Published on *University of Colorado* (https://www.cu.edu)

Legislative changes to student loan repayment make now the time to act [1]

August 7, 2025 by Employee Services [2]

With the recent federal legislation, “the One Big Beautiful Bill” signed into law on July 4, student loan repayment options will undergo significant changes.

While two types of income-driven repayment plans and several loan types will be eliminated in July 2026, one key program remains untouched: Public Service Loan Forgiveness (PSLF) [3]. That’s great news for CU employees, most of whom qualify for PSLF thanks to CU’s status as a not-for-profit employer.

With these changes, it’s more important than ever to stay informed and ensure you meet all PSLF filing requirements. CU offers a student loan forgiveness tool to eligible employees through Savi.

What is Savi?

Savi is a student loan forgiveness tool offered through CU in partnership with TIAA. It helps CU faculty, staff and their immediate families navigate the complexities of PSLF. For less than $7 a month ($74 annually), Savi’s Essential Service handles the paperwork, annual reenrollment, employer certifications and filing for PSLF credits with the U.S. Department of Education.

Already, over 2,000 CU employees are using Savi. Collectively, they are on track to have $86.47 million in student loans forgiven (if they complete their program).

Why contact Savi now?

In the coming months, borrowers with loans in forbearance will no longer be able to pause payments. That makes now the perfect time to:

- Learn about available federal programs
- Update your repayment strategy
- Start managing your debt with tools like Savi

PSLF can be a powerful financial tool, and with Savi, you don’t have to navigate it alone.

Get started

Visit the CU Savi webpage [4] to:

- Use the free calculator to estimate your savings
- Enroll in Savi's Essential Service
- Access webinars, guides and FAQs
- Get more information on Public Service Loan Forgiveness (PSLF)

What if you're already enrolled in a PSLF plan through Savi?

Savi recommends that you submit your PSLF Employer Certification Form (ECF) as soon as possible to maximize your PSLF credits. You should submit a PSLF ECF annually.

To help make this process as easy as possible and ensure you are on track, Savi is hosting four ECF workshops where their student loan experts will help you:

- Understand which of your employment periods qualify you for PSLF
- Digitally submit your ECFs through the Savi tool
- Monitor your progress towards forgiveness
- Access Savi's 1:1 support for any questions you may have about potential changes

Workshop dates

- 2 p.m. (MT) Aug. 14 [5]
- 2 p.m. (MT) Aug. 19 [6]
- 2 p.m. (MT) Aug. 20 [7]
- 2 p.m. (MT) Aug. 26 [8]

PSLF [9], Student Loans [10]
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