

## STEPS TO FINANCIAL FREEDOM



### Enrollment

Complete the Enrollment Agreement and access your Client Portal for updates on your Student Loan Forgiveness program.



### Paperwork Review

Prior to submission, our Auditing team reviews your documents and may contact you for clarification.



### Paperwork Submission & Fee Drafting

MES submits your SLF paperwork to the Department of Education. Your MES Enrollment fee is drafted seven days post-submission. Loans may enter Administrative Forbearance (as determined by the DOE) while your application is being processed for approval. This status does not count as a qualifying payment in your SLF program; therefore, no payment is required. During the 6-8 week approval process, you may receive correspondence from your Servicer. Please send these emails and documents to MES.



### Approval Notification

Upon receipt of the DOE's approval, MES notifies you via phone and email with your new payment amount, initiating payment drafting.



### Monthly Payments

- **1st of every month** - MES (or a third-party payment vendor directed by MES) drafts the \$49 MES Fee from your personal bank account.
- **Second business day of every month** - The Servicer payment is drafted from your personal bank account and placed into your transaction account for the Servicer to draw payment on your due date.



### Payment Tracking

MES monitors your payments with your loan servicer to ensure you're credited for qualifying payments.



### Annual Renewal

MES automatically contacts you in your 9th month to begin your annual renewal process. During the Renewal process, review your payment history for its accuracy in your Portal and sign off. Please note, if you do not submit your renewal documents on time, or if there are delays at the Servicer, your account may be placed on Administrative Forbearance status while your renewal paperwork is reviewed for approval.