

Invest in your future while paying your student loans



Planning for your future is exciting, but student loan debt can be challenging. Luckily, there is some good news to share! Your retirement plan provides access to Summer Save, a digital solution designed to provide student loan assistance. This service is available to you at no cost. By taking advantage of Summer Save, you can potentially save hundreds of dollars each month while also investing in your future.

Here's how the Summer Save Loan Optimization program can help:

- Lower your payments with income-driven repayment plans
- Compare refinancing options
- Find Public Service Loan Forgiveness options
- Receive hands-on support
- Educational content and resources on student loans and saving for college

Summer Save is easy to use!

Student Loan Resources



Your plan includes a benefit that may help reduce your student loan payments. See how Summer Save, a student loan assistance platform, can help you manage your student loan debt, find your best repayment plan, and check eligibility for loan forgiveness.

[Explore Summer](#)

◀ First, sign in to My.ADP.com or the ADP Mobile Solutions App. Then, select **Retirement** and click on the **Student Loan Resources** tile.

This will direct you to Summer's welcome page to create a free account and verify your email address. ▶

Summer



Find your path out of student debt.

Welcome ADP participants! Get started with Summer, the digital IDR and PSLF solution designed to help you tackle your student debt and get forgiveness.

Account Benefits:

- ✓ Check your eligibility in minutes
- ✓ Navigate the requirements for forgiveness
- ✓ Compare your repayment and forgiveness options
- ✓ Easily sign and submit necessary documents online

Create your account for free with the option to upgrade for the full digital IDR and PSLF experience, unlimited support, and a money-back guarantee!

With Summer, the average borrower saves **\$278 monthly.**¹

Summer Logout

Step 1 of 2

Tell us your situation:

✎ Where are you in your education?

I'm currently attending

I graduated

I did not finish

💰 Which one of these describes how you feel about making your monthly payments?

I can't make payments

I find it hard to make payments

I have no problem paying each month

After that, you will be asked to answer a few questions about yourself and your loans. Summer examines federal, state, and private options to help you save on your loans.

Summer Logout

Step 2 of 2

Tell us about your loans:

What's the difference between federal and private loans?

Federal Loans

Approximately how much do you currently owe in federal loans?

Enter \$0 if you don't have any federal student loans.

\$

Private Loans

Approximately how much do you currently owe in private loans?

Enter \$0 if you don't have any private student loans.

\$

Summer then provides individualized recommendations based on your needs. Once you have found the right program, you can easily enroll online.

Summer Logout

Welcome Dominic!

Summer recommends

Below are next steps we recommend for getting out of student loan debt. [Need to update your info?](#)

INCOME-DRIVEN REPAYMENT Est monthly payment: \$76

Enroll in an income-driven repayment (IDR) plan

Pay based on your income. Sync your loans to see which plan is best for you. [Learn More](#)

PUBLIC SERVICE LOAN FORGIVENESS

Certify for Public Service Loan Forgiveness (PSLF)

You may qualify for Public Service Loan Forgiveness (PSLF), a program that will forgive ALL of your remaining loan balance after ten years. In order to enroll in PSLF, you must also be enrolled in an IDR (income-driven repayment) plan, which we've also recommended for you. [Get Started](#)

FORGIVENESS FINDER

Explore Summer's Forgiveness Finder

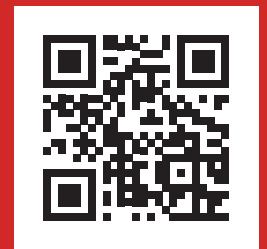
We have a robust list of federal and private forgiveness programs for residents of (self-reported state) that you may qualify for based on your occupation. [View Forgiveness Programs](#)



Explore Summer Save today!

Visit My.ADP.com or scan the QR code from your camera or QR code reader to sign into your account. Once you have signed into your account go to **Retirement > Student Loan Resources > Explore Summer**. You can also access this experience from your ADP Mobile Solutions App.

If you don't have an account yet, you must create one for My.ADP.com and another for Summer.



1 Summer Solution Packet

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