



NEW STRATEGY FOR REDUCING PARENT PLUS LOANS

Traditionally, Parent Plus Loans (PPL) have higher interest rates than Direct Loans, fewer repayment options and don't have student loan forgiveness opportunities. Now there's a loophole that could significantly reduce PPL payments from 20% to 10% of the borrowers' income: Parent PLUS double consolidation. While this strategy will not be offered by a PPL loan servicer, it is a legal loophole and an extremely smart method to significantly reduce monthly PPL payments.

If your clients have employees with more than one PPL or Federal loan, they consolidate loans twice to gain access to Repaye, Paye or IBR programs. If they only have one Parent PLUS loans they can consolidate to a Direct loan to gain access to an ICR program.

Silver Lion student loan advisors are available to provide a free loan review and analysis to determine what repayment programs their loans may qualify for. Silver Lion also has a service where experts can handle the double consolidation and program enrollment for the borrower.

**TO LEARN MORE, PLEASE CONTACT
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