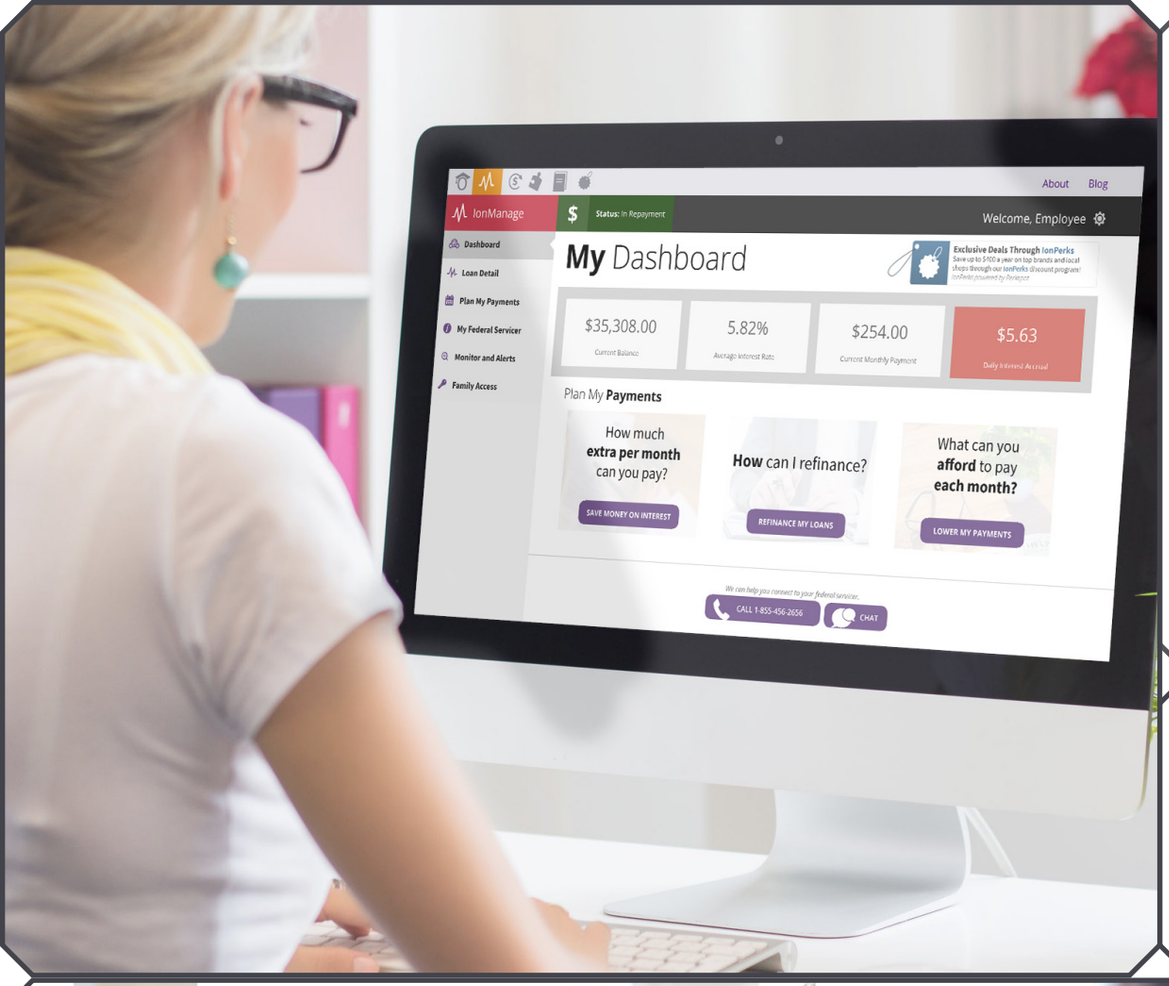

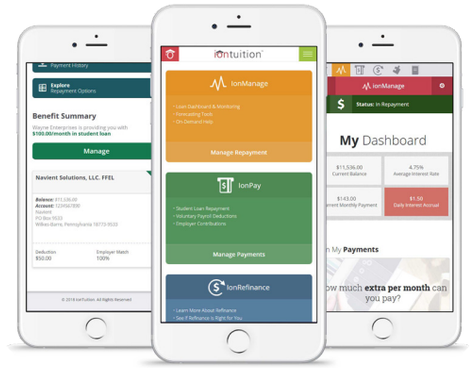

ionTuition™

User Guide

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Create your account

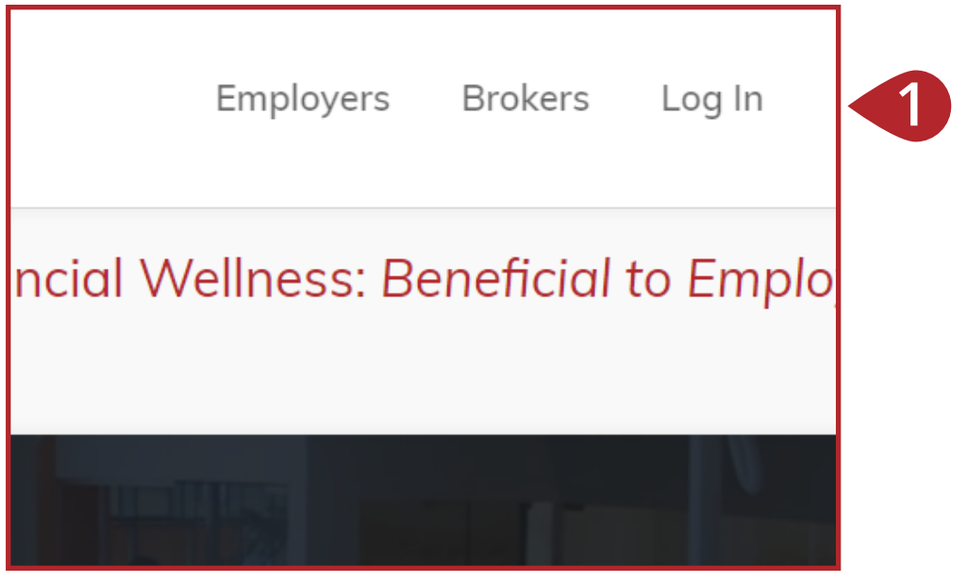
1. Visit www.iontuition.com and click “Log In” or go to portal.iontuition.com. If you are using a mobile device, touch the ☰ button on the top right corner of the screen.

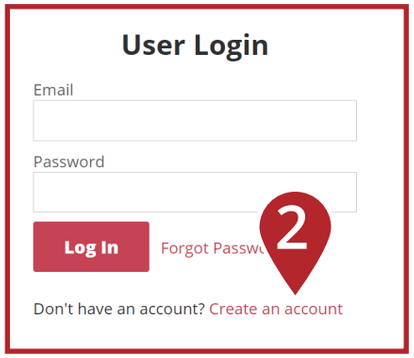
2. Click on “Create an Account”

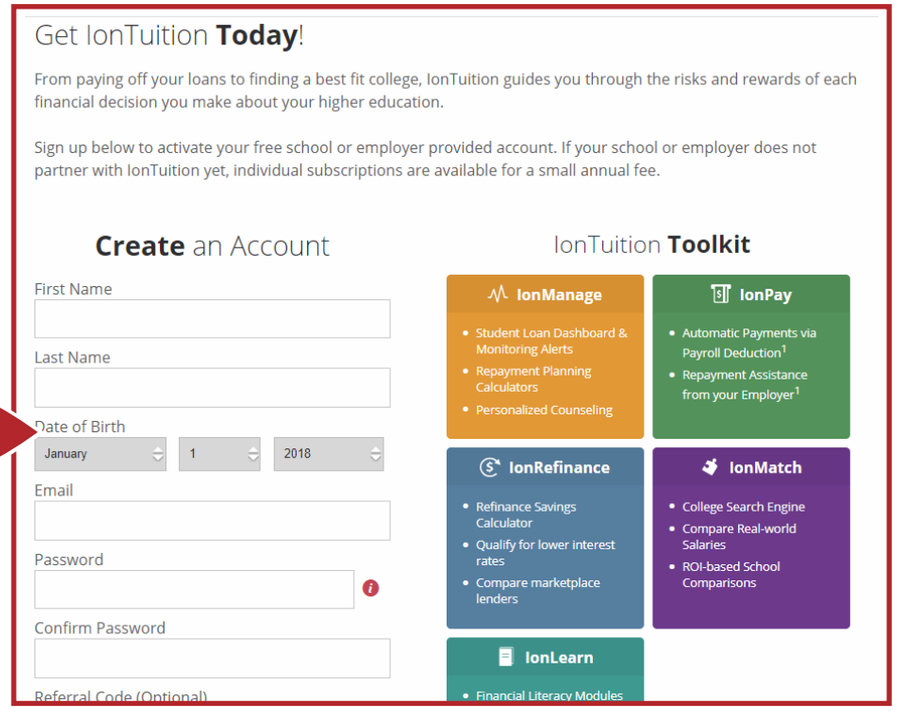
3. On the “Create an Account” screen, fill in the required fields to create your account.

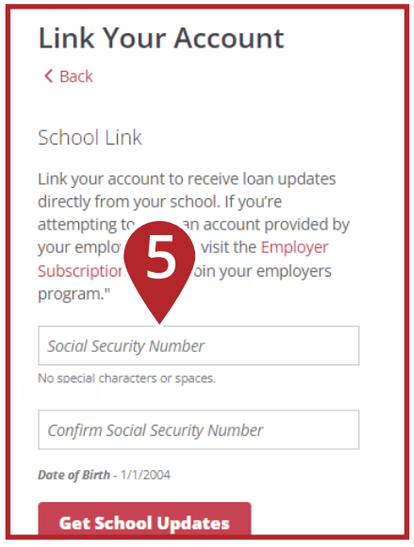
4. If prompted, choose your subscription type.

5. Enter the requested indentifying information to authenticate your account and gain access to IonTuition.









Navigate the dashboard

The IonTuition dashboard makes it easy to navigate to the tool the of your choice.

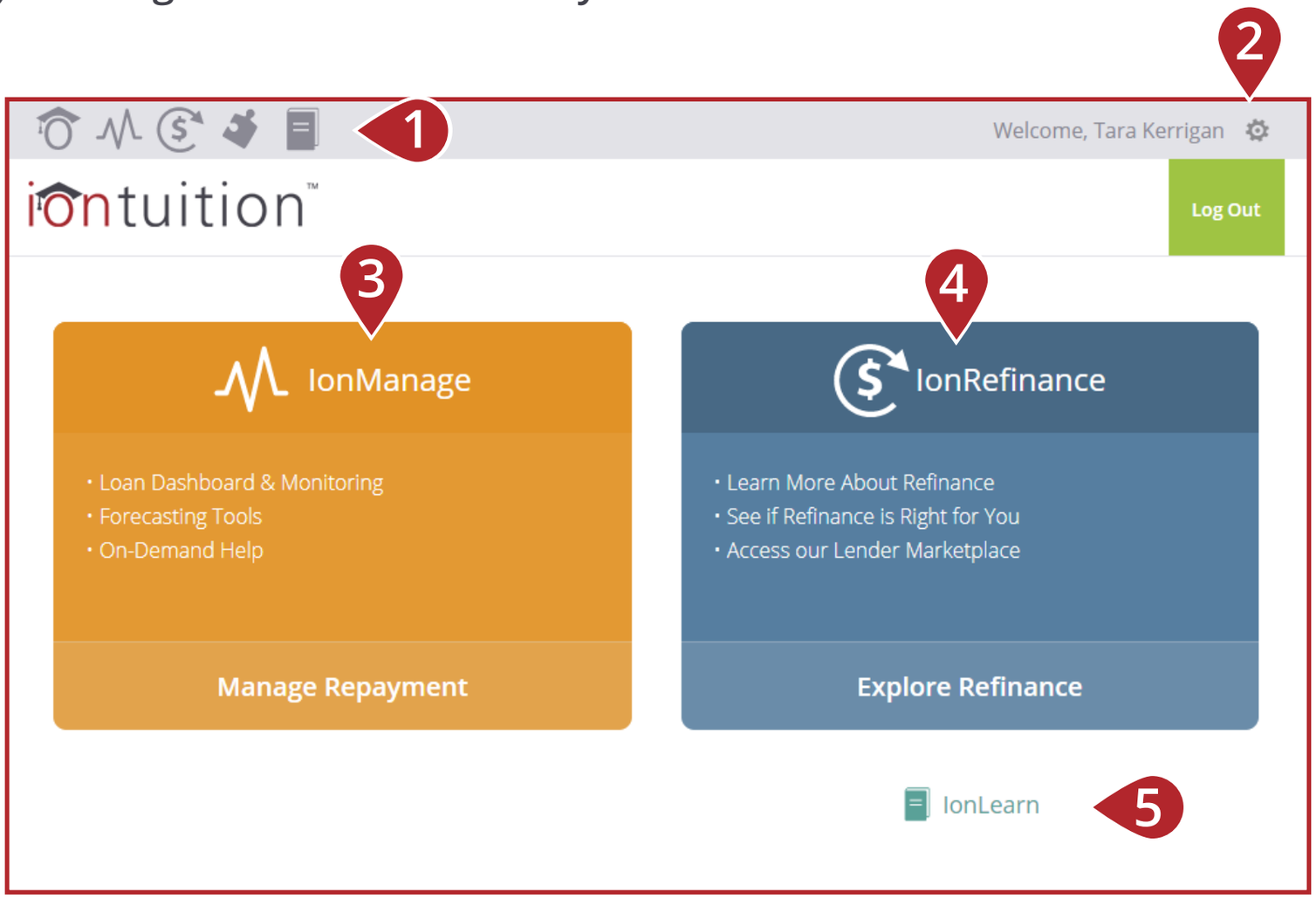
1. These icons navigate between the homepage and each of IonTuition's tools.

2. The gear icon allows you to update your settings.

3. IonManage has your student loan dashboard, repayment plans, and access to counselors.

4. IonRefinance includes unbiased guidance on loan refinancing

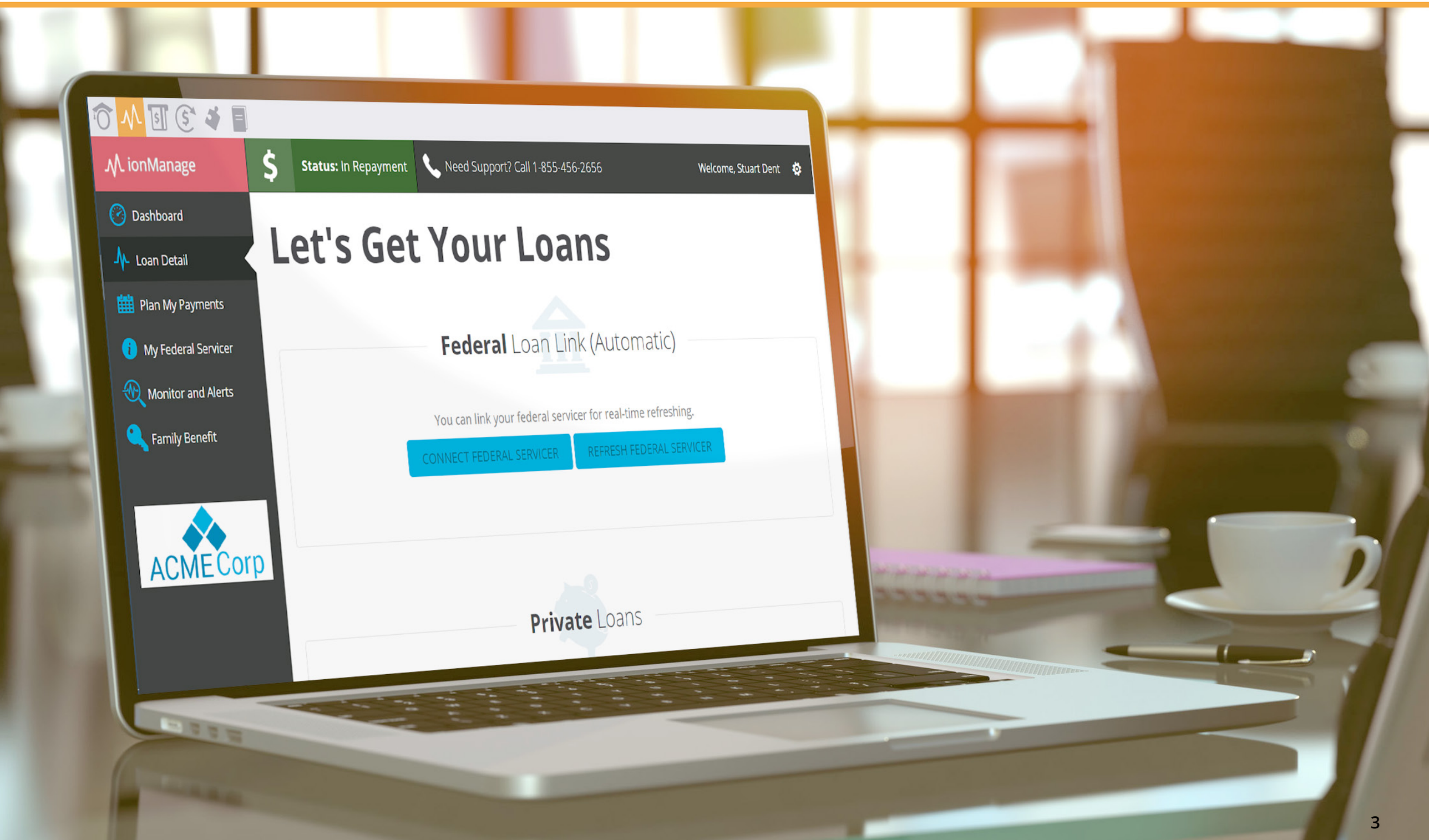
5. Visit IonLearn to improve your financial literacy.



Not all organizations offer the same tools. Your dashboard may vary from the picture shown.

IonManage

student loan management and repayment planning



Link Your Federal Loans

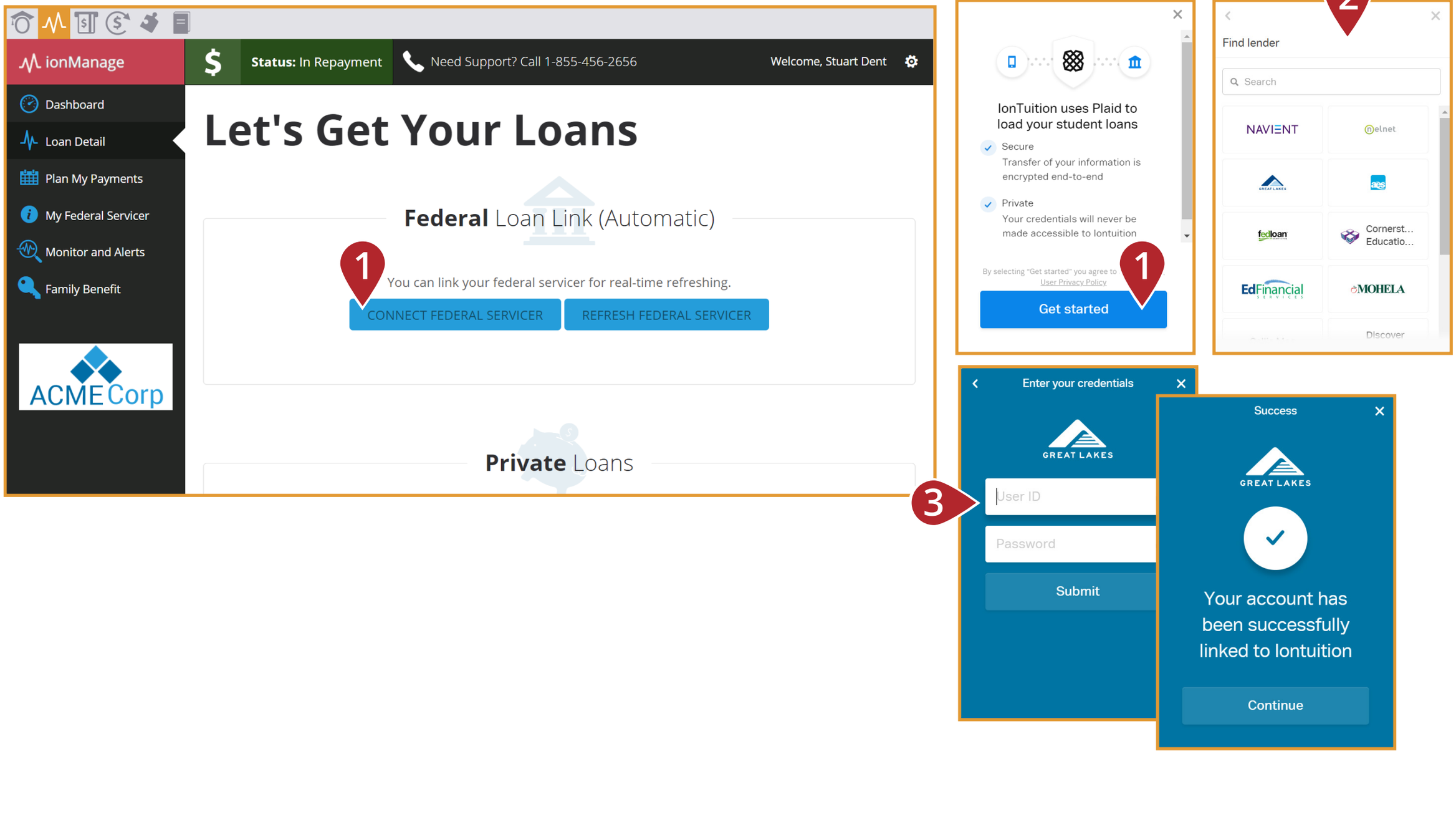
IonManage | ion

Load your loan information into IonTuition to manage your loan data. You can link your IonTuition account directly with your student loan servicer's credentials.

1. Choose "CONNECT FEDERAL SERVICER" and "Get Started"

2. Find your lender/servicer.

3. Enter the login credentials you use for your servicer to load your loan information into IonManage. You may be required to validate any two-factor authentication challenges.



Link Your Private Loans

IonManage | ion

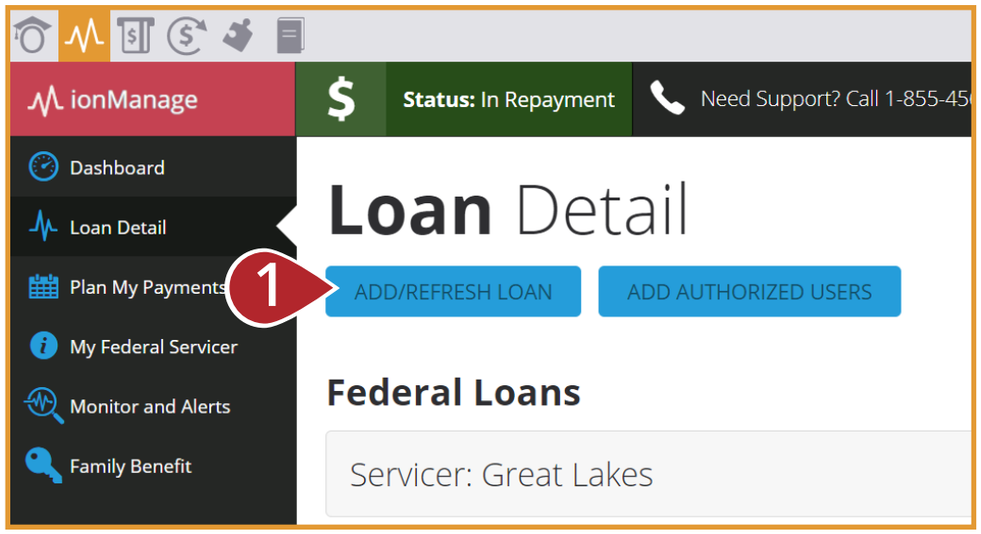
Before you start, make sure you know your username and password to log into your private lender's site.

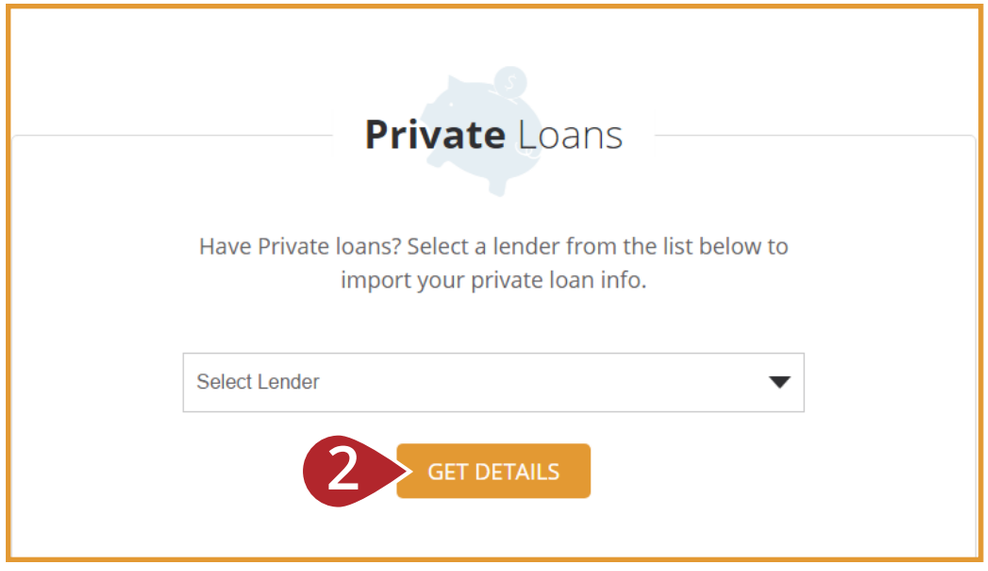
1. If you've already loaded your Federal Loans, click on "ADD/REFRESH LOAN"

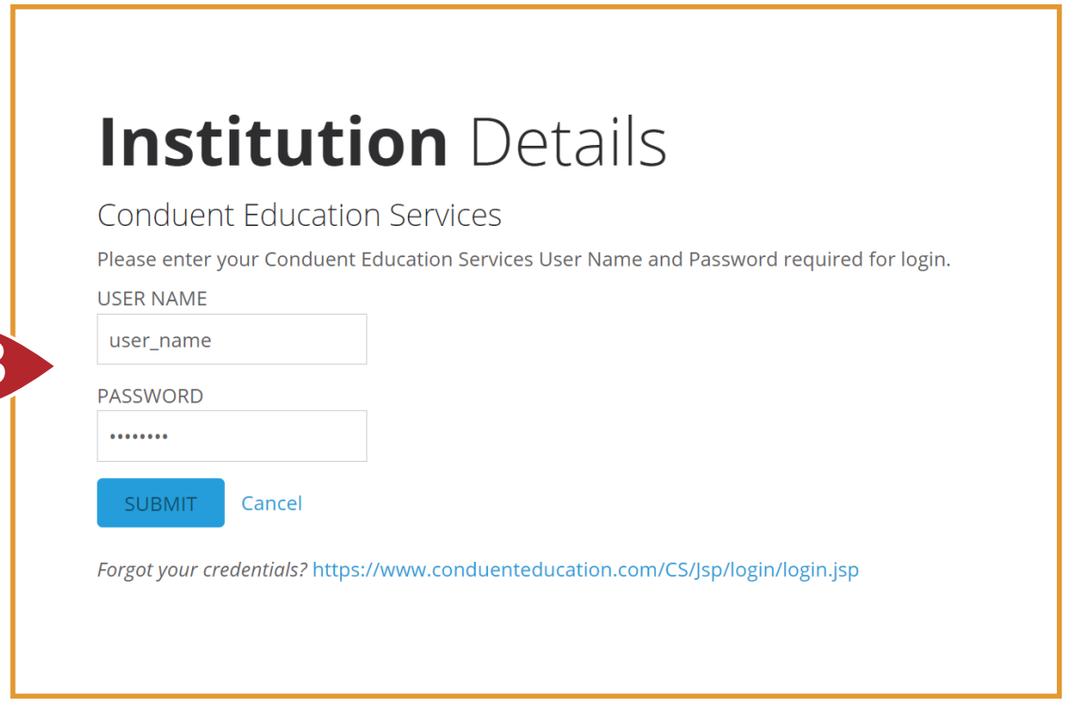
2. Scroll down to the Private Loans section and select your lender from the drop-down list. Then select "GET DETAILS."

3. Enter in the user name and password for your private lender site to load your private loan information.

You can load loans from multiple lenders by following the same process again.





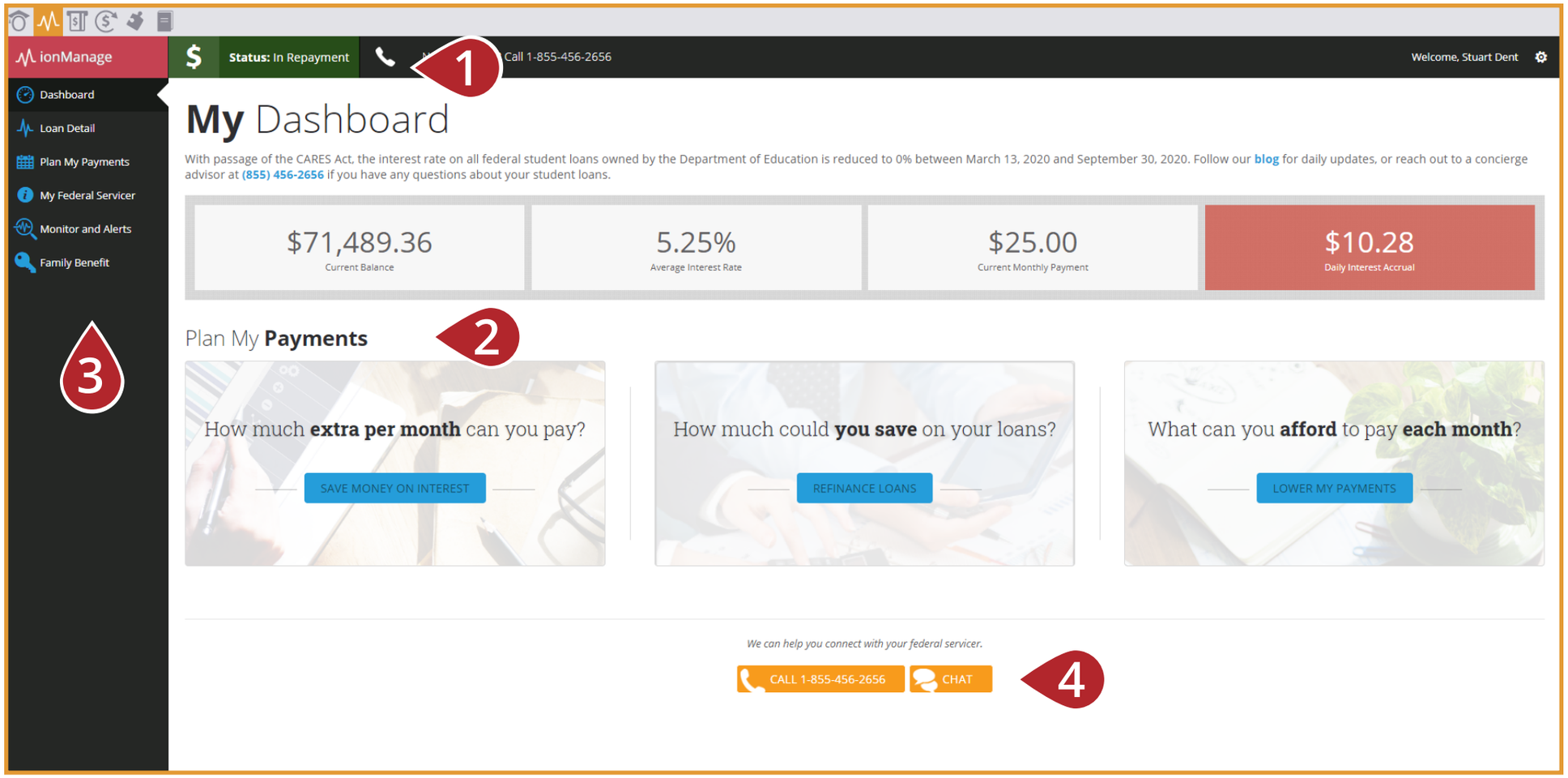


My Dashboard

IonManage | ion

My dashboard shows the current total loan balance of your federal and private loans, the average interest rate across your loans, your current monthly payment, and how much interest your loans accrue daily.

1. See the status of your loans, e.g., if your are in repayment, forbearance, delinquent, etc.
2. Links to our repayment calculators and refinancing.
3. Access the other features of IonManage.
4. Every page on IonManage has buttons to call or chat with a loan counselor.

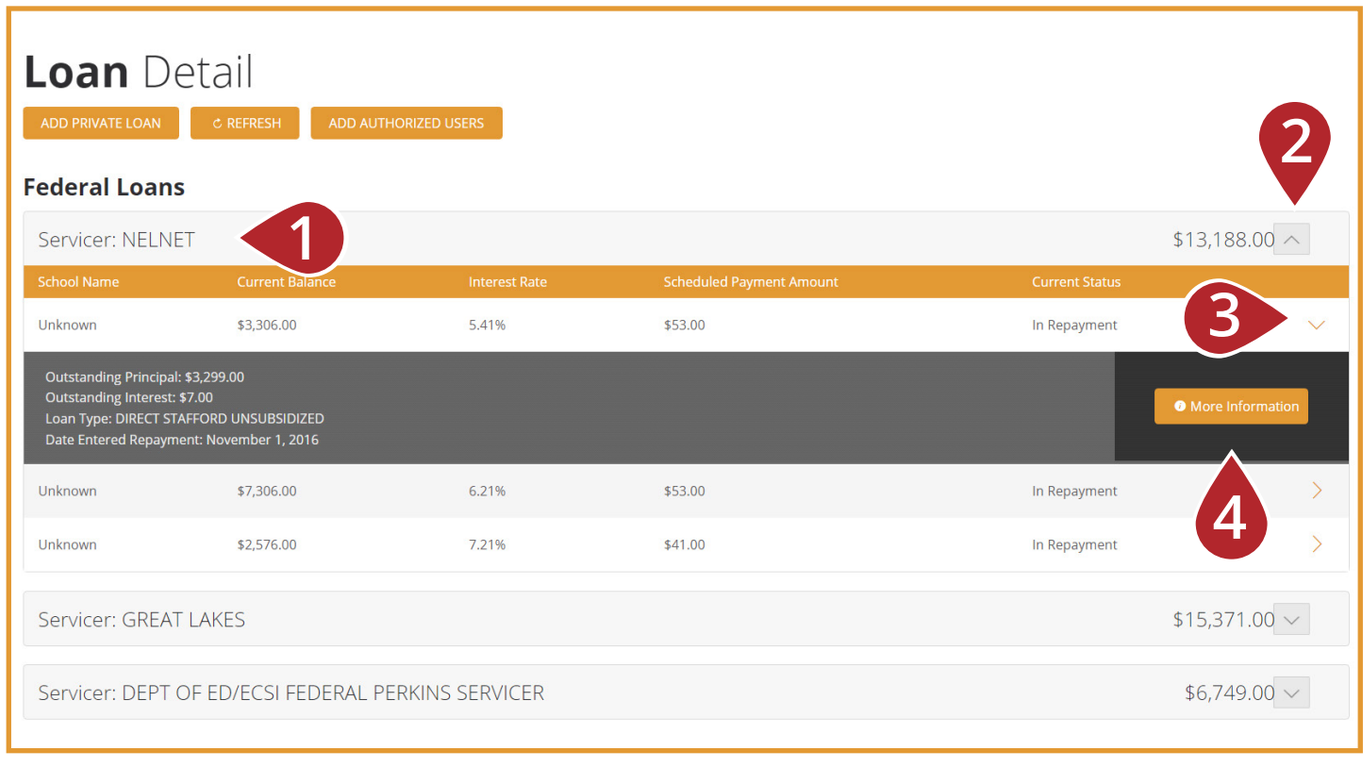


Loan Detail

IonManage | ion

The Loan Detail shows your loans and grants in list view as well as who services your loans.

1. Your loans are organized by servicer.
2. Click the down arrow to see the loans issued by the servicer.
3. Click the right arrow to see the principal, interest, type, and repayment date.
4. Click “More Information” to read all of the details available for that loan.



Plan My Payments - Save Money On Interest

IonManage | ion

1. This repayment calculator determines how much interest you can save and how early your loan can be repaid by making additional payments.

2. Enter in how much extra you can pay each month or how much you want to save on interest.

3. Click calculate.

4. The results show how much you can save in interest and how early you will repay your loan.

Plan My Payments

Repayment Calculators

Choose how you want to save money on your loan repayment.

SAVE MONEY ON INTEREST 1

REFINANCE LOANS

LOWER MY PAYMENTS

Save Money on Interest

How much extra per month can you pay?

2 $

— OR —

Total savings on interest over the life of the loan.

$ 3

CALCULATE RESET

Paying **$100** more per month
could save you an estimated
$3,293 in interest
over the life of the loan.

You will also repay your loans
2 years and 9 months early.

4

Plan My Payments - Refinance Loans

IonManage | ion

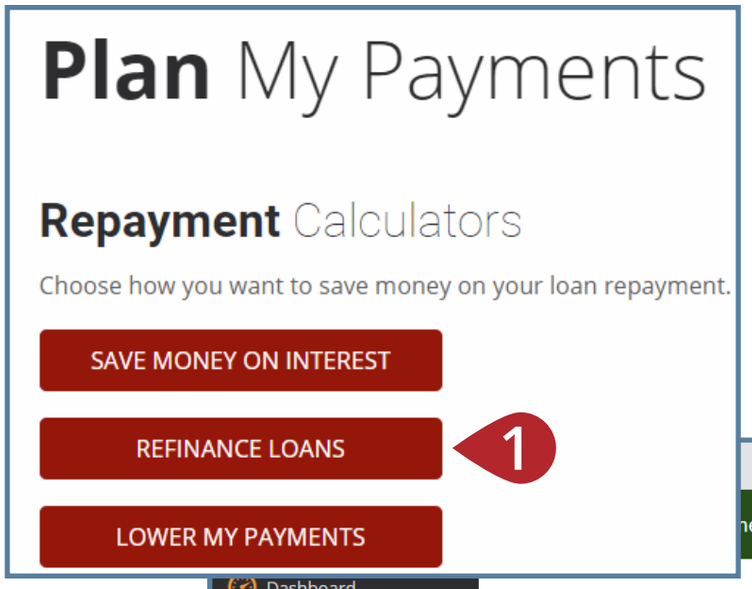
You can pre-qualify for student loan refinancing and view offers from multiple lenders.

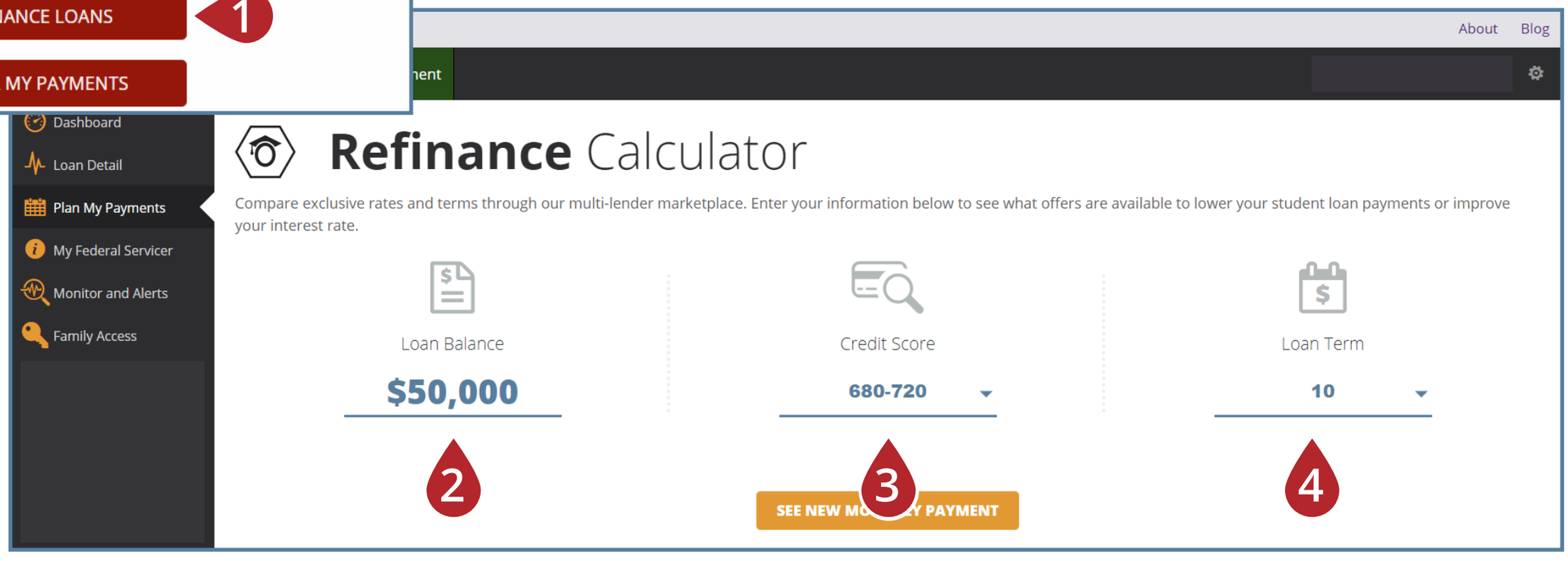
1. Choose “Refinance Loans” under the Repayment Calculators.

2. Your loan balance should populate automatically. If you don’t see all of your loans click here.

3. Choose your best estimate for your credit score.

4. Select the loan term you would like to refinance for.





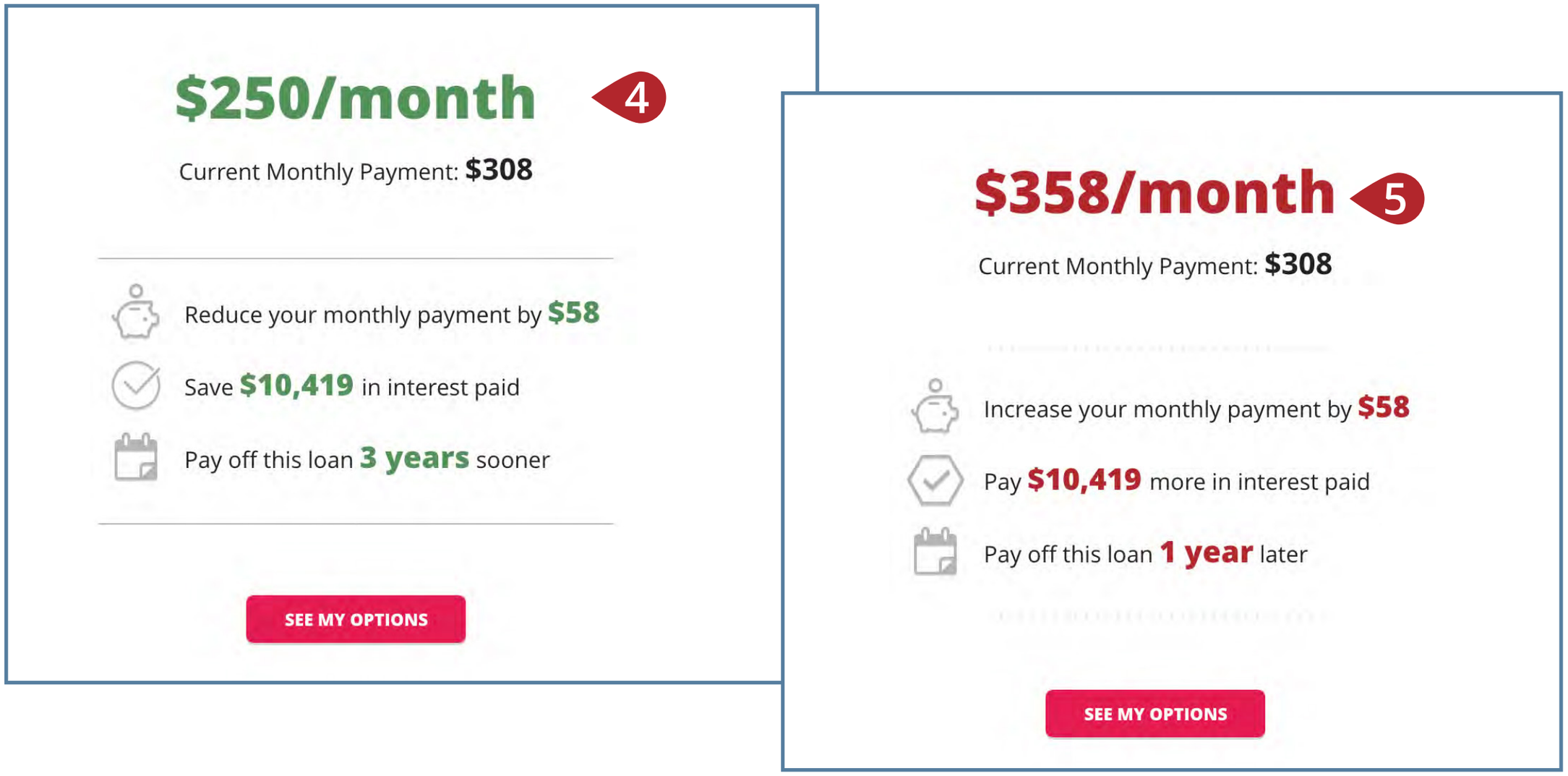
Plan My Payments - Refinance Loans

IonManage | ion

We will never push somebody to refinance if it will not save them money on their payments.

4. If you're a good candidate for refinancing, you'll be presented with a lower monthly payment shown in green and an explanation of how much interest and time you can save.

5. If refinancing will not save you any money, the payment will appear in red and you'll be shown how much more time and money refinancing would cost you.

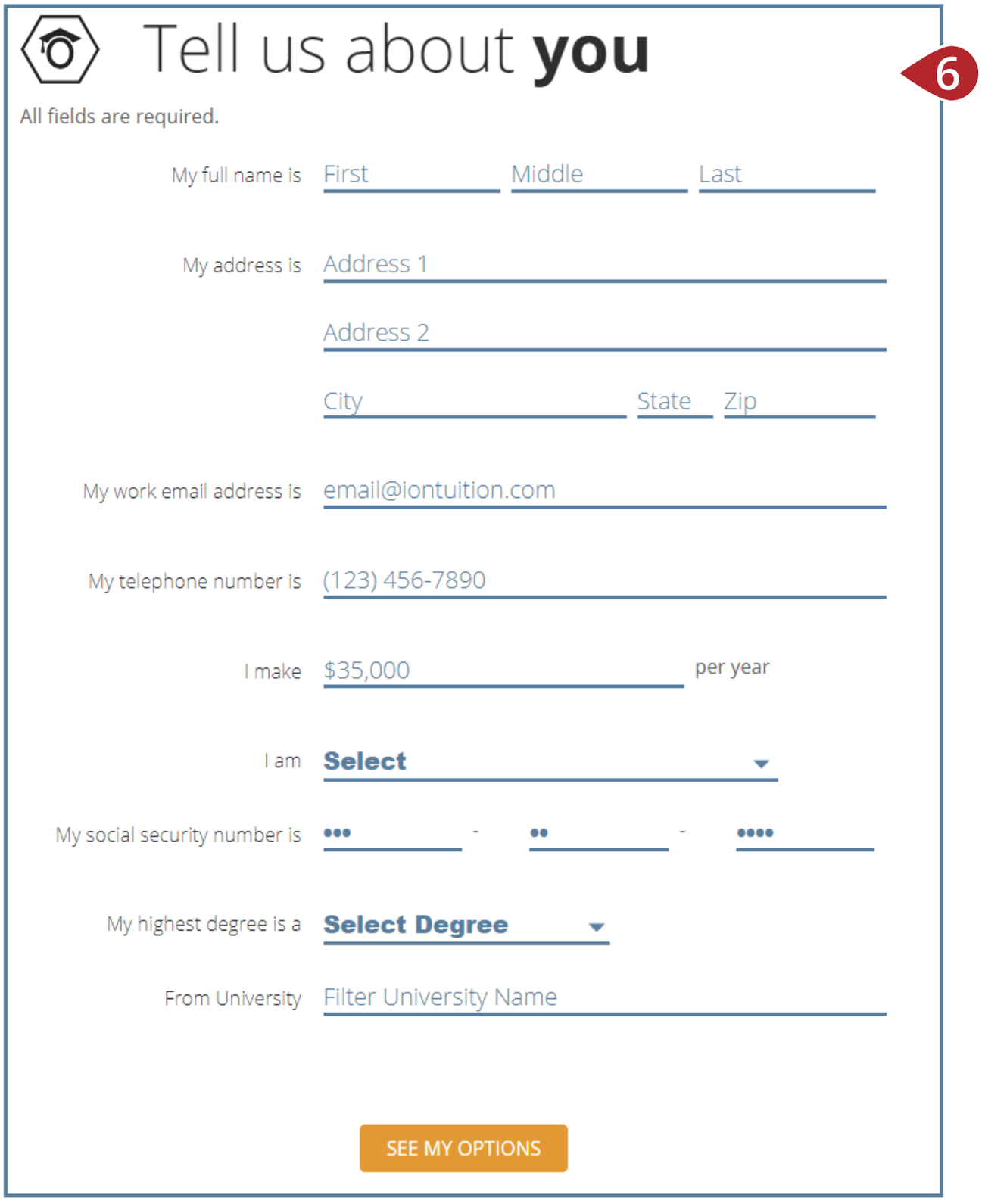


Plan My Payments - Refinance Loans

IonManage | ion

You can pre-qualify for student loan refinancing and view offers from multiple lenders.

6. Provide some additional information to receive personalized offers from select lenders.



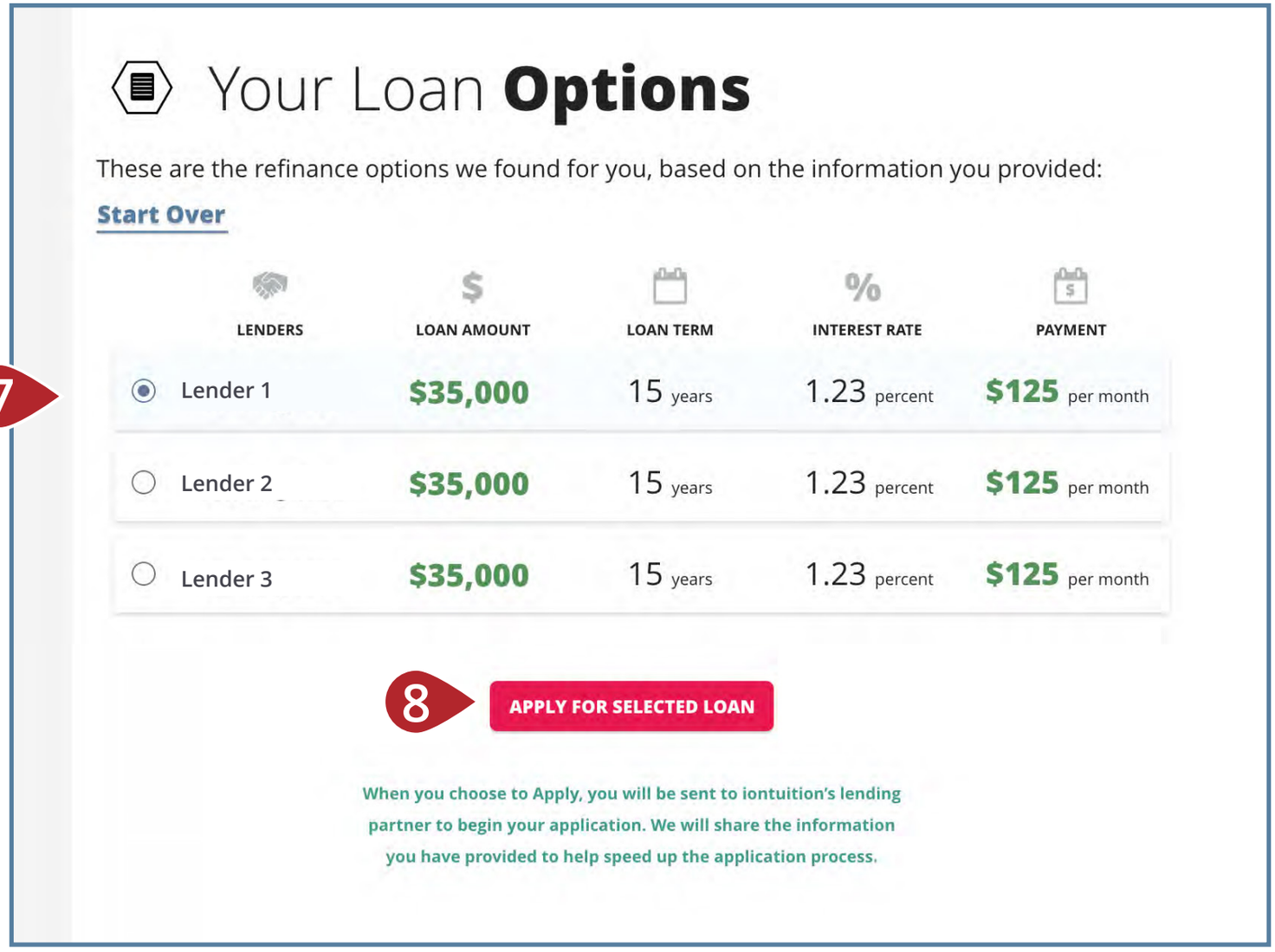
Plan My Payments - Refinance Loans

IonManage | ion

You can pre-qualify for student loan refinancing and view offers from multiple lenders.

7. **You'll be presented with offers from lenders that have prequalified you to refinance your loans. Compare each offer and choose the best option.**

8. **Select one loan and then "Apply for Selected Loan" to be redirected to the lender's website to complete the application.**



Plan My Payments - Lower My Payments

IonManage | ion

1. This repayment calculator determines which repayment plans you may qualify for to lower your monthly payment.

2. Enter an amount that is less than your current monthly payment.

3. Click calculate.

Plan My Payments

Repayment Calculators

Choose how you want to save money on your loan repayment.

SAVE MONEY ON INTEREST

REFINANCE LOANS

LOWER MY PAYMENTS

1

Lower My Payment

What can you afford to pay each month?

2 $ 141

Your current estimated monthly payment is **$141.*

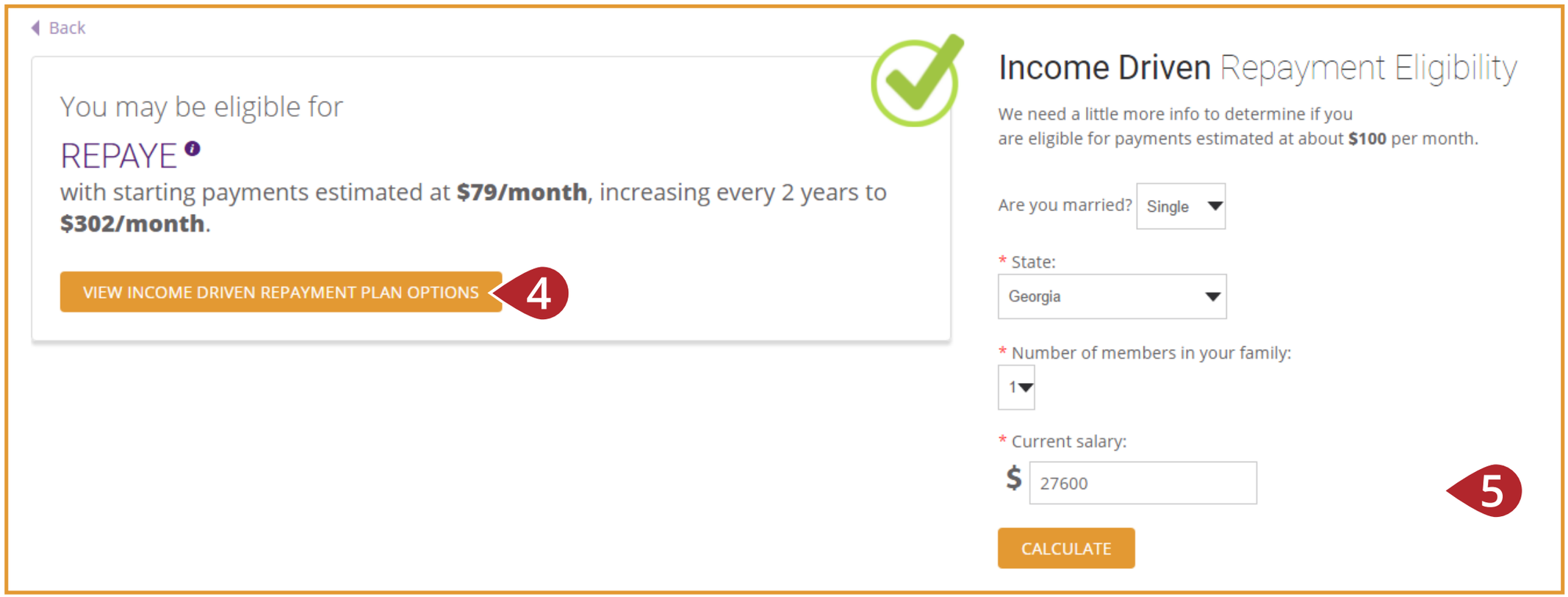
3 CALCULATE

Plan My Payments - Lower My Payments

IonManage | ion

4. The calculator will provide a possible repayment option. Click on VIEW INCOME DRIVEN REPAYMENT PLAN OPTIONS to continue.

5. Enter in additional information to view income driven repayment plans that meet your criteria and click CALCULATE.



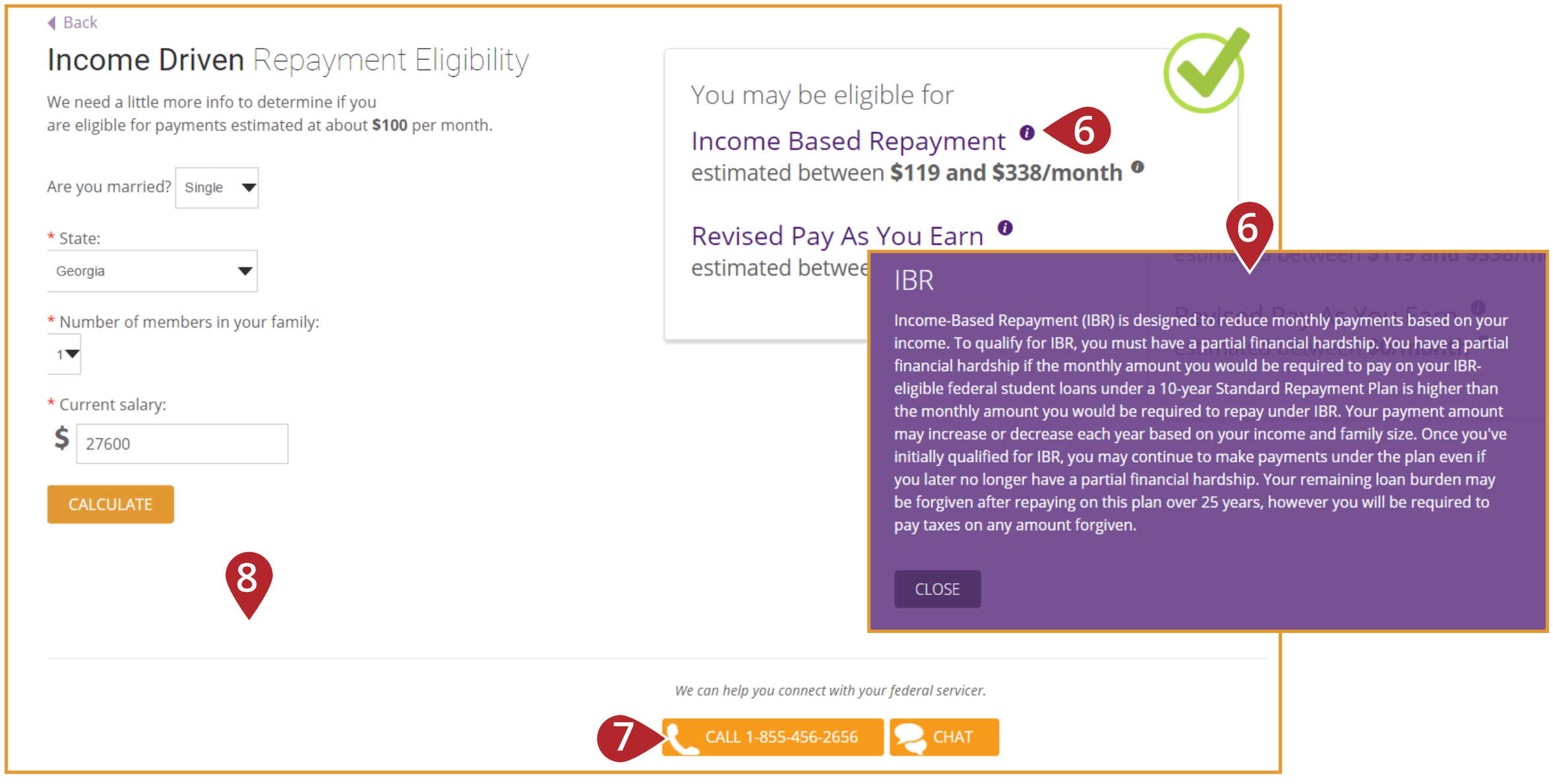
Plan My Payments - Lower My Payments

IonManage | ion

6. The calculator will show which plans you may be eligible for. Click on the "*i*" symbols to read more information about how the plan works or details on estimates.

7. Our student loan counselors are available by phone or chat to answer your questions or help enroll you in a repayment plan.

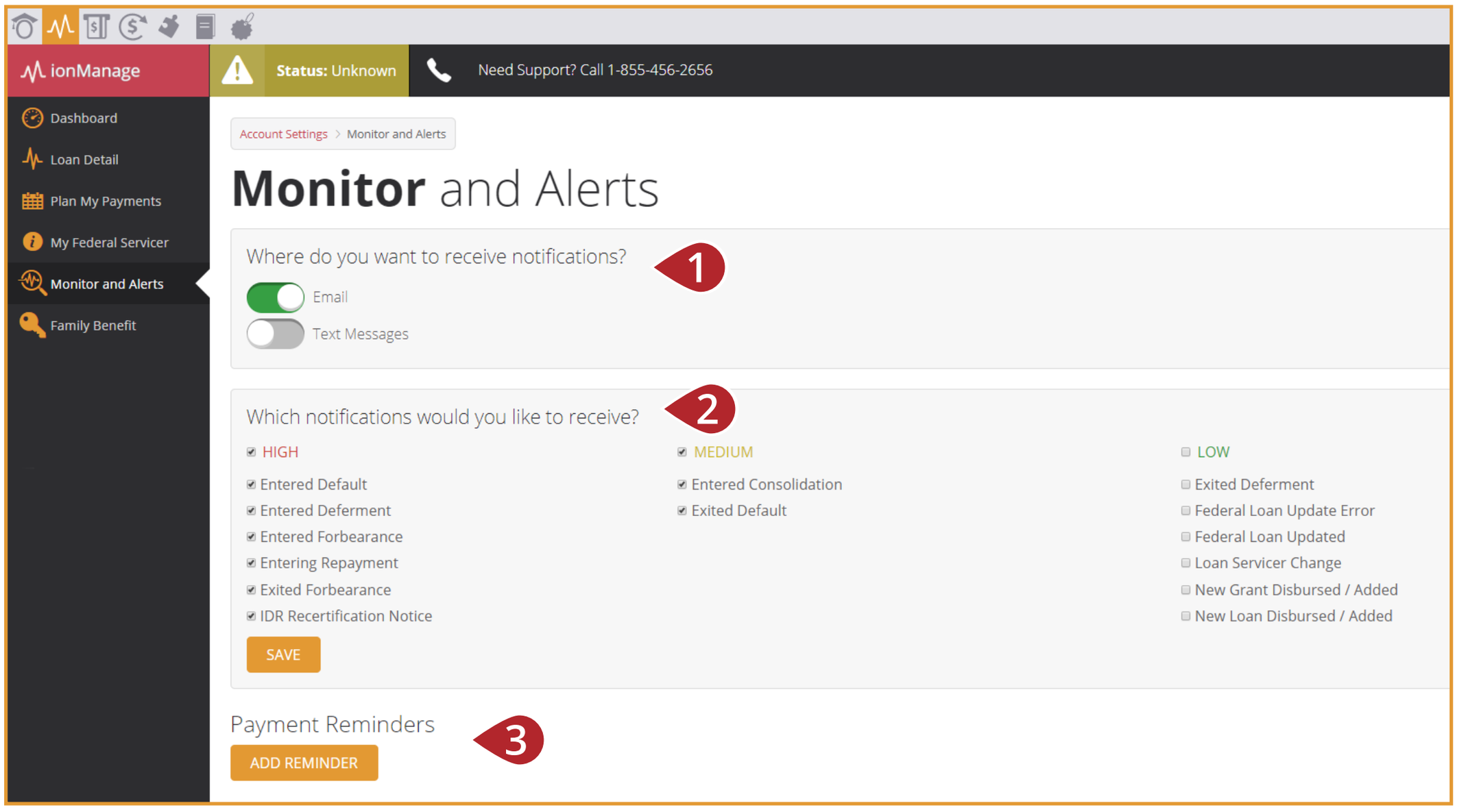
8. Refinancing is also an option for lowering monthly payments.



Monitor and Alerts

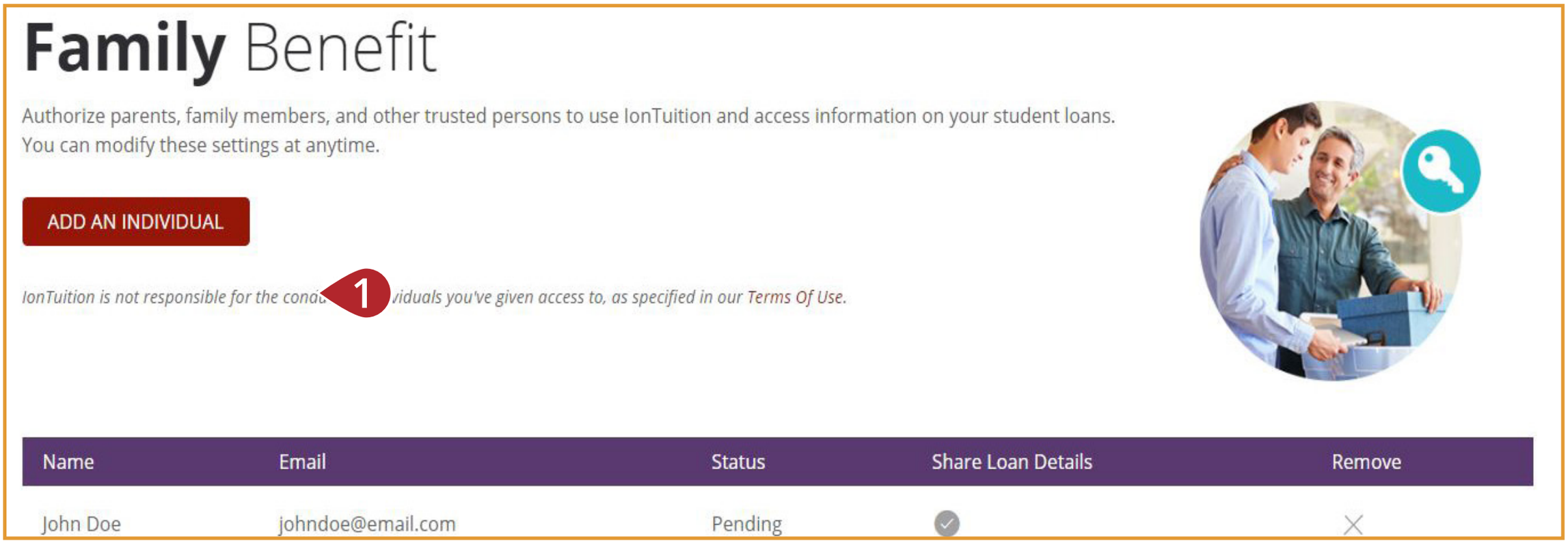
Customize how IonTuition notifies you about important updates.

1. Select where you would like to receive notifications: email or text.
2. Choose the type of alerts you would like to receive.
3. Set up payment reminders for other monthly bills.



Family Benefit

1. Click on “Family Benefit” to give a family member access to IonTuition. Add them by clicking “Add an Individual.”



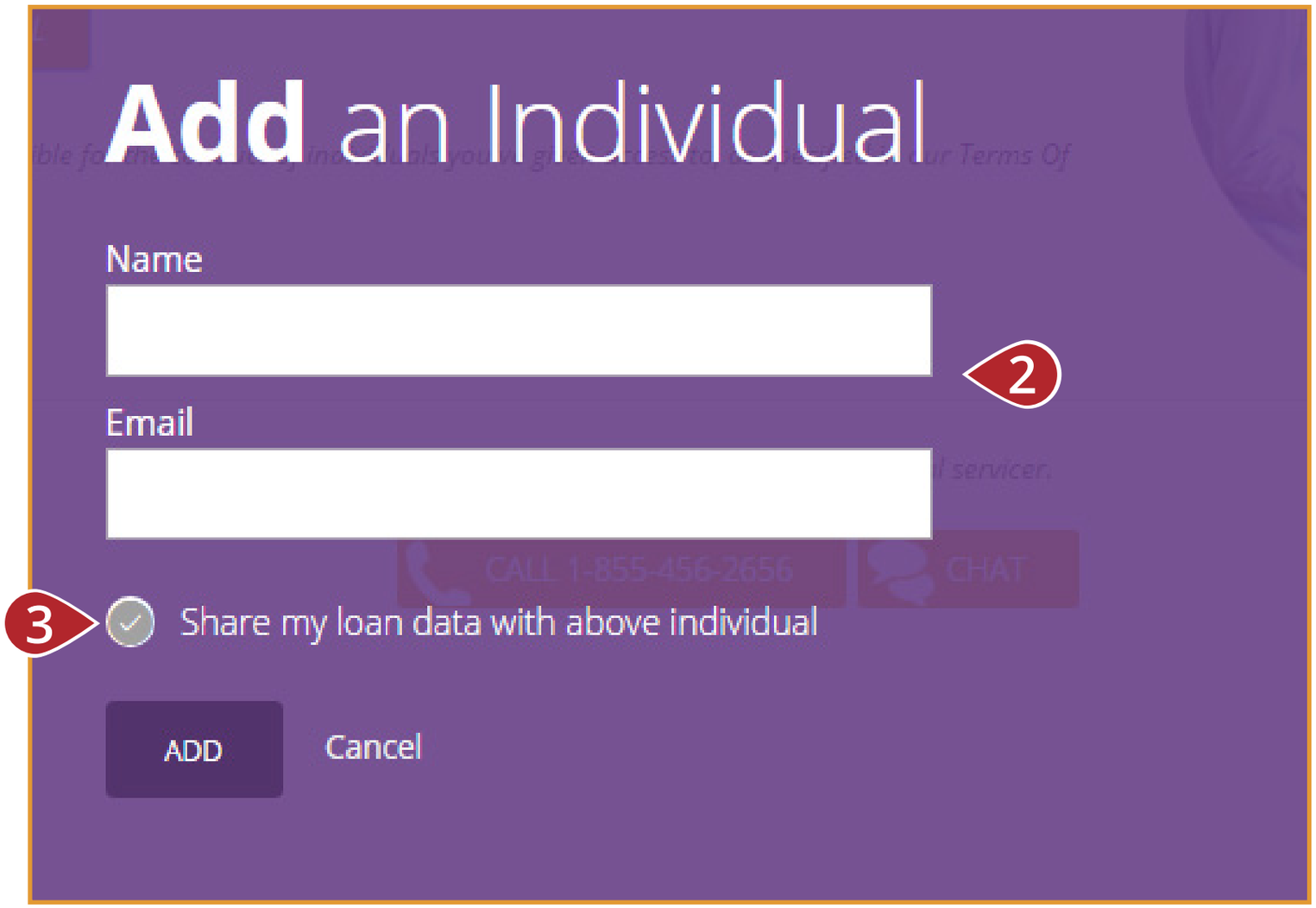
Family Benefit users will be able to use IonTuition the same as yourself with some exceptions:

- They **won’t have access to the Family Benefit tab.**
- Their **account is authorized by you and tied to your membership.**
- They **won’t have access to employer contribution functions.**

Family Benefit

2. A screen will appear asking for the individual's name and email address.

3. You also have the option to share your loan data with your family member.



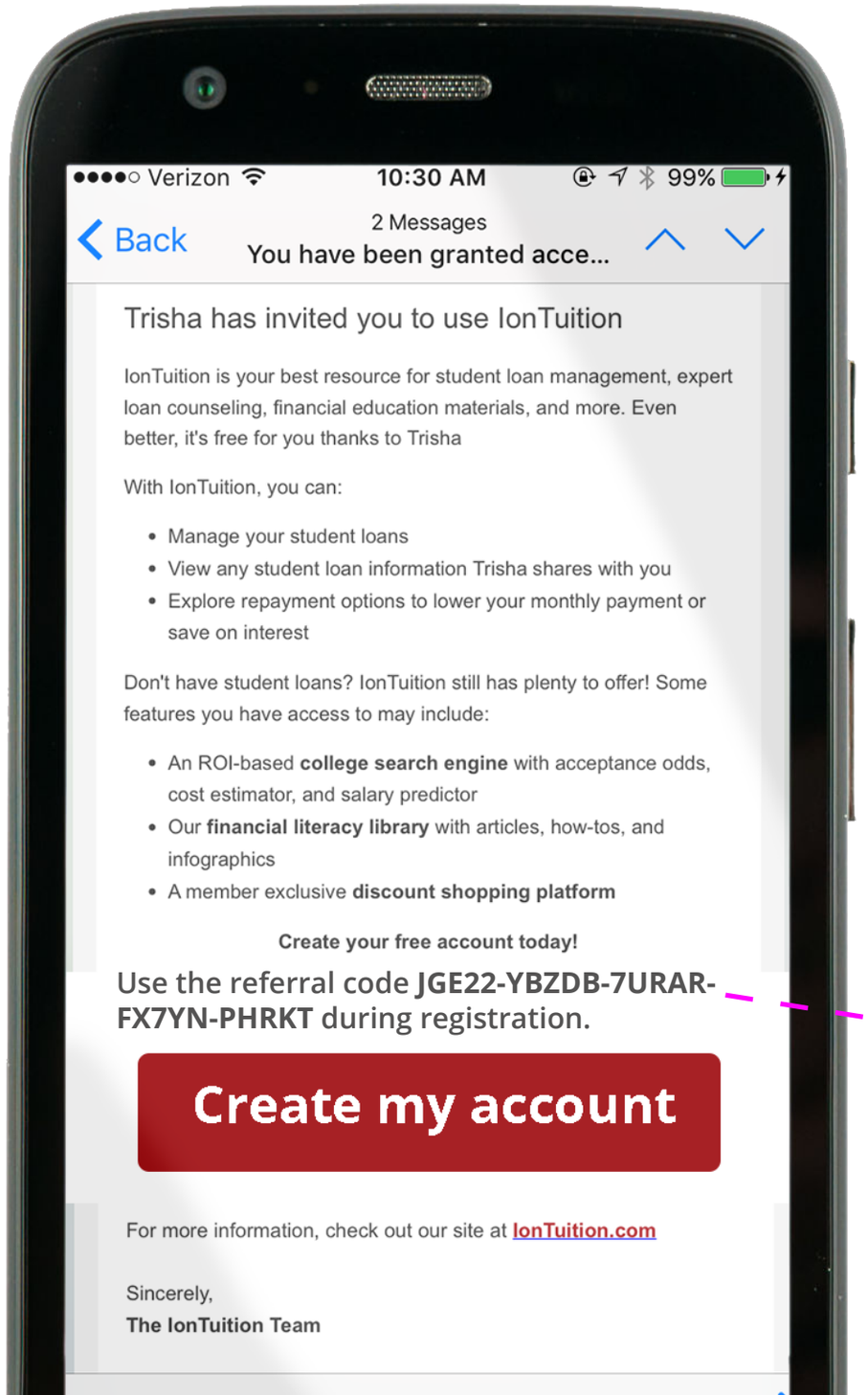
Family Benefit

IonManage | ion

4. An email will be sent to your family member containing a link for them to create an account.

5. Your family member will be prompted to create their own account. The referral code should populate automatically.

4



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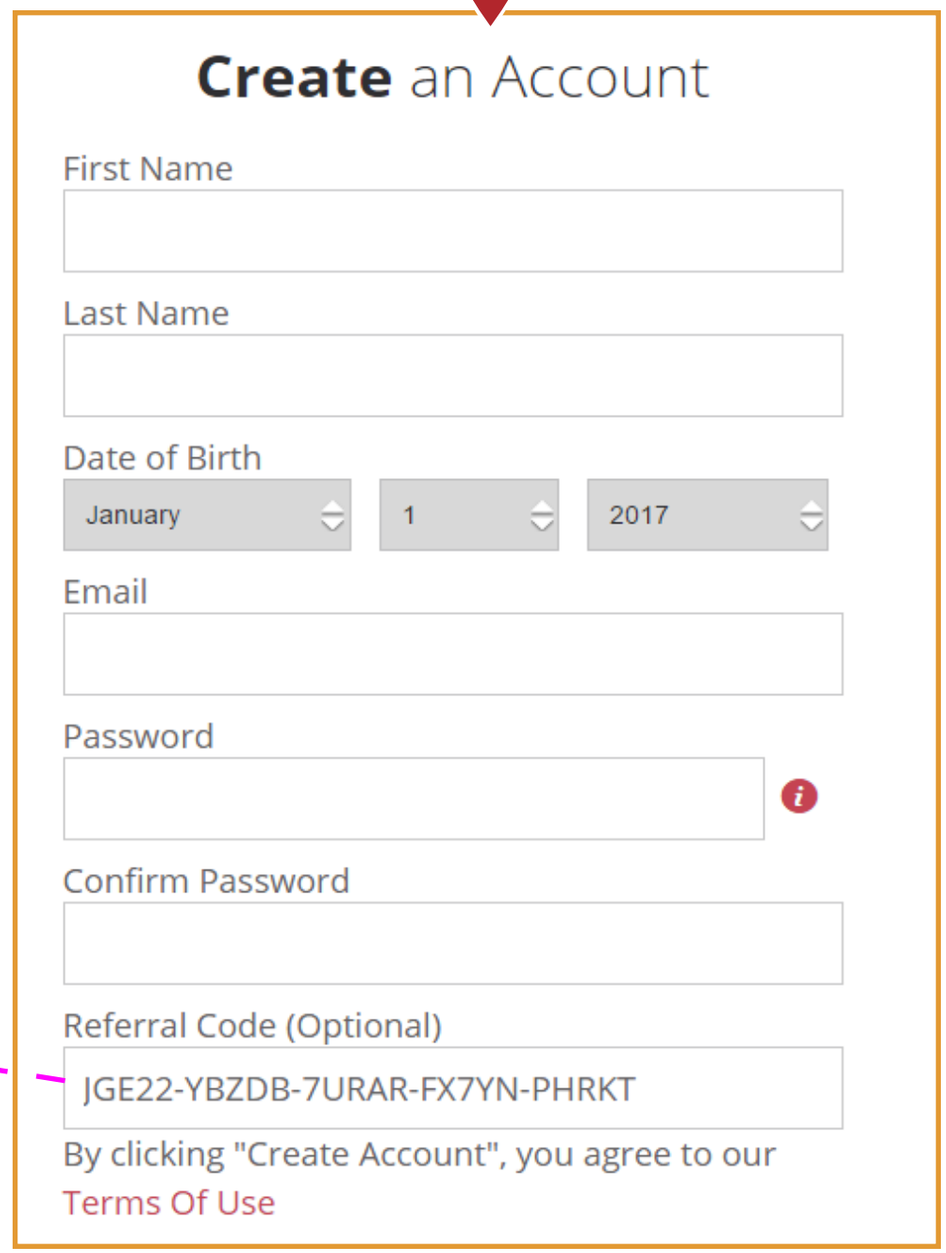


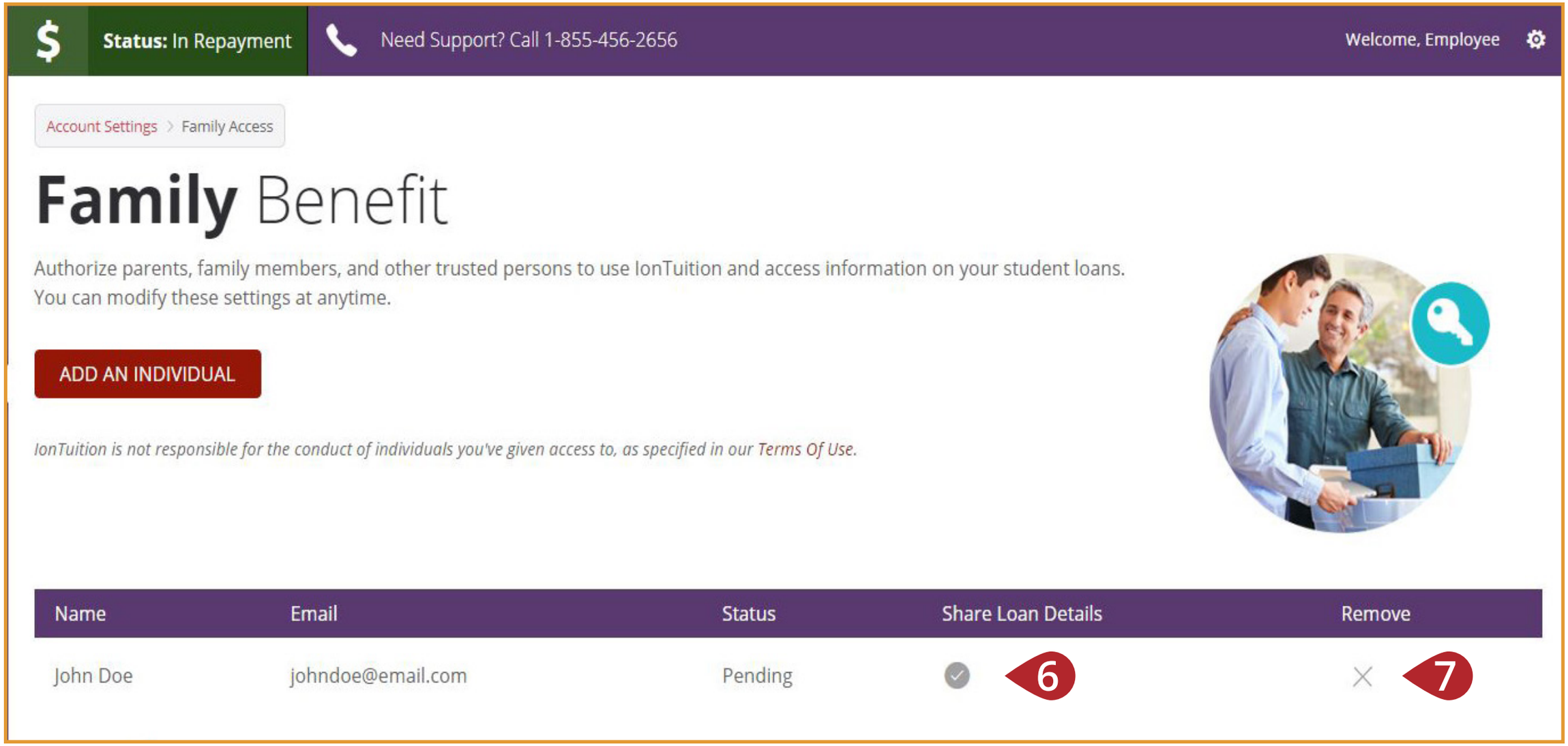
Family Benefit

IonManage | ion

Your family member can now access IonTuition using their own account. They will be able to upload their own student loan information and access the same features you have (except employer contribution programs).

6. You can choose to share or unshare your loan detail at any time on your Family Access page.

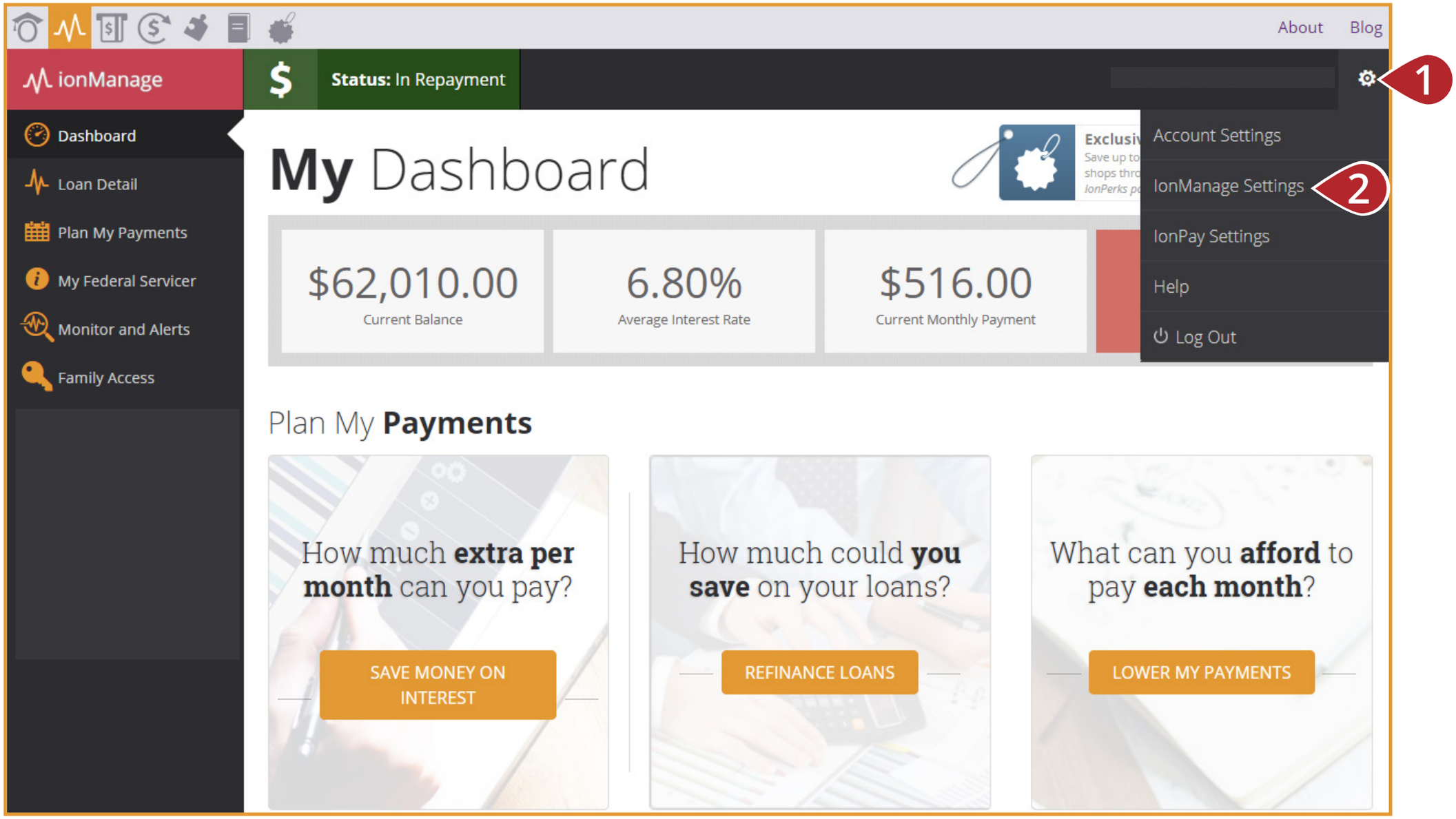
7. You can remove your family member's account at any time on your Family Access page.



Budget

You can create a personalized budget to manage your income and expenses.

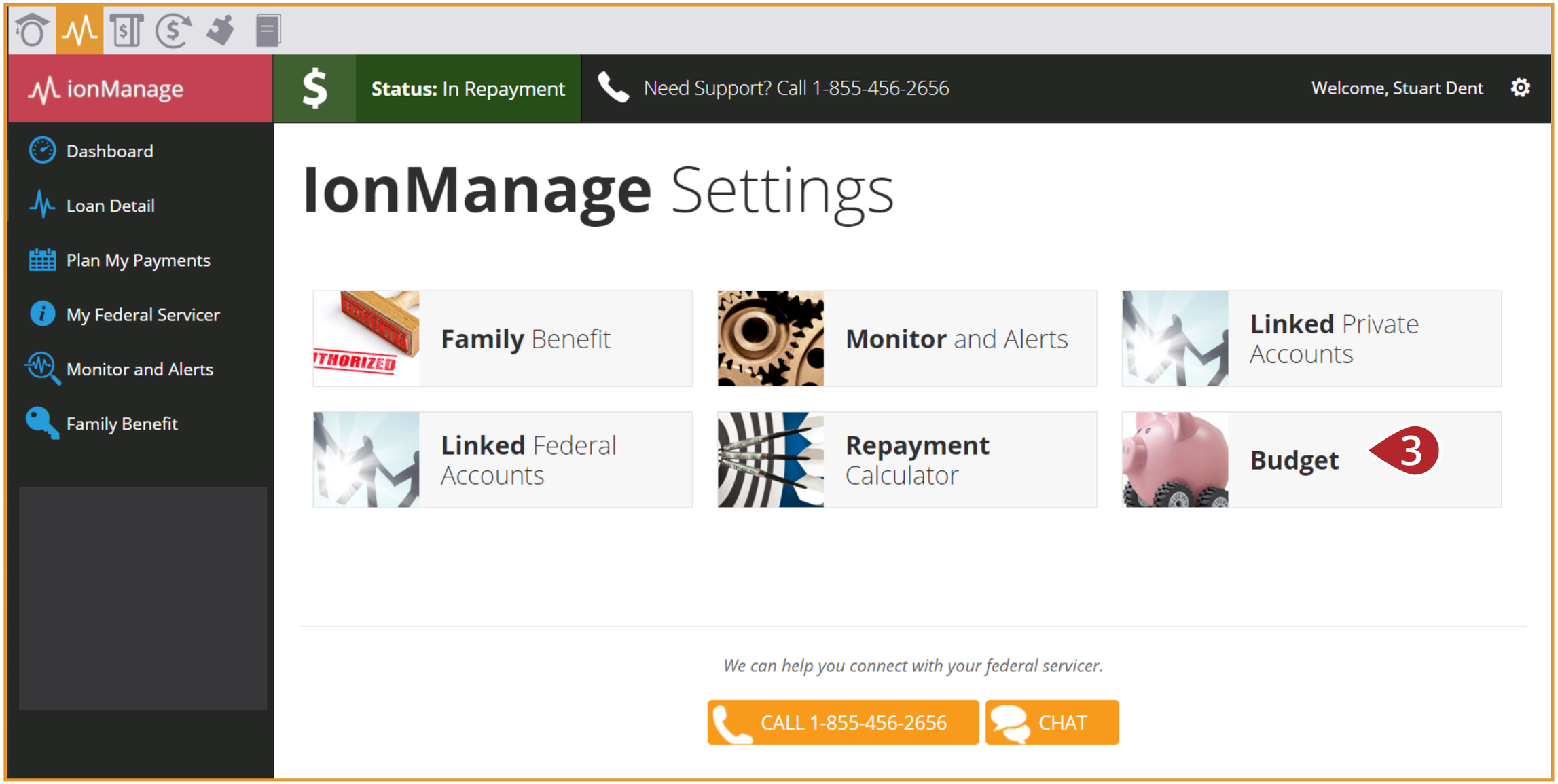
1. Click on the gear on the top right of any page on IonManage.
2. Select “IonManage Settings” from the drop down menu.



Budget

You can create a personalized budget to manage your income and expenses.

3. Select “Budget”

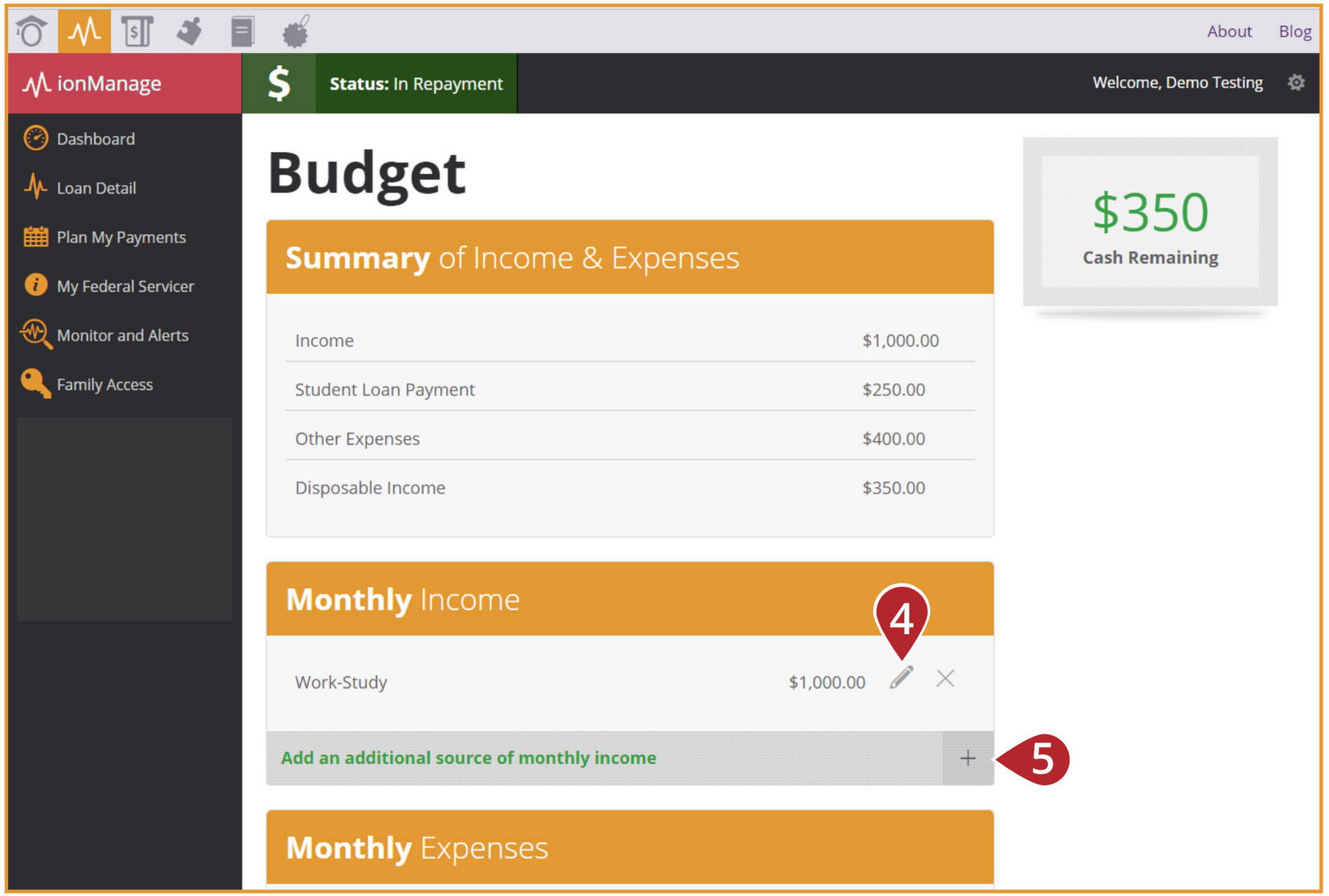


Budget

You can create a personalized budget to manage your income and expenses.

4. Scroll down to manually input your monthly income, expenses, and student loan payment.

5. You can edit existing lines by clicking on the pencil icon, you can create new lines by clicking the “+” icon.

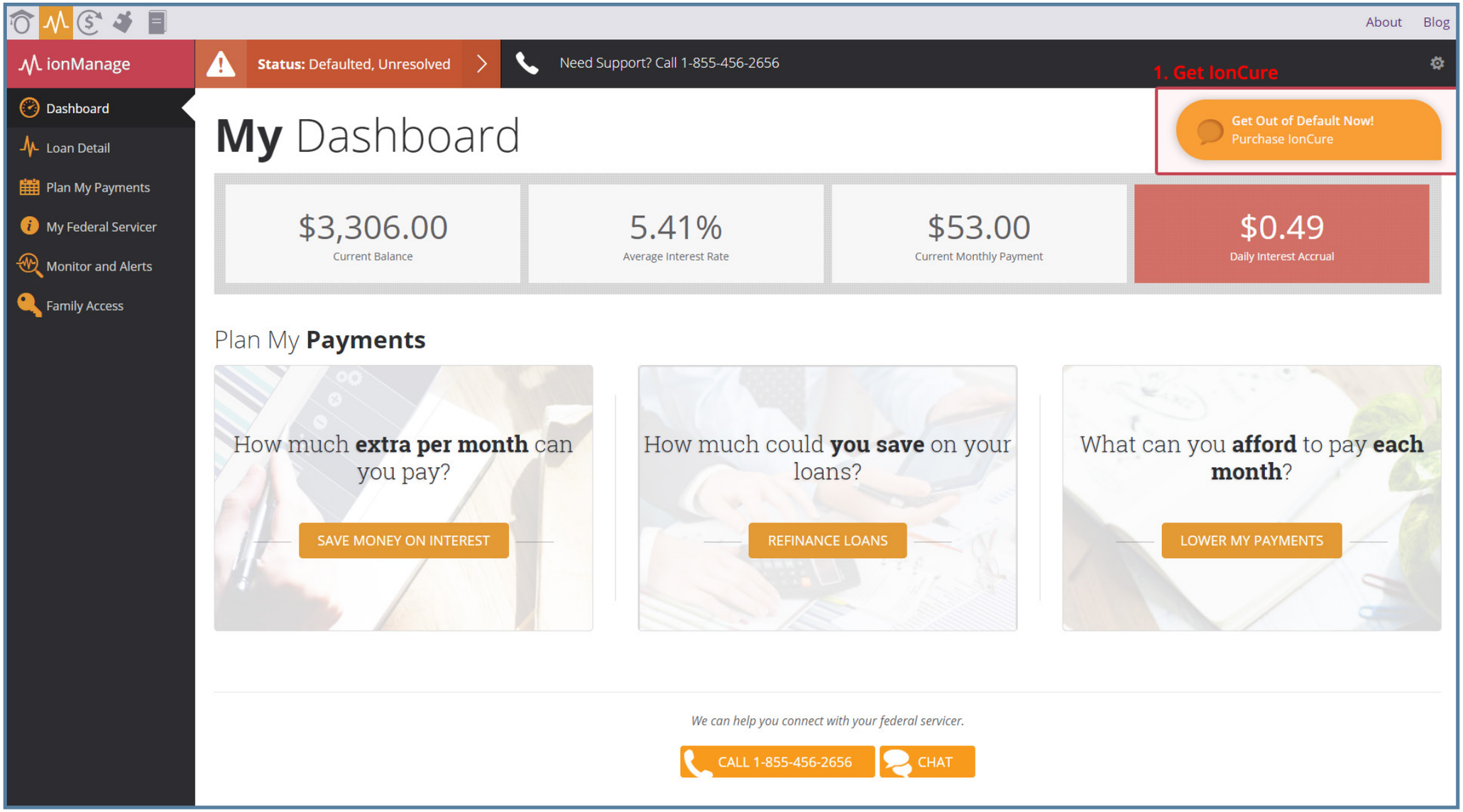


IonCure
default recovery

Subscribe to IonCure

If you or a family member has defaulted on a student loan you are eligible to take advantage of our concierge advisors to help get out of default or deliquency.

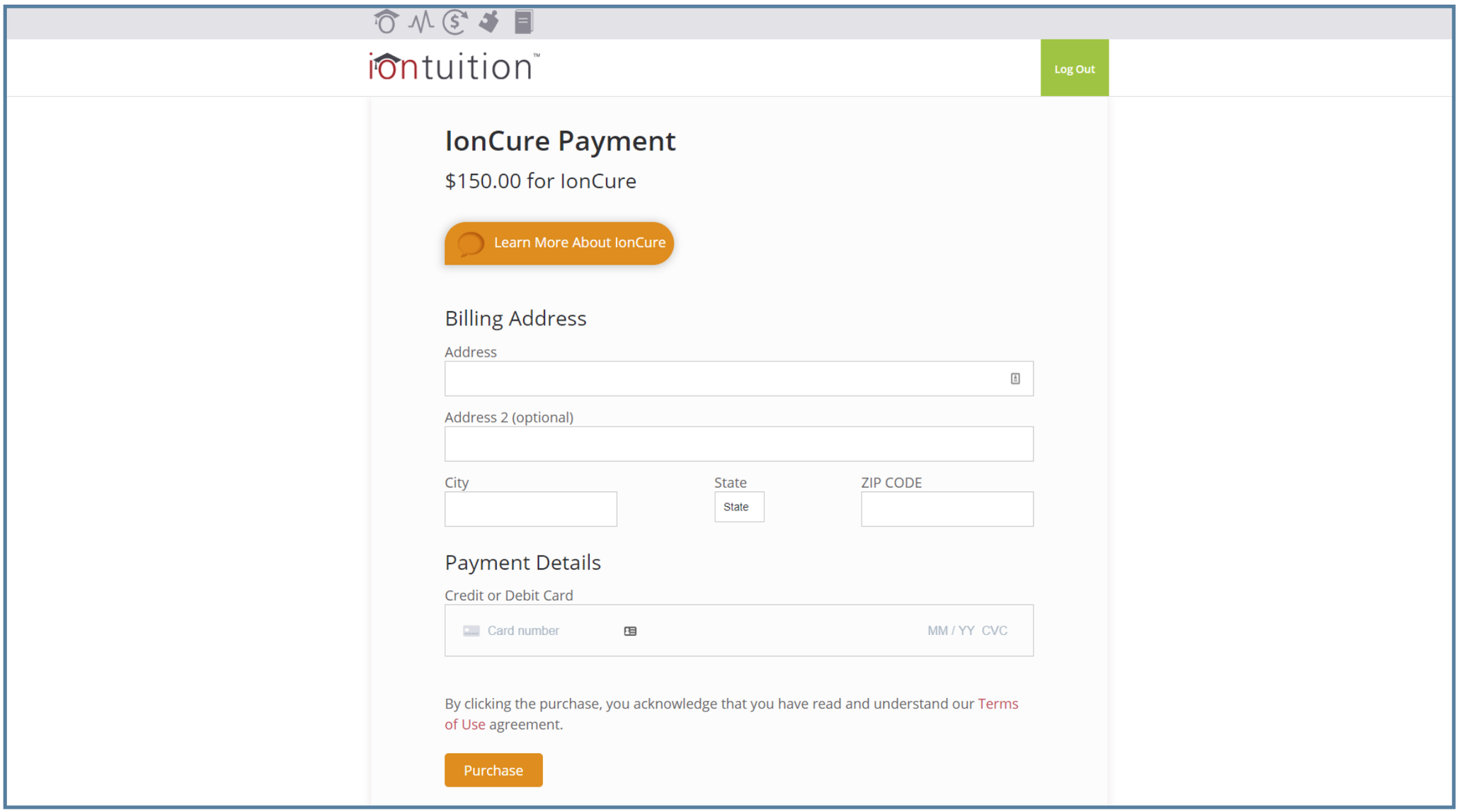
Once you have loaded your loans into IonTuition with the default or deliquent status you'll be able to click on the IonCure button on the Dashboard.



Billing Information

IonCure | ion

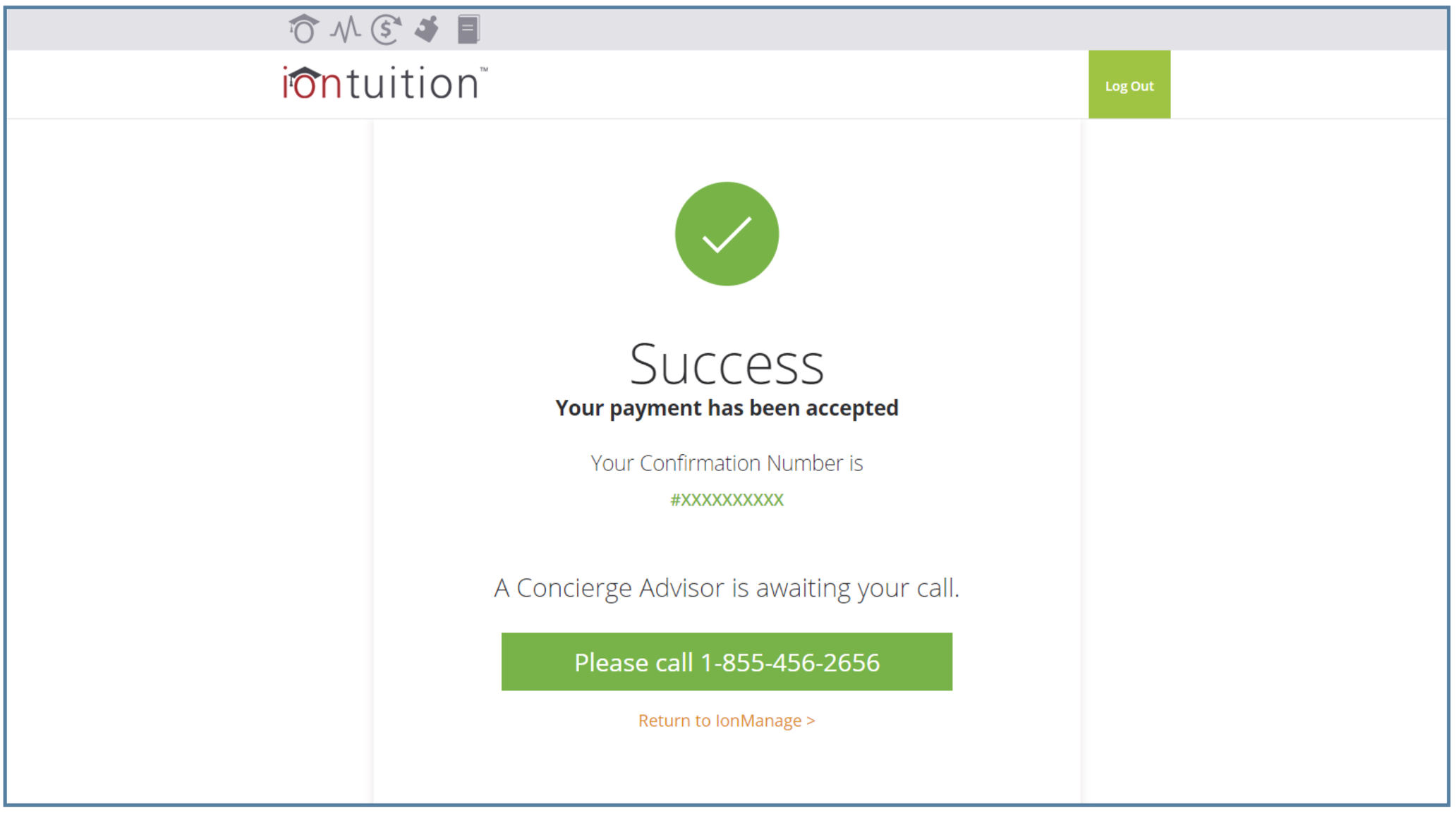
We want to make sure you get the quality service you deserve. Providing your billing information below and purchasing IonCure will allow our concierge advisors to help you through the entire process to get you out of default.



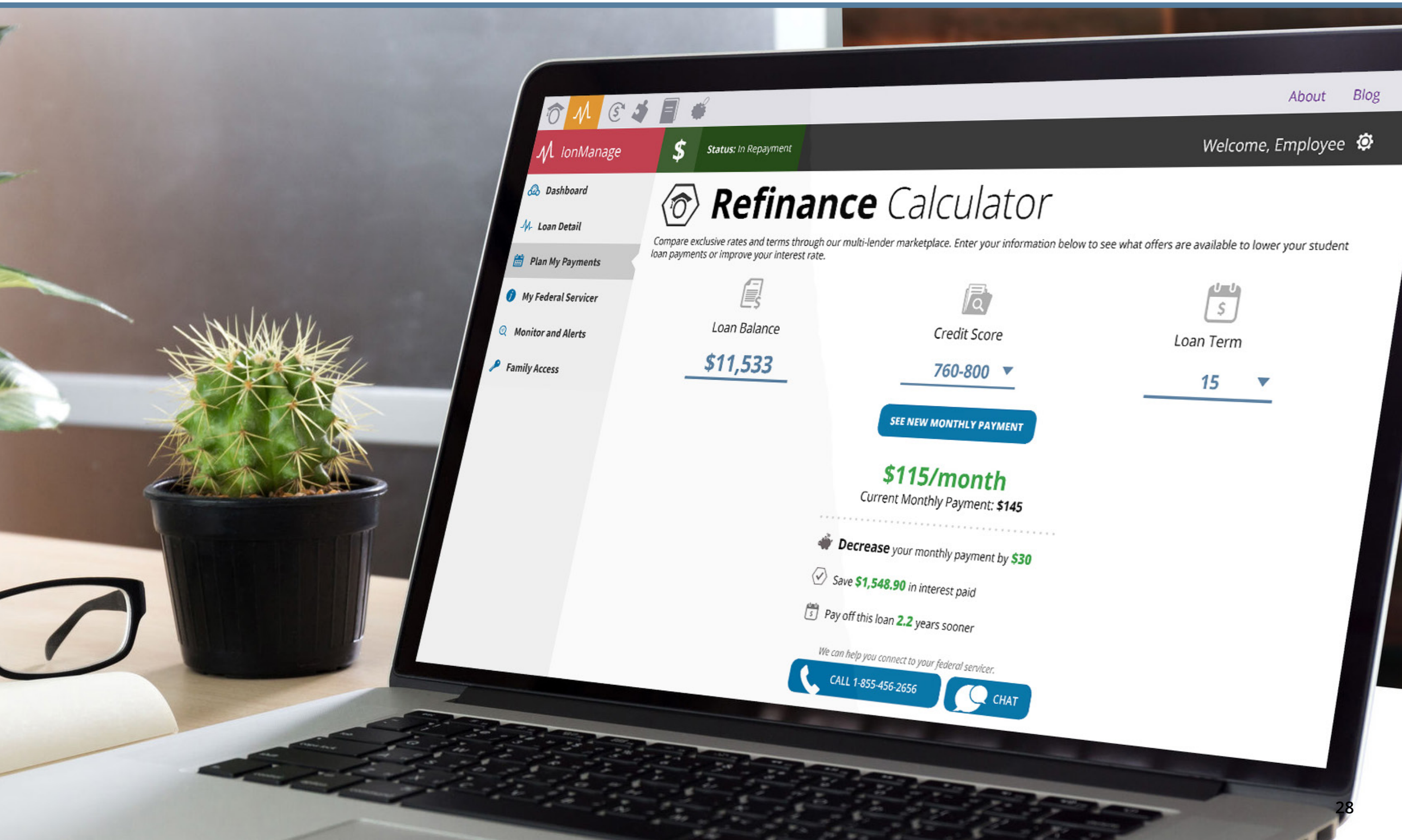
Confirmation

IonCure | ion

After you have purchased IonCure you'll be brought to a confirmation screen. There you will have the transaction ID for your records, and the phone number to reach a concierge advisor for immediate assistance.



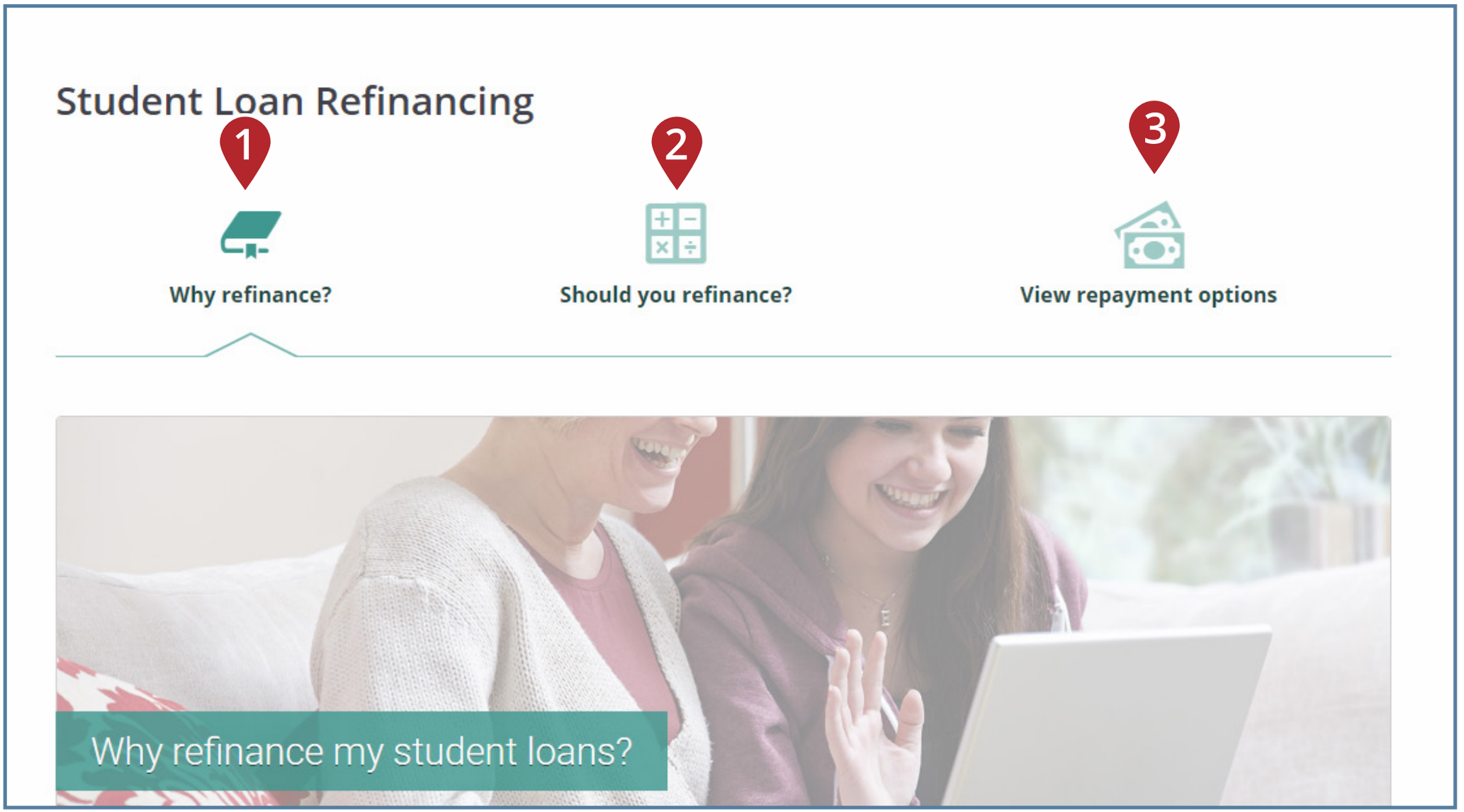
IonRefinance
multi-lender marketplace



IonRefinance

Explore the advantages, disadvantages, and requirements for refinancing your student loans. IonRefinance includes three options to help users.

1. ***Why refinance?*** - read about what happens to your student loans when you refinance.
2. ***Should you refinance?*** - determine if you're a good candidate for refinancing
3. ***View repayment options*** - explore repayment calculators



Why Refinance?

IonRefinance | ion

Refinancing often turns federal student loans into private loans. To inform users about how their repayment options may change after refinancing, we include content describing the difference between federal and private student loans.

1. **Users can learn what will happen to their repayment options after they refinance.**

FEDERAL STUDENT LOANS VS. PRIVATE STUDENT LOANS

	Federal student loans	Private student loans
Income-driven repayment plans	Eligible for IBR, ICR, REPAYE, and PAYE	Some forms may be available through select lenders
Deferment or forbearance	Eligible while in school, on active military service, or during times of financial hardship or illness.	May be available through select lenders
Loan forgiveness	Eligible if employed in qualified public service or under some income-driven repayment plans.	Not eligible
Rehabilitation	Yes, available for defaulted loans	Dependent on the lender
Consolidation	Yes, through the Federal Direct Loan Program	May be available depending on lender and credit score
Lower interest rate based on credit	No, interest rates are set by the federal government for all borrowers.	Yes, private lenders will often offer better interest rates to borrowers with stronger credit scores.

1

Should You Refinance?

IonRefinance

Student loan lenders only approve well-qualified borrowers for refinancing.

1. IonRefinance includes the characteristics of a qualified candidate for refinance.

Why refinance? | Should you refinance? | View repayment options

1

Good candidates for refinancing will usually have...

- A credit score greater than 700

Poor candidates for refinancing often have...

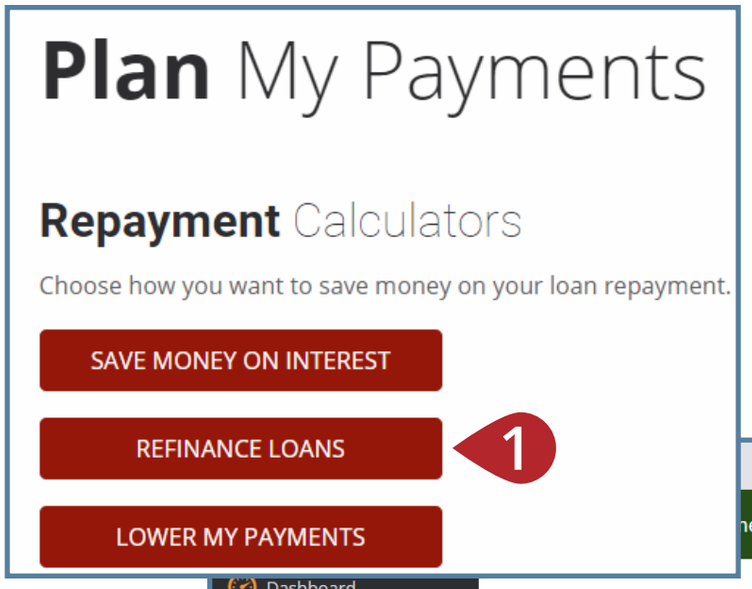
- A low credit score

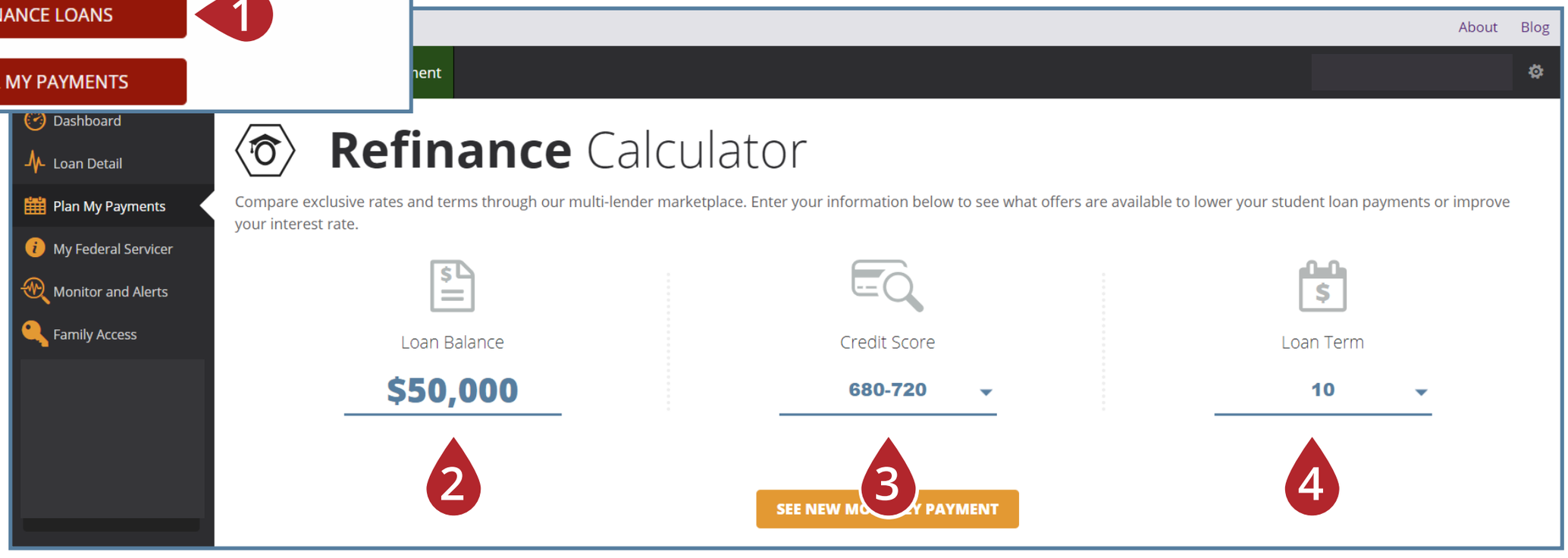
Refinance Calculator

IonRefinance | ion

You can pre-qualify for student loan refinancing and view offers from multiple lenders.

1. Choose “Refinance Loans” under the Repayment Calculators.
2. Your loan balance should populate automatically. If you don’t see all of your loans click here.
3. Choose your best estimate for your credit score.
4. Select the loan term you would like to refinance for.





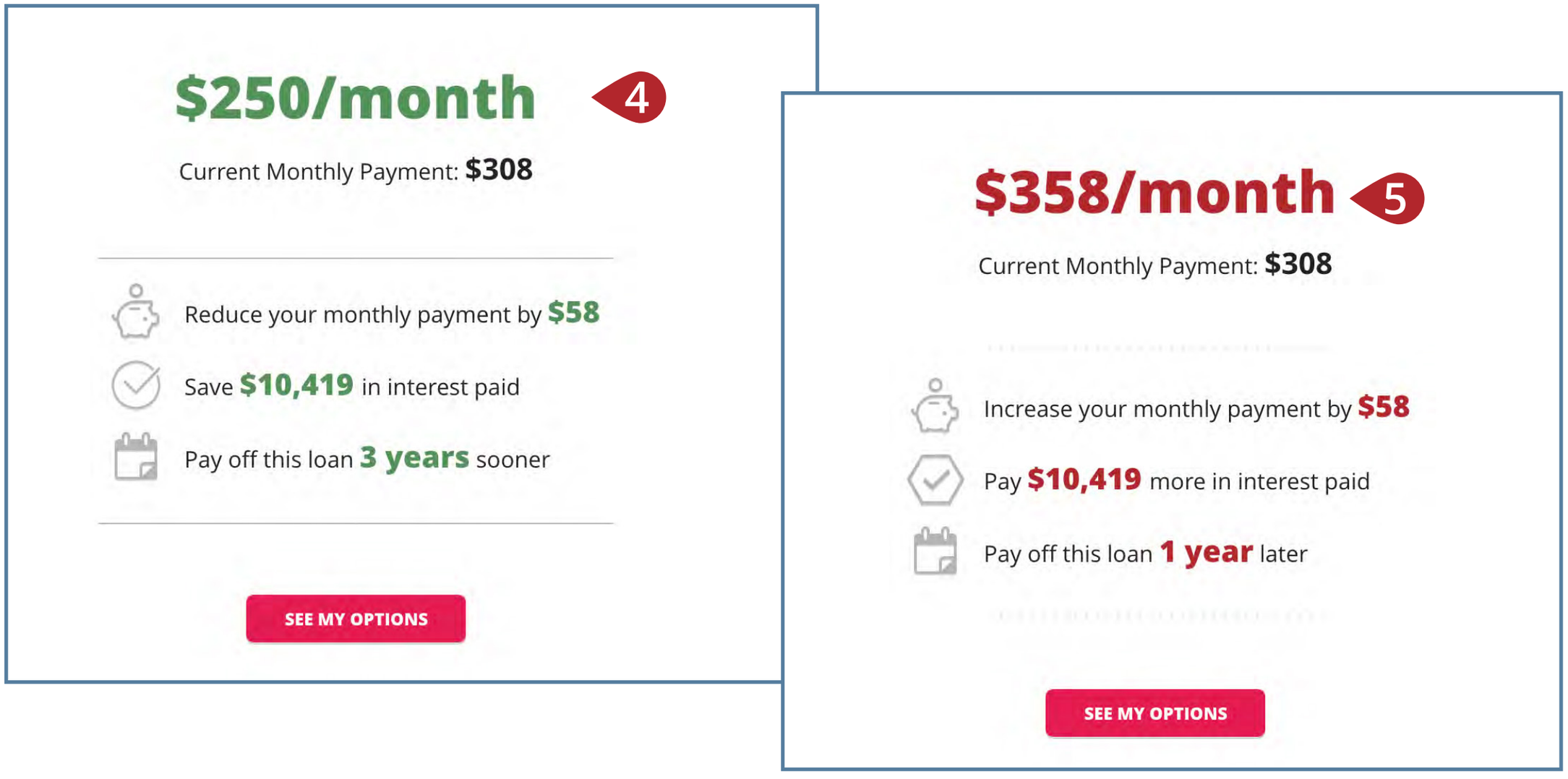
Refinance Calculator

IonRefinance | ion

We will never push somebody to refinance if it will not save them money on their payments.

4. If you're a good candidate for refinancing, you'll be presented with a lower monthly payment shown in green and an explanation of how much interest and time you can save.

5. If refinancing will not save you any money, the payment will appear in red and you'll be shown how much more time and money refinancing would cost you.

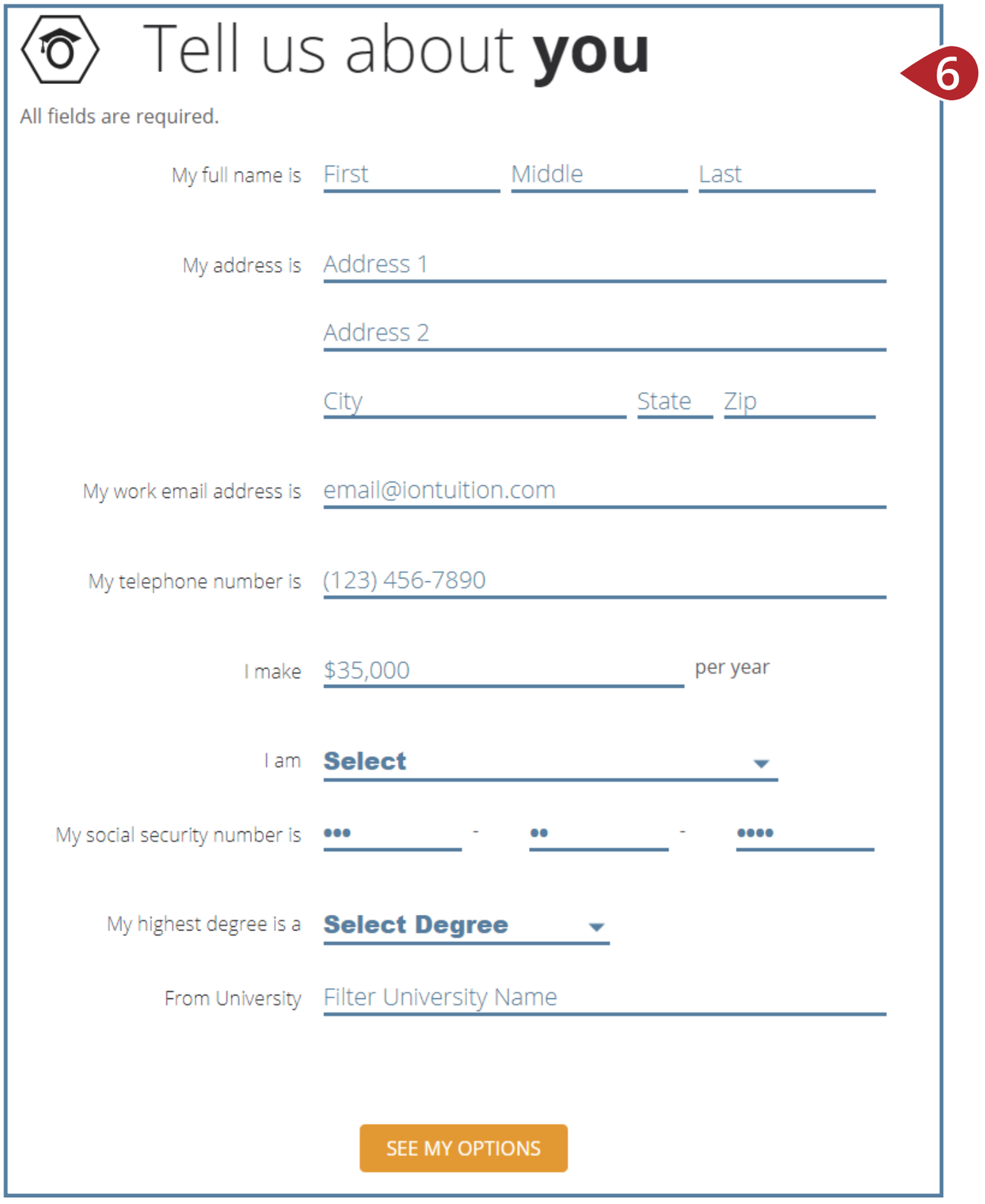


Refinance Calculator

IonRefinance | ion

You can pre-qualify for student loan refinancing and view offers from multiple lenders.

6. Provide some additional information to receive personalized offers from select lenders.

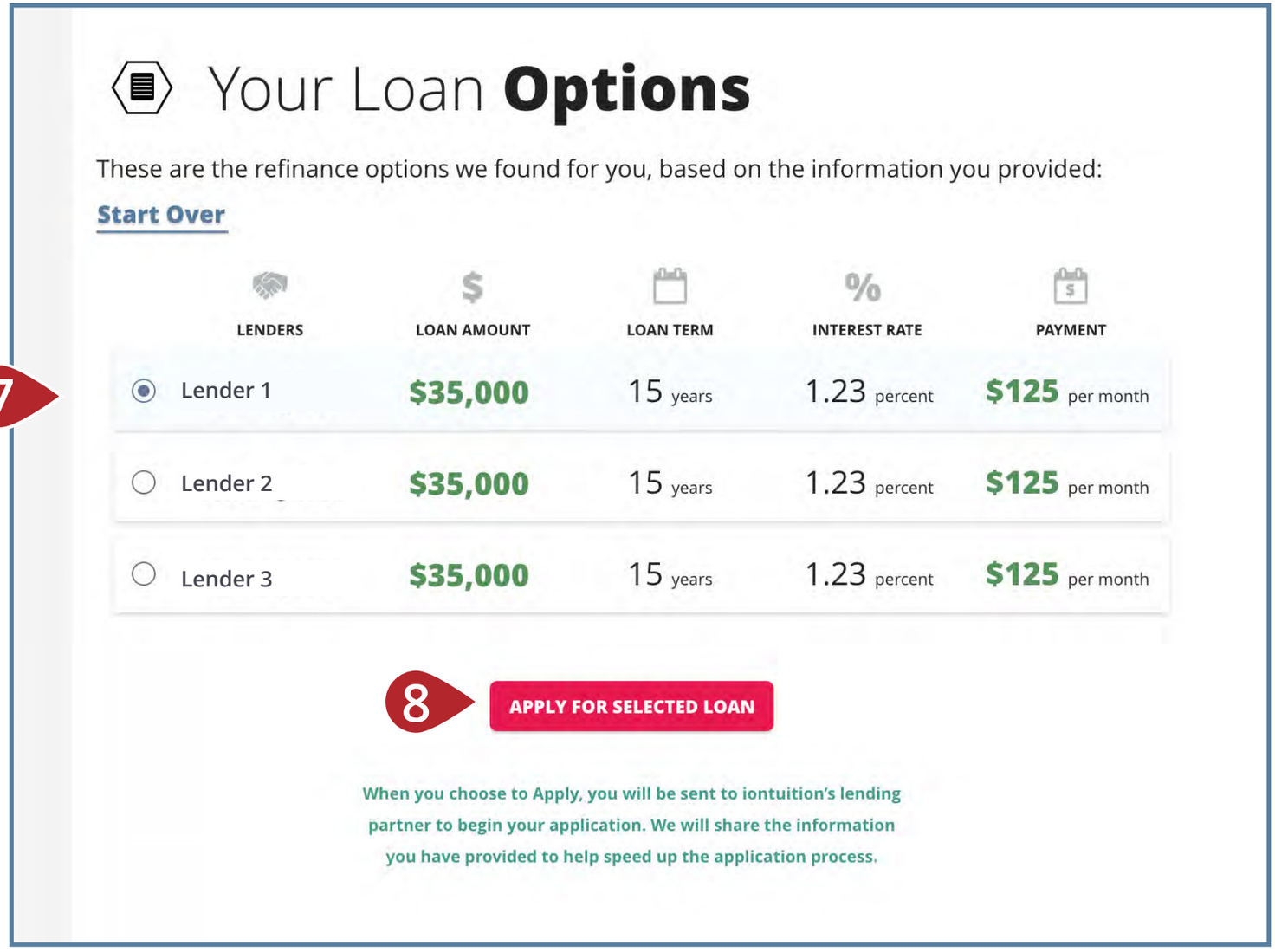


Refinance Calculator

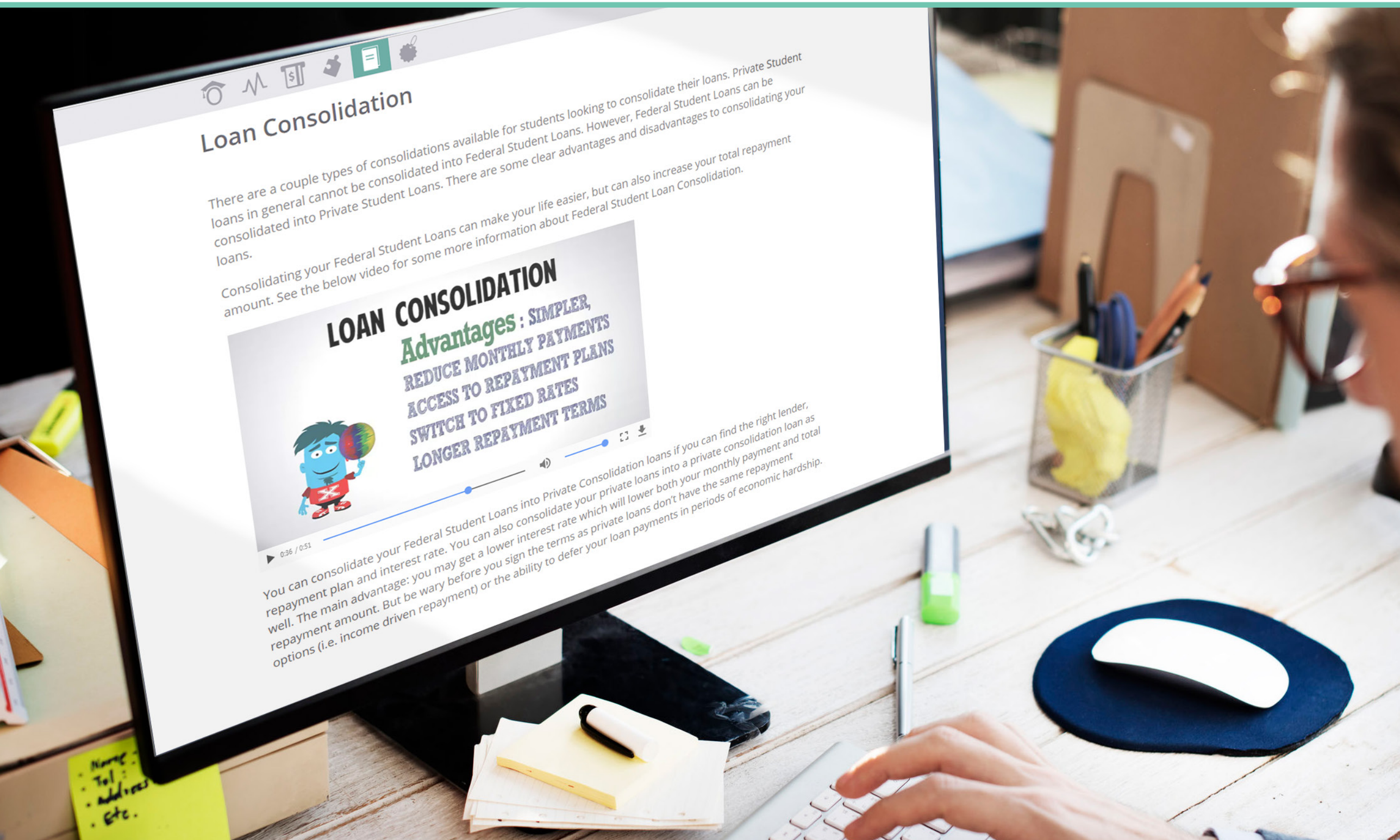
You can pre-qualify for student loan refinancing and view offers from multiple lenders.

7. You'll be presented with offers from lenders that have prequalified you to refinance your loans. Compare each offer and choose the best option.

8. Select one loan and then "Apply for Selected Loan" to be redirected to the lender's website to complete the application.



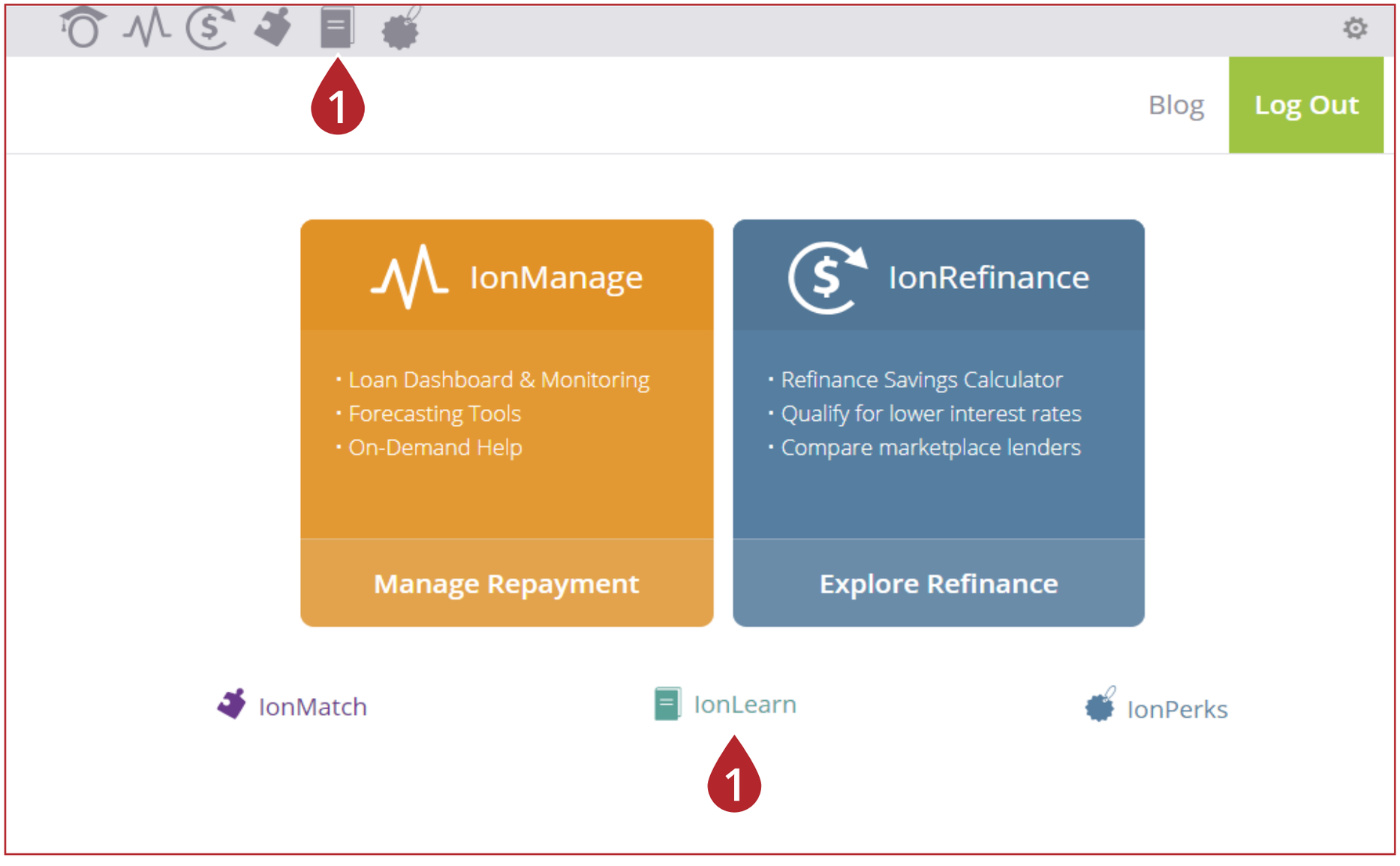
IonLearn
student loan educational library



Student Loan Educational Library

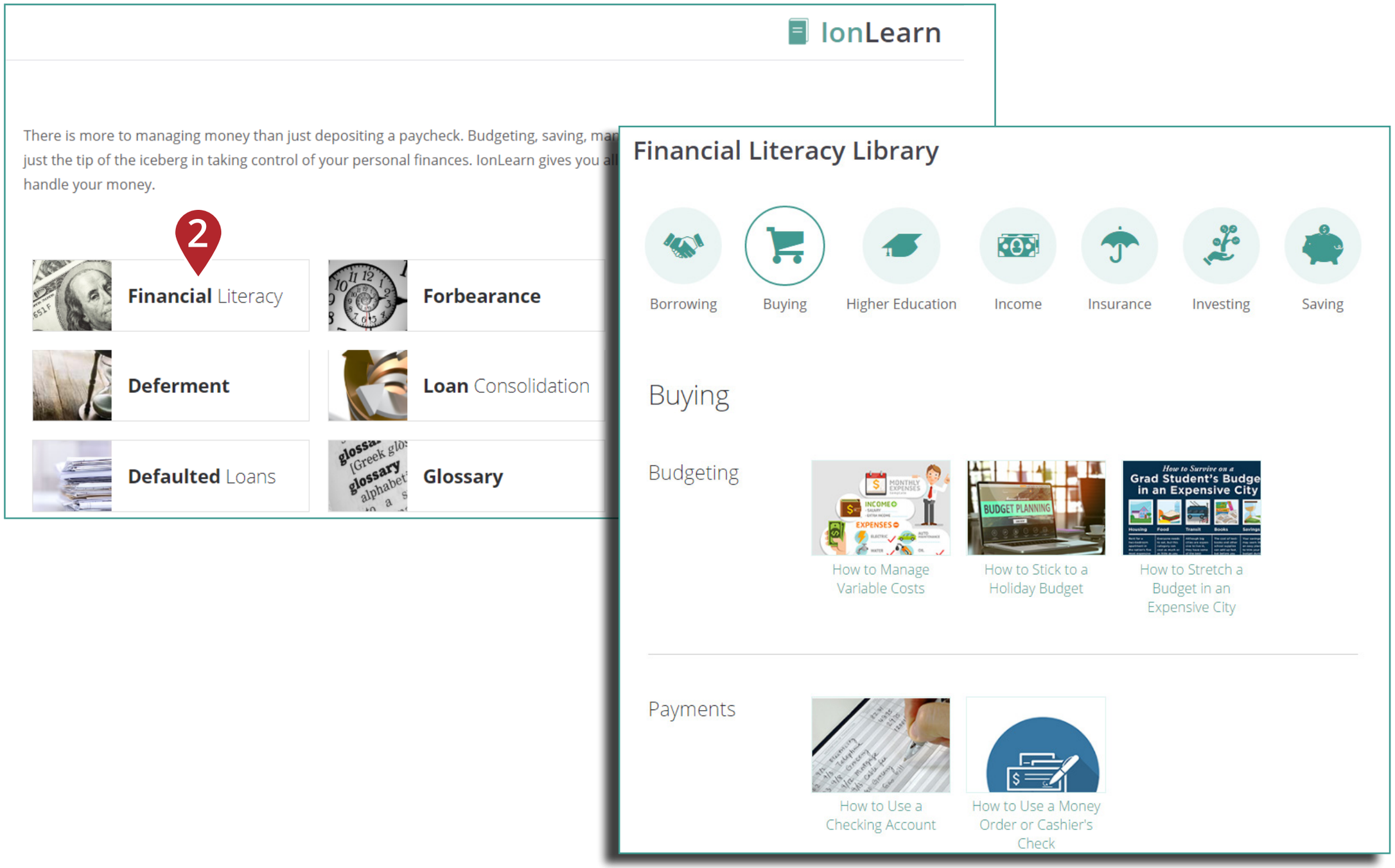
IonLearn contains materials to improve your financial literacy.

1. To access IonLearn, go to the dashboard of your IonTuition account and click one of the IonLearn icons.



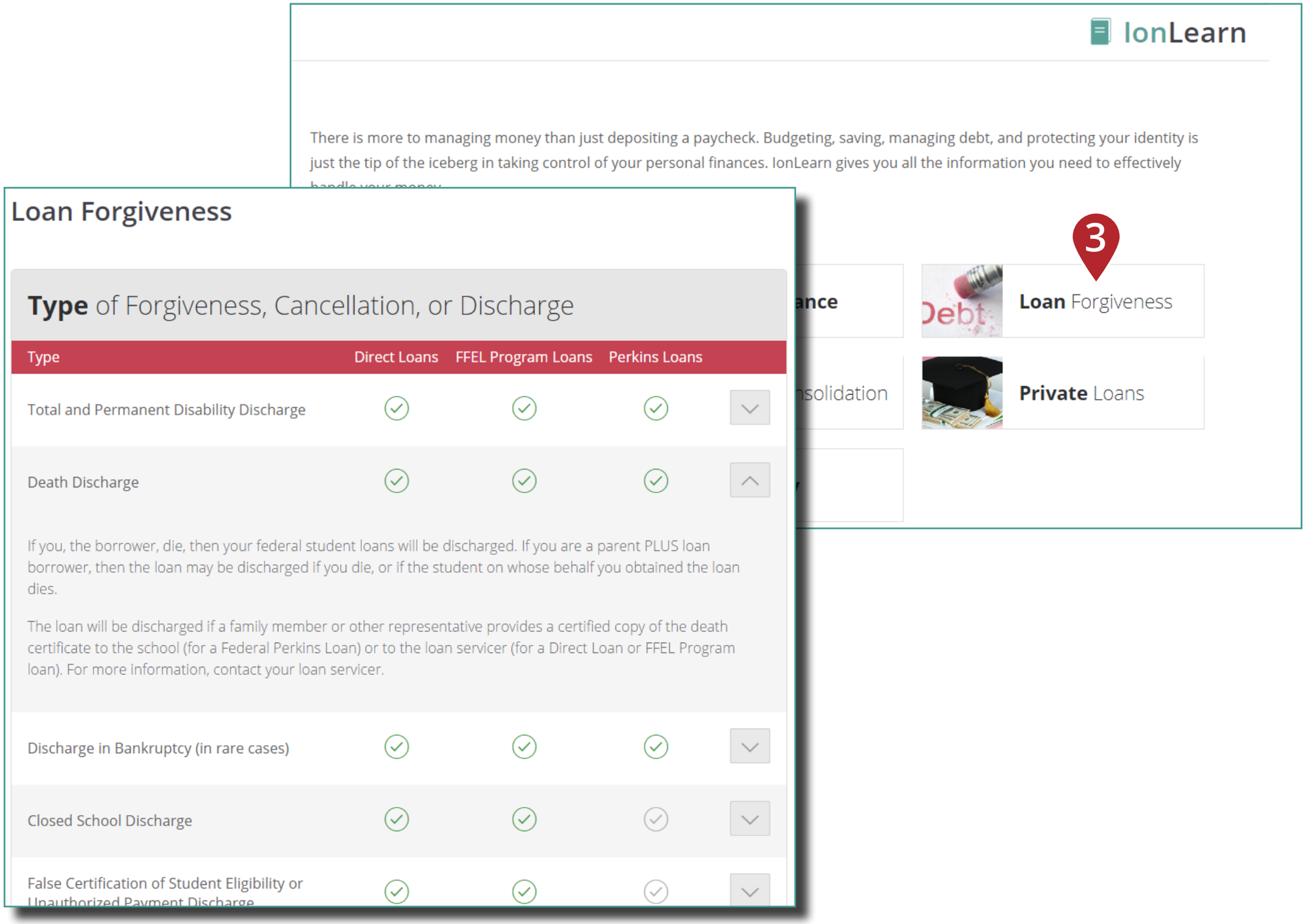
Financial Literacy

2. Financial Literacy Library: Read informative content on buying, saving, investing, and more.



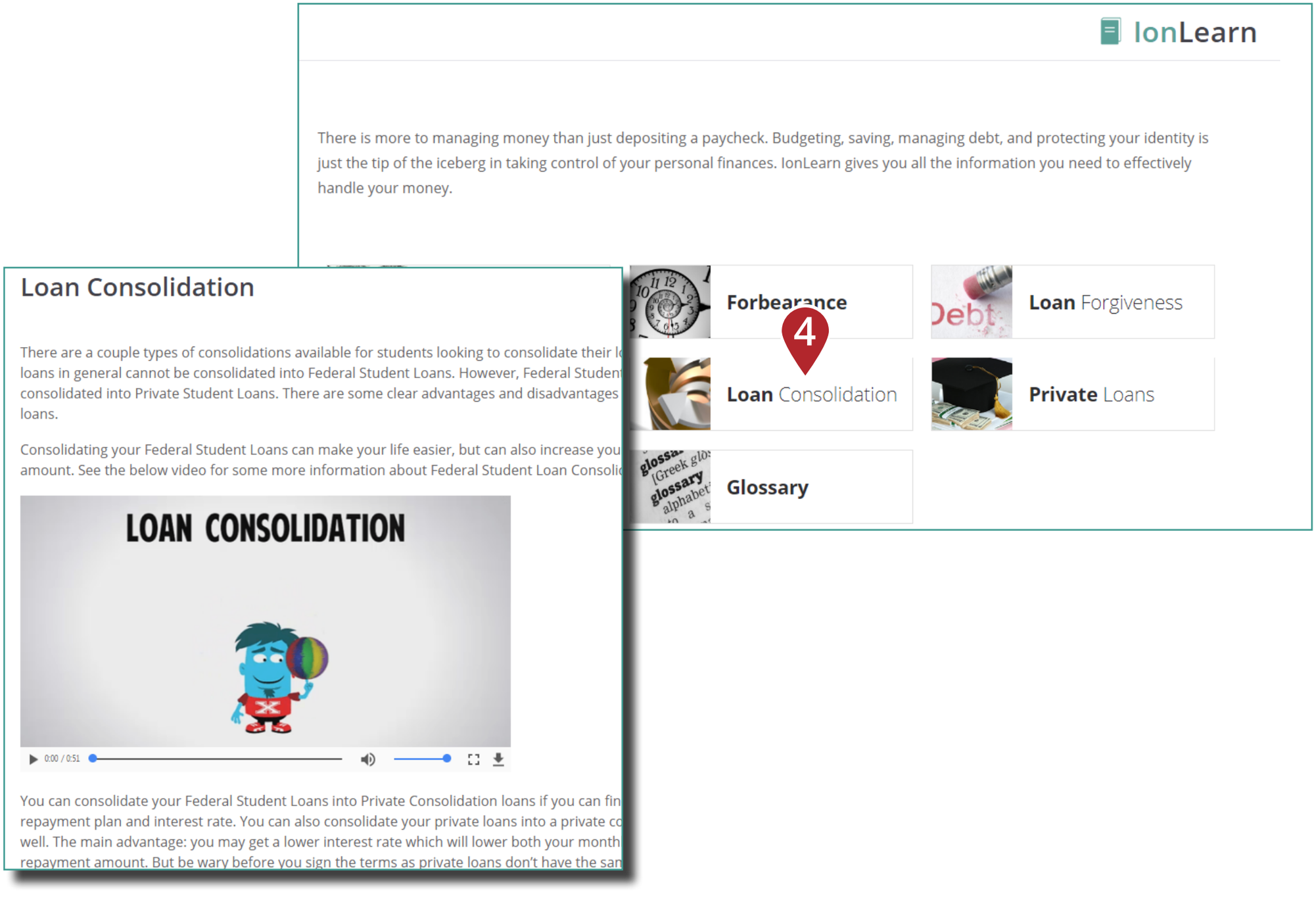
Student Loan Educational Library

3. Loan Forgiveness: See ways that your loans can be forgiven, canceled, or discharged.



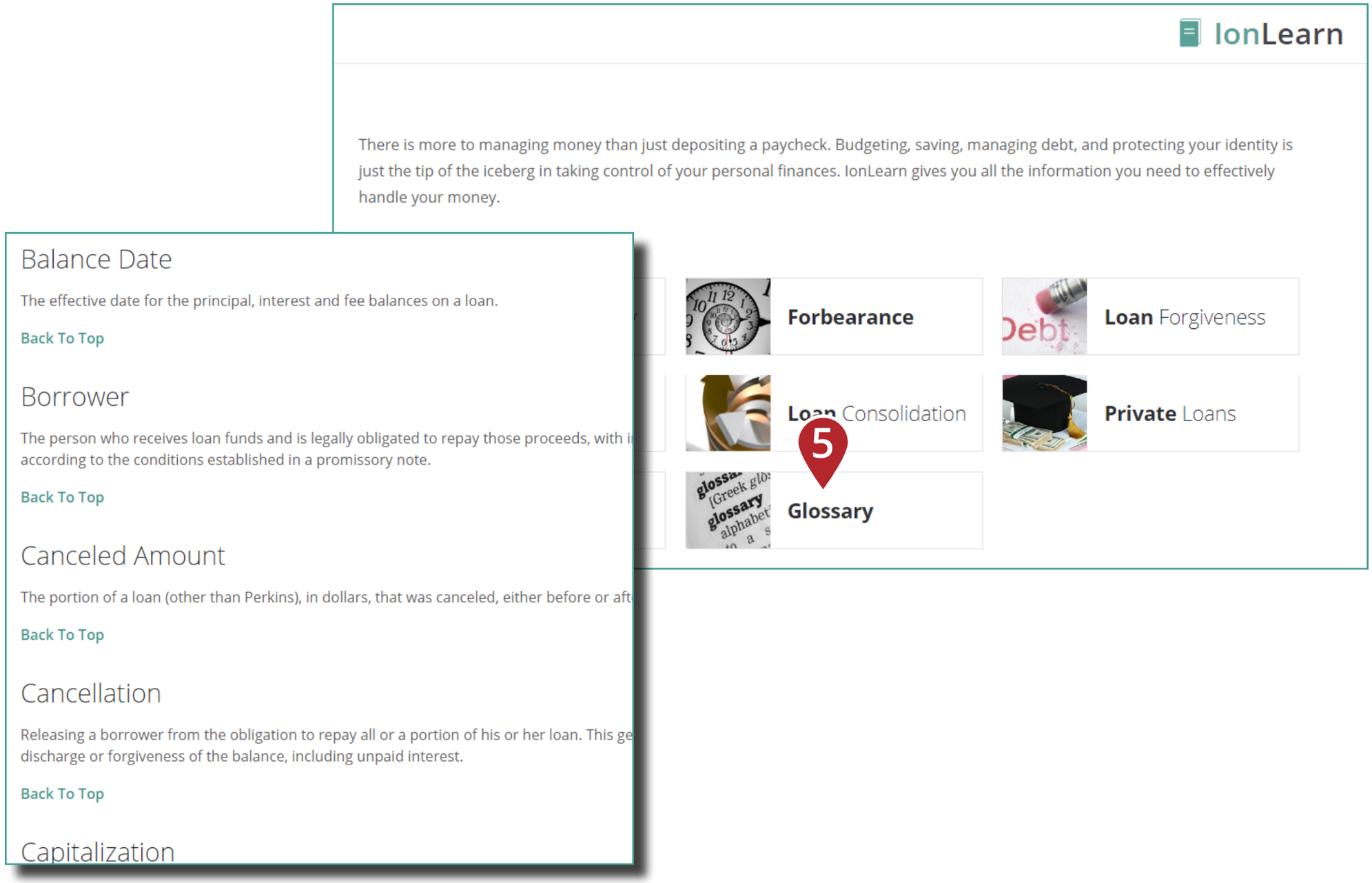
Student Loan Educational Library

4. Loan Consolidation: Watch a video to learn if loan consolidation is right for you.



Student Loan Educational Library

5. Glossary: Look up definitions of various terms related to student loans.



Student Loan Educational Library

6. Forbearance: Learn more about forbearance, including the two types and how to request it.

IonLearn

There is more to managing money than just depositing a paycheck. Budgeting, saving, managing debt, and protecting your identity is just the tip of the iceberg in taking control of your personal finances. IonLearn gives you all the information you need to effectively handle your money.

6

Forbearance

Loan Forgiveness

Loan Consolidation

Private Loans

Glossary

If you qualify for forbearance, you likely qualify for something better

Use this payment-free period to get your paperwork in and set up a long-term solution. Talk to a counselor about your situation and find the right affordable repayment option for you.

When you are on enrolled in an income-driven repayment plan, even $0 monthly minimum payments count toward loan forgiveness requirements. The time you spend in forbearance does not. Using more forbearance time than needed can set you back and keep you in debt for longer than necessary.

Contact A Counselor

Learn More About Forbearance

If you can't make your scheduled loan payments, but don't qualify for a deferment, your loan servicer may be able to grant you a forbearance. With forbearance, you may be able to stop making payments or reduce your monthly payment for up to 12 months. Interest will continue to accrue on your subsidized and unsubsidized loans (including all PLUS loans).

There are two types of forbearances: Discretionary and Mandatory.

Discretionary Forbearance

For discretionary forbearances, your lender decides whether to grant forbearance or not. You can request a discretionary forbearance for the following reasons: Financial hardship or Illness

Mandatory Forbearance

Student Loan Educational Library

7. Deferment: Read about situations where you may request a deferment on your federal student loans.

IonLearn

There is more to managing money than just depositing a paycheck. Budgeting, saving, managing debt, and protecting your identity is just the tip of the iceberg in taking control of your personal finances. IonLearn gives you all the information you need to effectively handle your money.

Financial Literacy

7

Forbearance

Deferment

Loan Consolidation

Defaulted Loans

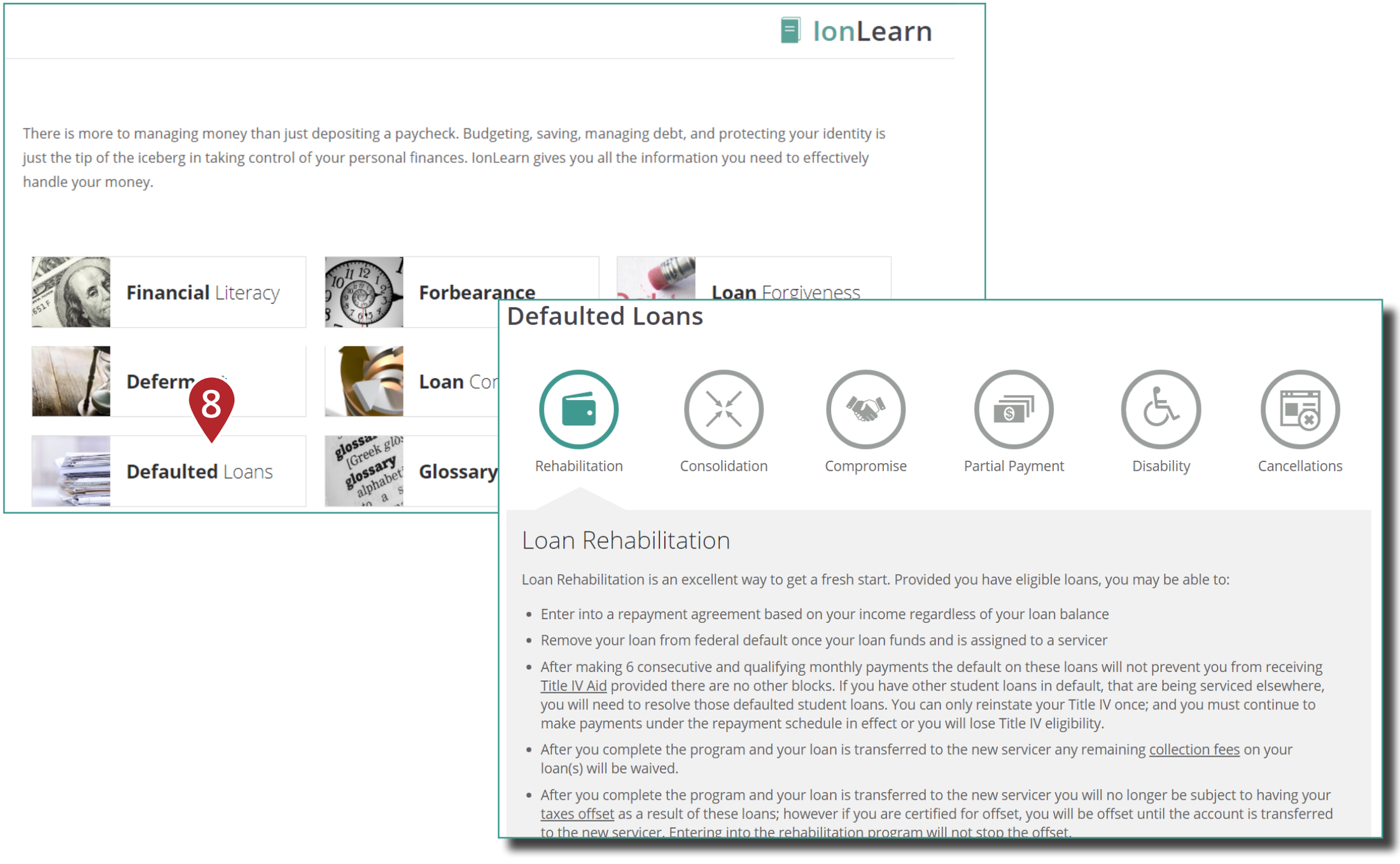
Glossary

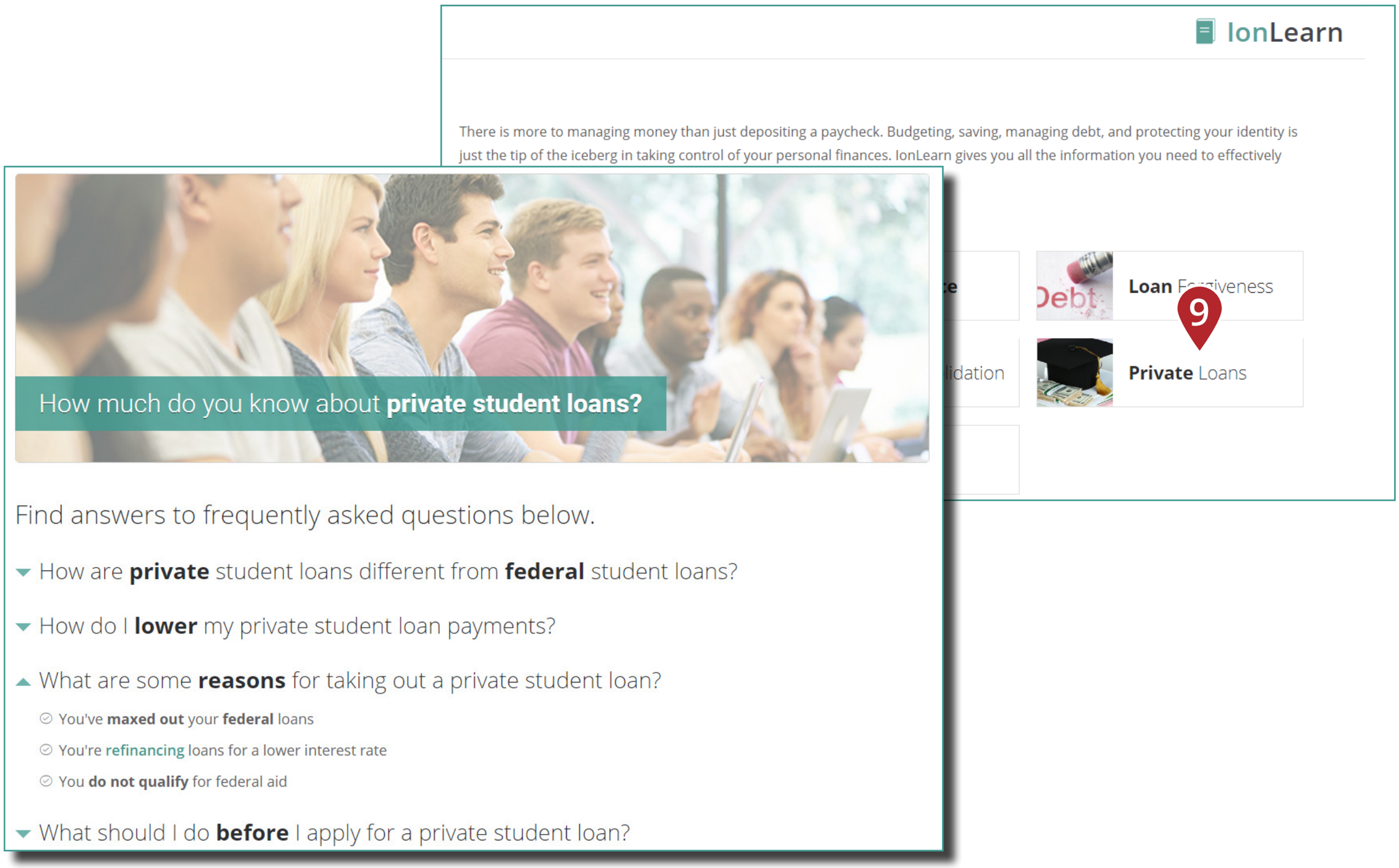
Situations When You May Apply for Deferment

Loan Servicer	Direct Loans	FFEL Program Loans	Perkins Loans
During a period of at least half-time enrollment in college or career school	✓	✓	✓
During a period of study in an approved graduate fellowship program or in an approved rehabilitation training program for the disabled	✓	✓	✓
During a period of unemployment or inability to find full-time employment (for up to 3 years)	✓	✓	✓
During a period of economic hardship (includes Peace Corps service) (for up to 3 years)	✓	✓	✓
During a period of service qualifying for Perkins Loan discharge/cancellation	✓	✓	✓
During a period of active duty military service during a war, military operation, or national emergency	✓	✓	✓
During the 13 months following the conclusion of qualifying active duty military service, or until you			

Student Loan Educational Library

8. Defaulted Loans: Compare your options for recovery if you have defaulted on your student loans.



Student Loan Educational Library

9. Private Loans: Find answers to frequently asked questions about private student loans.