



The New Jersey Student Loan Forgiveness Advisory Program is an excellent way to save money on your federal student loan obligation, and improve cash flow for what really matters to you in life. This service is provided by Monmouth and Ocean Educational Services Commission (MOESC)*. We have partnered with the experts at Innovative Student Loan Solutions to bring this program to you. While some educators may benefit from the Teacher Loan Forgiveness Program, this program is for **any full-time staff member** with **federal student loan debt**. The loan forgiveness amount is individually determined and tax-free.

You should try this if you have federal student loans, including Parent Plus Loans, and would like to:

- Immediately lower your monthly student loan payment.
- Significantly reduce your cost of earning additional degrees.
- Receive a personal 10-year loan forgiveness plan outlining your savings in the program.

Join Your Colleagues Who Have Reduced Their Monthly Payments by 81%

Click [HERE](#) to find out more about this program

See examples of people who have saved an average of \$47,350

If you have any questions please call 1.866.831.5564, email or visit their website at isloansolutions.com.

Innovative Student Loan Solutions has an A+ Rating with the BBB.

MOESC has been serving public and non-public school districts for over five decades. Many of you know our programs or services; New Jersey Virtual School®, Alternate Regional High School, New Jersey School Technology Recycling Program, New Jersey Schools Cyber Insurance Group. We are a non-profit organization governed by a sixteen school superintendents board of directors.

Financial Peace of Mind After Working With Innovative Student Loan Solutions

"We aren't millionaires, and with three kids every dollar counts. I have a lot more financial peace of mind after working with ISLS. My student loan debt was such a huge stress hanging over my head, and I resigned myself to paying on it forever. What choice did I have, but to just chip away at it the best I could? I am grateful my employer shared the information about ISLS and provided us with a better solution."

Adam Rex
-School Social Worker