



Savi Application Job Aid





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Getting Started

Before starting your application, make sure you have the following items ready:

- Your most recent tax return
- Your student loan information (Servicer, Interest Rate, Loan Type, Original Amount, Current Balance, and Disbursement Date).
- Your Social Security number

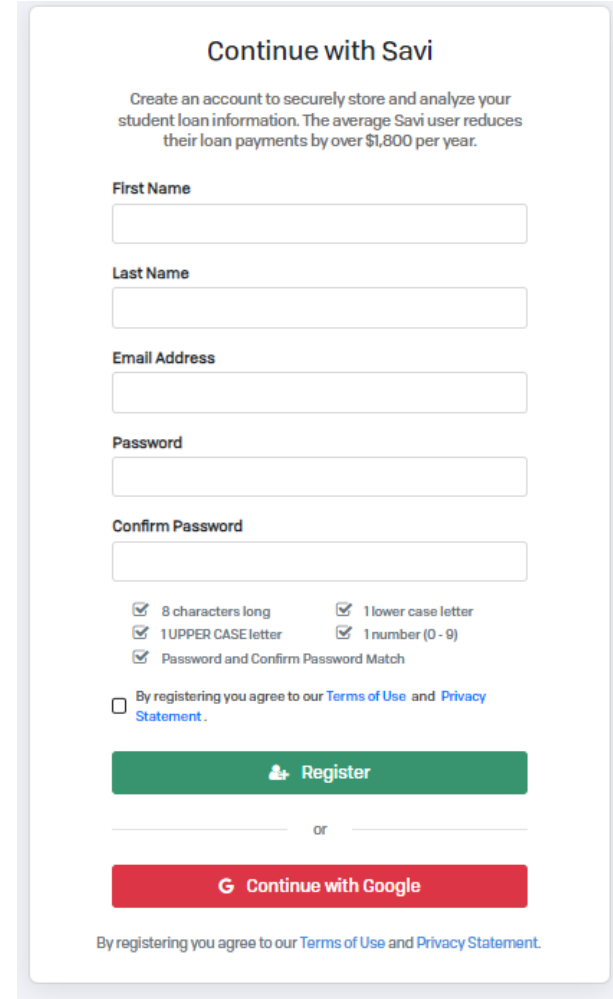
How to Apply

- Visit oakgov.bysavi.com
- Click on the Sign-Up button located in the top right corner.

The screenshot shows the website oakgov.bysavi.com. The browser's address bar displays the URL. The navigation menu includes links for About, How It Works, Pricing, Testimonials, FAQs, and Log In. A green 'Sign Up' button is highlighted with a red circle in the top right corner. The main content area features a headline: 'Oakland County and Savi are working together to help people determine if they qualify for loan reductions or forgiveness.' Below this is a sub-headline: 'Now's the time to see if you could lower your monthly student loan payments. Find out how much you could save with Savi.' The page includes several testimonials and a central form. One testimonial states, 'Savi lowered my monthly payment by \$187!'. Another says, 'The whole process was so quick and easy.' The central form asks for 'My expected income in 2024 is:' and 'My federal monthly student loan payment:' (with '\$100.00' entered). A green 'Get My Estimate' button is below the form. To the right, a list of loan forgiveness programs is shown with checkmarks: Public Service Loan Forgiveness, One-Time Debt Relief, Teacher Loan Forgiveness, Income Driven Repayment, and SAVE Repayment Plan. At the bottom, three key statistics are displayed: 'Find your path to student loan freedom' (with subtext 'Savi identifies the loan repayment programs'), 'Average Payment Reduction \$187' (with subtext 'Reduce your monthly payment and'), and 'Average Lifetime Savings \$38,980' (with subtext 'You could save thousands by using free').

How to Apply

- Create an account by entering:
 - First & last name
 - Email address
 - Password
- Once all fields are completed, click *Register*



The screenshot shows a registration form titled "Continue with Savi". The form includes a sub-header "Continue with Savi" and a descriptive paragraph: "Create an account to securely store and analyze your student loan information. The average Savi user reduces their loan payments by over \$1,800 per year." Below this are five input fields: "First Name", "Last Name", "Email Address", "Password", and "Confirm Password". Under the "Confirm Password" field, there are four password requirements, each with a checked checkbox: "8 characters long", "1 lower case letter", "1 UPPER CASE letter", and "1 number (0 - 9)". A fifth requirement, "Password and Confirm Password Match", is also checked. Below these requirements is a checkbox for the terms and privacy statement: "By registering you agree to our [Terms of Use](#) and [Privacy Statement](#)." At the bottom of the form are two buttons: a green "Register" button with a person icon and a red "Continue with Google" button with the Google logo. Below the buttons is the text "or" and another instance of the terms and privacy statement: "By registering you agree to our [Terms of Use](#) and [Privacy Statement](#)."

How to Apply

- After registering, you'll be prompted to provide your phone number to enable two-step verification.
- After clicking *Update Mobile Phone*, you'll receive a text message with a verification code and be directed to a page labeled *Double Checking Your Identity*.
- Enter the code from the text and click *Validate*.

Update Mobile Phone

When you log in to Savi with 2-step verification enabled, we'll send a code to your mobile device in order to confirm your identity. This prevents a hacker who has stolen your password from accessing your account.

We'll text you a verification code each time you sign in. This option won't work if you're out of cell range. If it takes more than a few minutes, contact us at partners@bysavi.com

Mobile Phone

Double Checking Your Identity

To help keep your account secure, we've sent a text message to XXX-XXX-7674 with a code to confirm it's really you.

Texts may take a few seconds to arrive.

Code

Remember this device

How to Apply

- Next, choose your package. Oakland County is offering the Essential plan free for up to one year after registration.
- Be sure to apply using the **Essential** plan, rather than the DIY plan, to take full advantage of this offer.

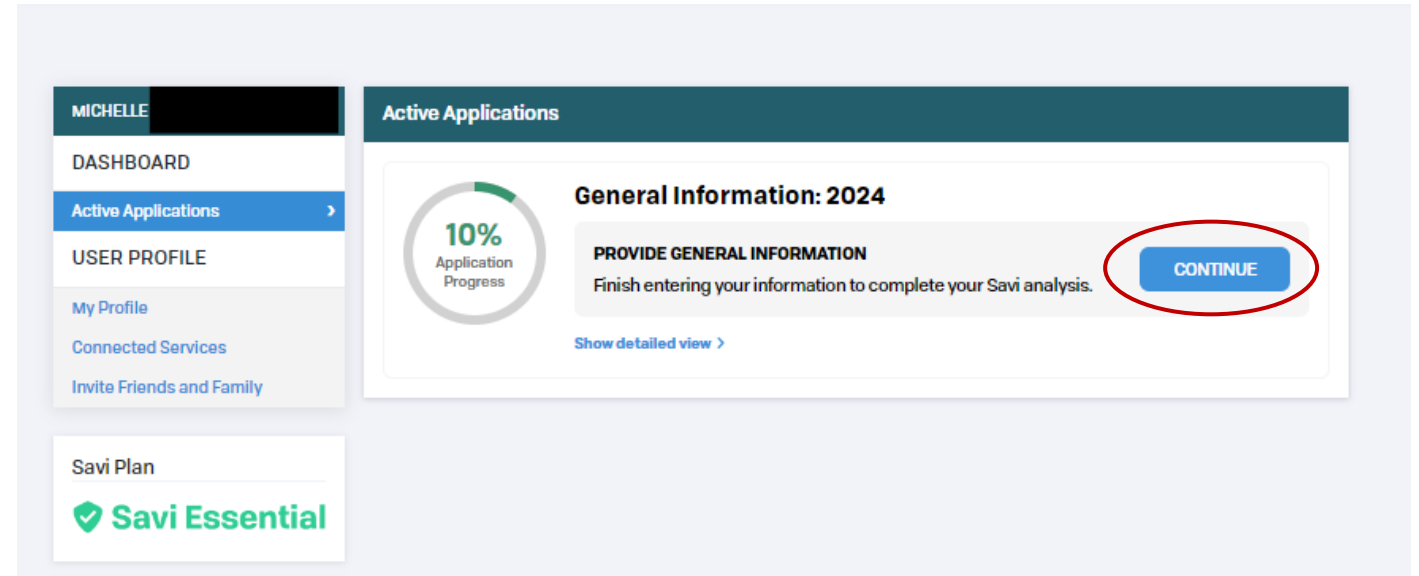
Prices and Features

The image shows a comparison of two plans: DIY and Essential. The DIY plan is labeled 'Free Always' and includes features like a personalized repayment calculator, forgiveness eligibility detection, a basic federal enrollment guide, a student loan dashboard, and live educational workshops. The Essential plan is labeled 'MOST POPULAR' and '\$0 per year' (with a crossed-out '\$99'). It includes all features from the DIY plan plus a digital application with Savi e-file enrollment, maximizing forgiveness credits, personalized support from Savi student loan experts, ongoing plan monitoring and management, and annual enrollment reminders and policy updates. Both plans have a 'Get Started' button, with the Essential plan's button labeled 'Get Started For Free'.

Plan	Price	Features
DIY	Free Always	<ul style="list-style-type: none">Personalized repayment calculatorForgiveness eligibility detectionBasic federal enrollment guideStudent loan dashboardLive educational workshops
Essential	\$0 per year (was \$99)	<ul style="list-style-type: none">All features in DIY, plusDigital Application with Savi e-file enrollmentMaximize forgiveness creditsPersonalized support from Savi student loan expertsOngoing plan monitoring and managementAnnual enrollment reminders and policy updates

How to Apply

- After selecting the **Savi Essential** plan, you'll be directed to your dashboard to start the application process.
- Click *Continue* to begin your application.



How To Apply

Step 1: Estimate

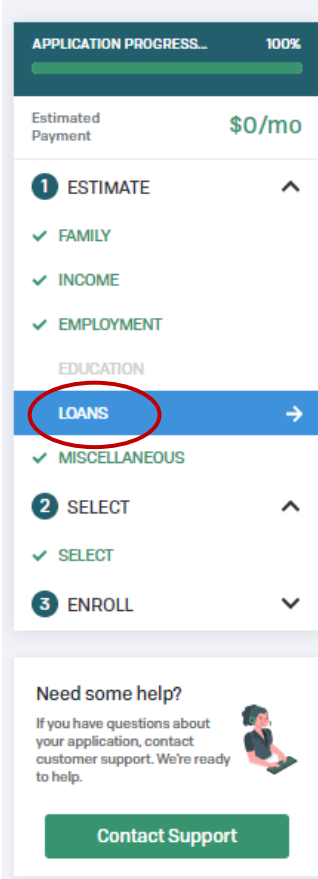
- Complete the sections for Family, Income, Employment, Education, Loans and Miscellaneous.
- Once completed, select *Next*.

The screenshot displays the application progress bar at 17% and the 'Family' section. The progress bar shows 'APPLICATION PROGRESS...' at 17% with a green bar. Below it, 'Estimated Payment' is shown as '--/mo'. The navigation menu on the left includes '1 ESTIMATE', 'FAMILY' (highlighted), 'INCOME', 'EMPLOYMENT', 'EDUCATION', 'LOANS', 'MISCELLANEOUS', '2 SELECT', and '3 ENROLL'. The 'Family' section contains several dropdown menus: 'What state do you live in?', 'What is your most recent tax filing status?', and 'What is your current marital status?'. There is also a text input field for 'How many dependents do you have?' and a date input field for 'What is your date of birth?'. A green 'Next' button is circled in red at the bottom of the form. A 'Learn more' link is visible in the top right corner of the 'Family' section. A 'Contact Support' button is located at the bottom left of the form.

How To Apply

Step 1: Estimate (Loans Section)

- In the loan section, you will have an option to add your loans manually or upload student loan data.
- To add manually, select Add Loans Manually. You'll be prompted to Add a Loan. Complete the fields and select Add to Profile. Please note, you'll be able to add multiple to your profile.
- To upload student loan data, select Upload Student Loan Data. You'll be given instructions to log into your studentaid.gov account, download your aid data and upload the file.



APPLICATION PROGRESS... 100%

Estimated Payment \$0/mo

- 1 ESTIMATE ^
- ✓ FAMILY
- ✓ INCOME
- ✓ EMPLOYMENT
- EDUCATION
 - LOANS** →
 - ✓ MISCELLANEOUS
- 2 SELECT ^
- ✓ SELECT
- 3 ENROLL v

Need some help? If you have questions about your application, contact customer support. We're ready to help. [Contact Support](#)

FEDERAL LOANS	Outstanding Balance	Loans
nelnet	\$9,999	1 View Loans v

If you have more loans you can sync them below

Our loan sync function is temporarily unavailable as we work on optimizing our tool. To proceed, please click the 'Upload Student Loan Data' button below to manually upload your student loan information.

Other import options

[Add Loans Manually](#) [Upload Student Loan Data](#) [Next](#)

Add a Loan

Service Provider:

Loan Type:

Disbursement Date: Interest Rate:

Original Amount: Current Balance:

[Add to Profile](#)

Upload Student Loan Data

If you have your Student Loan Data File on you, you can upload it and we will automatically import all of your loans.

How to get your student loan data file:

1. Log into your account at <https://studentaid.gov/> on a computer or laptop
2. In your dashboard in the bottom right hand corner, click "My Aid" then click "Download My Aid Data"
3. Upload the downloaded file named "MyStudentData.txt"

[Upload File](#) Accepted file types: .txt

[How do I log into my FSA account? \[show\]](#)

[What if I never created an FSA account? \[show\]](#)

[I want to learn more about finding my data file](#)

[Back](#)

Step 2: Plan Options

Step 2: Select

- After completing Step 1, the system will display various plan options.
- To learn more about each one, click *Show Plan Details*.
- Once you've reviewed the plans, select *Continue* on the plan you'd like to enroll in or learn more about.

APPLICATION PROGRESS... 100%

Estimated Payment **\$0/mo**

- 1 ESTIMATE
- 2 SELECT
- 3 ENROLL

Need some help?
If you have questions about your application, contact customer support. We're ready to help.

[Contact Support](#)

PLAN OPTIONS

Savi has found 5 eligible plans.

Due to ongoing lawsuits, borrowers who enroll in the SAVE Plan will temporarily be placed in an interest-free forbearance. You can learn more [here](#).

★★ FORGIVENESS ELIGIBLE PLAN ⓘ

PAYE ⓘ
Pay As You Earn income-based repayment plan

CONTINUE

\$0 ★ Monthly Payment \$97 less/mo	\$0 ★ Total Payment \$1,586 less	15yr 9mo Until Repayment	\$9,999 Loan Forgiveness Forgiveness eligible
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[Show Plan Details](#)

★★ FORGIVENESS ELIGIBLE PLAN ⓘ

SAVE ⓘ NEW
Saving On a Valuable Education (SAVE) - Income-Driven Repayment Plan

CONTINUE

\$0 ★ Monthly Payment \$97 less/mo	\$0 ★ Total Payment \$1,586 less	15yr 9mo Until Repayment	\$9,999 Loan Forgiveness Forgiveness eligible
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[Show Plan Details](#)

[Show more plans \(3\)](#)

The following projections assume that your income will remain 0.

*If you have changed your repayment plan in the past, all options may not be available or accurate.

How to Enroll

Step 3: Enroll

- Depending on the plan you choose in Step 2, you may be prompted to enter your personal information such as your first and last name, address, and more.
- Fill in the required field and click *Next*.

The screenshot displays the enrollment interface. On the left, a progress bar shows 'APPLICATION PROGRESS...' at 100%. Below it, a table lists the steps: 1 ESTIMATE, 2 SELECT, and 3 ENROLL. The 'PERSONAL INFO' step is highlighted with a blue bar and a right arrow. Below the table is a 'Need some help?' section with a 'Contact Support' button. The main form area is titled 'Personal Info' and contains several input fields: First Name (Sally), Last Name (Mae), Street Address (1234 Cherry Lane), Street Address 2 (Optional), City (Pontiac), State (Michigan), Zip Code (48000), Telephone - Primary ((248) 999 9999), and Telephone - Alternate ((###) ### ####). A green 'Next' button at the bottom is circled in red.

APPLICATION PROGRESS...	100%
Estimated Payment	\$0/mo
1 ESTIMATE	▼
2 SELECT	▼
3 ENROLL	▲
PERSONAL INFO	→
INSTRUCTIONS	

Need some help?
If you have questions about your application, contact customer support. We're ready to help.

[Contact Support](#)

Personal Info

First Name: Sally

Last Name: Mae

Street Address: 1234 Cherry Lane

Street Address 2: Optional

City: Pontiac

State: Michigan

Zip Code: 48000

Telephone - Primary: (248) 999 9999

Telephone - Alternate: (###) ### ####

[Next](#)

How to Enroll

Step 3: Enroll

- After entering your personal info, you'll be directed to the Instructions section.
- Here, you'll need to upload your tax documentation, provide your Social Security number and sign the form.
- Once everything is complete, click *Submit Form*.

The screenshot displays a user interface for enrolling in an Income-Driven Repayment Plan. On the left, a sidebar shows the 'APPLICATION PROGRESS...' at 100%, with an 'Estimated Payment' of '\$0/mo'. A vertical list of steps includes '1 ESTIMATE', '2 SELECT', '3 ENROLL', and 'PERSONAL INFO' (marked with a checkmark). The 'INSTRUCTIONS' step is highlighted with a blue arrow. Below this is a 'Need some help?' section with a 'Contact Support' button. The main content area is titled 'Instructions' and contains text explaining the process and a warning not to open the page in another tab. It lists 'Final Steps': '1 Tax Documentation' with an 'Upload Document' button, '2 Social Security Number' with a 'Provide SSN' button, and '3 Signature' with a 'Sign' button. At the bottom right, a green 'Submit IDR Form' button is circled in red.

APPLICATION PROGRESS... 100%

Estimated Payment **\$0/mo**

- 1 ESTIMATE
- 2 SELECT
- 3 ENROLL

✓ PERSONAL INFO

INSTRUCTIONS →

Need some help?
If you have questions about your application, contact customer support. We're ready to help.

Contact Support

Instructions

To enroll into an Income-Driven Repayment Plan, Savi will generate a signed form with the information you provide in the fields below. The federal government requires income documentation and social security number to be collected in all IDR plan change form submissions.

Please do not open this page in another tab as this will reset your submission progress.

Final Steps

- 1 Tax Documentation **Upload Document**
- 2 Social Security Number **Provide SSN**
- 3 Signature **Sign**


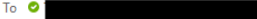
Need Help?




Submit IDR Form


Savi Emails

- After registering, you'll receive a *Welcome to Savi* email containing a link to the website and login page.



Welcome to Savi

 no-reply=bysavi.com@mail.bysavi.com on behalf of Team Savi <no-reply@bysavi.com>
To 

  Reply  Reply All

 If there are problems with how this message is displayed, click here to view it in a web browser.

CAUTION: This message is from a sender outside of the Oakland County organization. Do not click links or open attachments unless you recognize the sender and know the content is safe.





Greetings and welcome to **Savi**!

Let's find you some student loan savings.

You can log back in at any time to continue your application or check on its status at:
<https://oakgov.bysavi.com>.

[Log In to Savi](#)

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Savi Emails

- After selecting a plan, you'll receive a *Welcome to Savi Essential Plan* email containing a link to your dashboard.

