



THE
BEST
STUDENT
DEBT
SOLUTION
AVAILABLE



gotzoom
Your Path to
Student Loan Relief

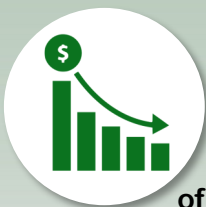


For
Missouri Association
of Rural Education
Member Schools
Employees and
Families

GotZoom can help you reduce your student loan debt by up to 80% without refinancing.

With one simple registration, GotZoom identifies and applies on your behalf for over 70 Federal Student Loan Repayment and Loan Forgiveness programs offered through the US Department of Education.

With the help of our Federal Student Loan Subsidy Specialists, you will be able to take advantage of every eligible debt reduction program you qualify for.



We have helped participants save an average of ***\$468*** in monthly payments or ***\$5,616*** per year for up to ten years. A total savings of ***\$56,160***.

Participants can realize savings with both reduced monthly payments and shorter loan terms.



GotZoom Simplifies the Process for Reducing Student Loan Debt

GotZoom does not refinance student loans. If you have refinanced a federal student loan with a private lender you are no longer eligible for federal loan forgiveness programs.

Learn more by watching this short video

[GotZoom for Educators](#)



help you with a *NO COST NO OBLIGATION ANALYSIS* and see if you qualify for one of the Federal Student Loan Repayment and Loan Forgiveness programs.

The Public Service Loan Forgiveness program (PSLF) helps make Educators among the highest loan forgiveness recipients.

1.

Get started by accessing GotZoom through your "MARE" enrollment portal.

<https://gzenroll.com/mare>

2.

Complete your user registration and schedule an appointment at your convenience with your Specialist.

3.

A secure portal is provided for you to upload any required documents. You will need to electronically provide your most recent tax return and two most recent pay stubs.

4.

Your loan specialist reviews the documents and prepares an analysis prior to your scheduled appointment.

5.

You receive the analysis inclusive of all identified programs for which you are eligible at *no cost to you.*

6.

Compare your total overall savings with the cost to use the GotZoom service. *If it makes sense, take the next step.*

7.

If you wish to move forward with the GotZoom services, you submit a one-time discounted fee of *\$407* to GotZoom via ACH, credit or debit card.

8.

GotZoom then creates a case file for you and submits your information to the US Department of Education (DOE). At that time, you will have access to a 60 to 90 day loan payment abatement program. This will allow you to stop making your monthly student loan payment for that period without fees or penalties. Once your new payment schedule is approved by the DOE you will start making your new lower payment. Gotzoom will then continue to monitor your plan, complete all required annual recertifications and make adjustments throughout the year should your personal circumstances change. You pay a discounted monthly processing fee of *\$32.95* for the term of your payment plan.

Occupation-State	Current Loan payment	New Loan Payment	Percent Saved	Current Number of Months	New # of Months	Current Payoff	Forecasted Payoff	Payoff Saved	Percent Saved
IT Specialist -MS	\$196	\$16	92%	60	120	\$11,704	\$1,920	\$9,784	84%
Sp. Ed Teacher-NJ	\$1,200	\$441	63%	270	120	\$325,063	\$52,920	\$272,143	84%
Administrator-MS	\$1,097	\$862	21%	132	120	\$144,939	\$103,440	\$41,499	29%
Counselor-MO	\$469	\$316	33%	237	120	\$111,081	\$37,920	\$73,161	66%
Choir Director-MO	\$325	\$70	78%	83	120	\$26,948	\$8,400	\$18,548	69%
Teacher-MO	\$836	\$114	86%	101	120	\$85,010	\$13,680	\$71,330	84%
Sp. Pathologist-PA	\$751	\$207	72%	87	120	\$65,360	\$34,840	\$40,520	62%
Teacher-WA	\$932	\$222	76%	182	120	\$169,974	\$26,640	\$143,344	84%
Psychologist-WA	\$690	\$93	87%	178	120	\$122,820	\$11,160	\$111,660	91%
Sp. Ed Teacher-MT	\$2,083	\$330	84%	95	120	\$198,614	\$39,600	\$159,014	80%
Averages	\$858	\$267	69%		Totals	\$1,261,532	\$320,520	\$941,003	75%

Your Information is Safe and Secure

GotZoom meets, or exceeds, industry standards for security and compliance. Our proprietary platform safeguards our participant's personal information. GotZoom maintains a dynamically configured set of security and disclosure provisions and complies with relevant financial services standards (e.g., SSAE 16 Type II SOC 1).

GotZoom.com meets federal and state standards for protection of personal information (e.g. CalOPPA and PCI DSS) and ensures all data is secure. GotZoom.com back end systems utilize Advanced Encryption Standard (AES) 256 and its data Centers are SAS70 Type II compliant.



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