow next steps.

### 3. Update Your Contact Information

- After completing your assessment, click on “My Profile” on the top right corner.
- Verify the phone number is filled out and current

If you have additional questions, please submit a [Contact Us](#) Request located on the left hand side of your portal.