



COLORADO ACADEMY OF  
FAMILY PHYSICIANS  

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STRONG MEDICINE FOR COLORADO

## Financial Review Available Professionals

### **Joy Sorensen Navarre**

Navigate, LLC

<http://www.navigatestudentloans.com/>

What's included?

- Comprehensive review of your current student loans.
- Custom solutions based on your career and family plans.
- Review of repayment scenarios: income-driven repayment, Public Service Loan Forgiveness, National Health Service Corps loan forgiveness, or private loan refinance.
- Identification of your best repayment options.
- Step-by-step instructions to maximize your savings and avoid common mistakes or omissions.
- Unlimited follow up at no extra charge. As career or family plans change we'll reevaluate with you. Plus, if your loan servicing company makes an error, we'll help you straighten it out.

### **Paul S. Garrard**

PGPresnets, LLC

<http://www.pgpresnets.com/>

What's included?

- Detailed review of the borrower's entire student loan portfolio.
- Online review of all federal repayment options, including IBR, PAYE, and REPAYE, and their forgiveness provisions, plus online help with repayment calculators.
- Review of Public Service Loan Forgiveness, including how to start the eligibility process and track borrower payments towards PSLF, plus updates on proposed changes.
- Review of federal consolidation and determination of whether borrowers are candidates for federal consolidation.
- Objective discussion about refinancing and how to know if borrowers are candidates for refinancing with a private lender, including our extensive detailed questionnaire on how to select a private lender for refinancing.
- Written summary and plan within 48 hours of phone consultation.
- Proactive follow up through our extremely popular "Courtesy Check" emails to ensure the borrower's repayment strategy is going as planned.



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- Unlimited ongoing support from PGPresents at absolutely no additional cost to the member of CAFP.

**Travis Hornsby**

Student Loan Planner, LLC

<https://www.studentloanplanner.com/>

What's included?

- Comprehensive review of PSLF, income driven repayment, refinancing, and more as it relates to your short and long term goals.
- Analysis how loan forgiveness impacts the financial aspects of private and public sector offers.
- Reviewing impact of the doctor's loan strategy on spousal income and loans.
- Discussion of how saving for retirement and paying back student loans are deeply connected.
- Any questions you have about student loans. Period.

**Daniel Wrenne**

Wrenne Financial Planning

<https://wrennefinancial.com/cafp>

What's included?

- Present complete inventory of your student loans.
- Understand goals and objectives for debt repayment.
- Present visual illustrations of various payoff strategies.
- Determine best strategy, given your current circumstances and future expectations.
- Formalize game plan with a standalone document which includes:
  - Summary of your plan and our discussions.
  - Detailed breakdown for how to execute on the strategy.
  - Future considerations, and things you will need to keep in mind should your circumstances change.