



Do you have federal student debt and are unsure of whether you qualify for federal loan forgiveness programs such as Teacher Loan Forgiveness (TLF), Teacher Loan Cancellation (TLC) and/or Public Service Loan Forgiveness (PSLF)?
Are you interested in lowering your monthly payments?

You do not need to work at a Title I or low-income school to be eligible for the federal government's programs that can reduce monthly payments and forgive student loans.

This workshop will cover the following:

- ◇ Income Driven Repayment
- ◇ Public Service Loan Forgiveness
- ◇ Teacher Loan Forgiveness & Cancellation

DEGREES NOT DEBT WORKSHOP DETAILS

DATE: THURSDAY, NOVEMBER 9TH

TIME: 4:30-6:00PM OR 6:00PM-7:30PM

**LOCATION: PCTA/PESPA OFFICE
650 SEMINOLE BLVD
LARGO, FL 33770**

RSVP to KaliJDavis@gmail.com

Member Benefits Fair



November 9th, 2017



4:30 pm to 7:30 pm
 Jade T. Moore Building
 (PCTA-PESPA Office)
 650 Seminole Boulevard
 Largo 33770

Please join us for food, fun, freebies, and solidarity as we show you ways to save money! Our Member Benefits partners will be available to answer your questions and to make you are aware of ALL possible savings!

During this time there will be 2 sessions on Student Debt and Loan Forgiveness. RSVP today to reserve your seat by emailing KaliJDavis@gmail.com. Attendance at a Loan Forgiveness Seminar is not necessary to participate in the Member Benefits Fair. It is open to all regardless of whether or not you have student loans.



**PCTA – PESPA
 Members can
 SAVE
 HUNDREDS!**

Student Debt and Loan
 Forgiveness Workshop
 SPACE IS LIMITED
 Session 1 - 4:30-6:00
 Session 2 - 6:00-7:00



The Savings Really Add Up!

Purchases	How often?	Typical Savings Per Purchase	Purchases Per Year	Yearly Savings
Food				
Grocery Store Coupons	2 purchases/month	\$13	24	\$312
Dining - Lunch	1 meal/week	\$3	52	\$156
Dining - Dinner	2 meals/month	\$5	24	\$120
Pizza Delivery	2 purchases/month	\$8	24	\$192
Entertainment				
DVD Rentals	2 purchases/month	\$4	24	\$96
Movie Passes	4 tickets/month	\$2	48	\$96
Everyday Needs & Services				
Apparel	4 outfits/year	\$25	4	\$100
Cell Phone Service	1 bill/month	\$10	12	\$120
Dry Cleaning	2 trips/month	\$2	24	\$48
Auto Service (2 cars)	6 oil changes/year	\$5	6	\$30
Beauty Supplies	4 purchases/year	\$5	4	\$20
Travel & Leisure				
Hotel Stays	7 nights/year	\$25	7	\$175
Theme Parks	4 passes/year	\$10	4	\$40

Total Savings: \$1,505

Please join us! Email KaliJDavis@gmail.com or call (727) 585-6518 to let us know you are coming.