

## AGREEMENT

This Agreement is entered into by and between [your organization] and Heather Jarvis, Student Loan Expert, LLC, a North Carolina corporation (“Heather Jarvis” or “Ms. Jarvis”). The purpose of this Agreement is to state the terms and conditions under which Ms. Jarvis will provide specified services to [your organization] as generally described in this Agreement.

The parties agree to discuss [your organization]’s client’s student loan circumstances and to identify and agree upon issues for analysis by Ms. Jarvis (for example, client’s eligibility for specific repayment plans, potential for loan forgiveness, how tax filing status affects federal income-driven student loan repayment plans and forgiveness, and strategies for minimizing costs).

The parties agree that [your organization] will, with permission of your client, gather and deliver client records to Ms. Jarvis (including a .txt file downloaded from the National Student Loan Data system by your client).

**SERVICES.** Ms. Jarvis agrees to analyze the identified issues and deliver the following:

1. A student loan inventory based on records you provide (identifying the loans, listing principal balances and accrued interest, comparing interest rates, and noting potential subsidies).
2. Calculations establishing your client’s minimum required monthly payments for federal loans and comparing estimated total costs over time under available federal repayment plans, if applicable (based on loan types, loan status, disbursement dates, and debt-to-income ratio).
3. Calculations estimating your client’s projected federal loan forgiveness, if applicable (including assessment of employment qualification, loan eligibility, and repayment plan eligibility).
4. A telephone conference, including your client if you wish, to discuss Ms. Jarvis’ analysis and recommendations.

**PAYMENT.** [Your organization] agrees to pay Ms. Jarvis [flat rate, hourly rate, and/or expense reimbursement] for this Service. Ms. Jarvis will provide an invoice and W-9 and payment will be due [upon delivery of service or other specified schedule].

**STATUS AS INDEPENDENT CONTRACTOR.** The parties understand that Ms. Jarvis is an independent contractor with respect to [your organization] and not an employee.

**TERMINATION.** Either party shall have the right to immediately terminate this contract by written notice, with [your organization] being obligated to pay Ms. Jarvis for time or services rendered prior to such termination.

**GOVERNING LAW.** This Agreement shall be governed by and construed in accordance with the laws of the State of North Carolina.

SIGNATURES. The parties may sign this Agreement electronically and transmit signatures via email, facsimile or scan. Each party may sign the Agreement separately, and together the two signatures shall be joined together to create a countersigned and enforceable original.

\_\_\_\_\_  
*Signature of Authorized Official*

\_\_\_\_\_  
*Name of Authorized Official*

\_\_\_\_\_  
*Title of Authorized Official*

[Your Organization  
Street Address  
City, State Zipcode]

Date: \_\_\_\_\_

\_\_\_\_\_  
*Signature of Authorized Official*

Heather Jarvis  
\_\_\_\_\_  
*Name of Authorized Official*

President  
\_\_\_\_\_  
*Title of Authorized Official*

Heather Jarvis, Student Loan Expert  
5426 Dunmore Road  
Wilmington, NC 28409

Date: \_\_\_\_\_