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## PREPARING BORROWERS

### IMPORTANT DATES FOR 2025:

<p><b>Early 2025: SAVE Income Driven Repayment Plan</b></p>	<p>The future of the SAVE repayment plan is uncertain under the new administration. Borrowers currently benefiting from SAVE should stay informed about possible modifications or alternatives and consider how changes may impact their repayment strategies.</p>
<p><b>Early 2025: Resumption of Collections on Defaulted Loans</b></p>	<p>Borrowers with defaulted federal loans should prepare for the resumption of collection activities. This includes potential wage garnishments, tax refund offsets, and other collection measures.</p>
<p><b>Throughout 2025: Policy Overhauls Under the New Administration</b></p>	<p>The incoming administration may propose significant updates to federal loan programs, including changes to repayment plans and forgiveness options. These proposals would require congressional approval and could take time to implement. Savi will keep borrowers informed, and they should seek guidance on how these potential changes might affect their repayment plans.</p>

- **Communicate with Borrowers:** Be on the lookout for emails from the Savi team with promotional materials for you to inform employees of the important dates above
- **Keep Borrowers Informed:** Encourage attendance at Savi's free workshops for policy updates and lessons on how to use the Savi tool
- **Celebrate Success:** Let us know about any forgiveness success stories from your employees and spread the word - we'll be sure to share testimonials we receive too!
- **Monitor Engagement:** Check real-time impact and user metrics on your Savi dashboard