



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](mailto: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](mailto: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
<b>Food</b>				
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
<b>Entertainment</b>				
DVD Rentals	2 purchases/month	\$4	24	\$96
Movie Passes	4 tickets/month	\$2	48	\$96
<b>Everyday Needs &amp; Services</b>				
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
<b>Travel &amp; Leisure</b>				
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](mailto:KaliJDavis@gmail.com) or call (727) 585-6518 to let us know you are coming.