

★ FREE MONTHLY WEBINAR

Smart Moves for Your *Federal Student Loans*

Federal student loan rules have changed significantly, and they continue to evolve. From the new Repayment Assistance Plan (RAP) to the latest PSLF guidance and IDR options, knowing which path protects your forgiveness takes real strategy. Join Thrive's expert advisors for a focused 45-minute session on choosing the right repayment plan for your situation and avoiding costly mistakes along the way.



WHEN

**First Tuesday
Every Month**



TIME

**2:00 PM ET
1:00 PM CT**



DURATION

45 Min + Q&A



PLATFORM

**Zoom Webinar
Live or On-Demand**

★ WHAT YOU'LL LEARN

Every Federal Borrower Needs a Game Plan

- 1 **The Repayment Plan Reshuffle**
SAVE is gone. PAYE and ICR are sunsetting. RAP has arrived. The defaults the government will put you in are rarely the right ones, and the wrong choice can quietly cost years of forgiveness progress.
- 2 **IBR vs. RAP: The Decision That Can Cost You Tens of Thousands**
Same income, same balance, very different outcomes. The right plan depends on details most borrowers never think to check, and switching after the fact is harder than it looks.
- 3 **PSLF in a Shifting Landscape**
New rules on which employers qualify. New questions to ask your HR department. Old assumptions can quietly disqualify your payments, even if you've been certifying for years.
- 4 **The Costly Mistakes Nobody Warns You About**
Forbearance traps, the wrong consolidation, missed certifications, default surprises, and the kind of small servicer errors that can erase years of qualifying payments before you notice.
- 5 **Parent PLUS: A Maze Inside a Maze**
Legacy loans, new loans, consolidation timing, and IDR access all interact in ways that can permanently lock you out. One wrong move (or one new loan in the wrong year) and the door closes.
- 6 **Live Q&A With a Thrive Advisor**
Bring your specific situation. We'll point you to the right tools on studentaid.gov, flag what to fix first, and connect you with a free 1-on-1 follow-up if your case calls for it.

Why attend?

3 Reasons

- 01 **Cut Through the Confusion**
The rules keep shifting. We'll tell you what actually matters now.
- 02 **Plain-English Answers**
Federal loan rules translated for working professionals.
- 03 **Free 1-on-1 Follow-Up**
Every attendee can book a complimentary personal loan review.

★ WHO SHOULD ATTEND

Any employee or family member with federal student loans. Especially valuable for staff pursuing PSLF, parents with PLUS loans, borrowers exiting SAVE forbearance, and anyone unsure which repayment plan now protects their forgiveness progress.

★ 2026 WEBINAR SCHEDULE

Register Once, Attend *Any Session*

2:00 PM ET · 45 min + Q&A
Recording sent within 24 hours

JUN 2 TUE	JUL 7 TUE	AUG 4 TUE	SEP 1 TUE	OCT 6 TUE	NOV 3 TUE	DEC 1 TUE
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ON-DEMAND Can't attend live? **Register anyway.** All registrants receive the recording within 24 hours and can watch any session on demand.

★ FREE REGISTRATION

Scan to Register

One registration link gives you access to every monthly session. Live attendance, on-demand replay, and a free 1-on-1 loan review with a Thrive advisor.

zoom.us/webinar/register/WN_oRq5nDT-R0mDmgk9rCimPw



REGISTER NOW