

Anoka-Hennepin ISD#11

403(b) Student Loan Match Agreement

		XXX-XX-
Employee #	Employee Name	Last 4 digits of Social Security Number

\$		
Eligible Annual Match	Employee's Job Title	Building

DISTRICT MATCHING CONTRIBUTION INFORMATION:

403(b) SERVICE PROVIDER	TOTAL <u>ANNUAL</u> DISTRICT MATCH (may not exceed employee contribution or annual maximum)
	(2025-2026 Fiscal Year Total)
Ameriprise Financial (AMP)	
Educators Financial Service, Inc. (EFS)	
VOYA (VOY)	
P & A Financial Strategies, Inc. (PA)	

EMPLOYEE CONTRIBUTION CONFIRMATION:

☐ By checking this box, the employee is certifying that the information on the attached "Employee Certification of Qualified Student Loan" is accurate.

This agreement is intended to meet the requirements of, and qualify under, Section 403(b) of the Internal Revenue Code of 1986, as amended, and of the plan adopted by the Employer. The Employer and Employee agree that the employment agreement between Employer and Employee is being initiated or amended as stated above. This amendment is incorporated and made a part of the agreement as of the effective date above.

The terms of this Agreement are as follows: (1) As allowed by the SECURE 2.0 Act of 2022, Employer will make a matching contribution on account of qualified student loan payments made by Employee. The maximum matching contribution amount shall not exceed that stated in the applicable collective bargaining agreement. (2) The Agreement is a legal and binding contract and is irrevocable with respect to amount earned while it is in effect and applies only to amounts earned while it is in effect; (2)The Agreement will automatically terminate at the end of the fiscal year. Employees who wish to continue participation in the student loan match in a subsequent year are required to submit another student loan match agreement to certify their qualified student loan contribution for the subsequent year; (3) It is terminable at any time for amounts not earned; (4) A termination request remains in effect unless or until a new Agreement is submitted; (5) It replaces any previous Student Loan Match Agreement and therefore includes all applicable contribution choices; (6) By signing this agreement, the Employee certifies that they made a matching contribution to a qualified student loan that is eligible for the listed match amount in accordance with 26 U.S.C. § 401(m)(13).

EMPLOYEE SIGNATURE

DATE

For new accounts:

To be completed by vendor representative to verify account has been set up with the selected company:

Signature of Vendor Representative

Account #

Acceptance of the above request and its provisions is hereby acknowledged this _____ day of _____, 20_____.

For: Anoka- Hennepin Independent School District No. 11

By: _____
Employer Representative

Anoka-Hennepin ISD #11 403(b) Student Loan Match Agreement

Employee Certification of Qualified Student Loan Payment

This form serves as certification of a Qualifying student loan payment for purposes of the Anoka-Hennepin matching 403(b) contribution program. To satisfy the section 401(m)(4)(D)(ii) certification requirement with respect to a qualified education loan payment, the following items of information must be received by a plan:

List Qualified Student Loan payments made between July 1, 2025, and June 30, 2026

Payee	Date	Payment Amount
Total		

I certify that:

- I have made the following payments to a qualified student loan between July 1, 2025, and June 30, 2026
- The payments listed in the above chart were made by the employee.
- The loan being repaid is a qualified education loan and was used to pay for qualified higher education expenses of the employee, the employee's spouse, or the employee's dependent.
- The loan was incurred by the employee.

Signature

Date



403(b) Student Loan Match Instructions

Eligible Anoka-Hennepin Employees now have the option of receiving their annual 403(b) District contribution based on a matching contribution to a qualified student loan. Each year, employees who choose this option will need to fill out and return the attached Student Loan Match Agreement. Qualified Student Loans are those for which IRS document 1098-E is issued. The District will make a matching contribution each year in July based on the Qualified Student Loan Contributions made by the employee for the previous fiscal year (July-June).

Example: John is eligible for a \$2000 403(b) match based on the language in his working agreement. If John contributed \$2000 to paying off a student loan between July 1, 2025, and June 30, 2026, and he submitted the 403(b) Student Loan Match Agreement by June 30, 2025, he will receive a District Contribution to his 403(b) account in July of 2026.

Please fill out the Student Loan Match Agreement completely prior to June 30. Include the following information:

1. **403(b) SERVICE PROVIDER:** Chose one or more of the four district approved service providers. Be sure to set up your account with the company prior to sending your forms to the Labor Relations & Benefits department. A financial advisor or vendor representative can help you set up your account. **Please note: For all new accounts, the service provider signature is required.**
2. **District Match:** If you meet the eligibility requirements to participate in the 403(b) matching program, enter the **total fiscal amount** that you are eligible for not to exceed the amount you paid in qualified student loan payments. The District match will be prorated based on the number of paychecks for employees who work only part of the duty year and reduced by any amount that was previously received through a matching contribution to a 403(b) account.
3. **Employee Student Loan Contribution Confirmation:** Complete the “Employee Certification of Qualified Student Loan Payment” on the second page of the document and check the box to attest to the fact that the contribution that you made to a student loan between July and June meets or exceeds the amount of the District Match you are requesting.

The Student Loan Match Agreement needs:

1. Your printed name
2. Your signature and date of signature
3. The last 4 digits of your Social Security Number. (for identification purposes)

Student Loan Match Agreements received after June 30 will not be matched until October. In accordance with the Anoka-Hennepin 403(b) plan, match agreements will not be accepted after September 30 (3 months after the end of the fiscal year).

A new Student Loan Match Agreement needs to be submitted each school year.

Please send all completed forms to:
ESC – Labor Relations Department

If you have any questions, please contact the Labor Relations & Benefits Dept. at 763-506-1108.

Anoka-Hennepin 403(b) Match Amounts - 7/01/2025

Position Type Code	# of Days or hours Worked	Group	Per Pay Period Match Amt	# of Pay Periods	Annual Max
10 ADM & NEX		Administrators	\$211.54 paycheck	26	\$ 5,500
10 CAB		Cabinet	\$230.77 paycheck	26	\$ 6,000
11		Special Ed Supervisors*	\$150 paycheck	26	\$ 3,900
15/16	< 260 days	Misc E-12	\$100 paycheck	20	\$ 2,000
15/16	260 days	Misc E-12	\$76.93 paycheck	26	\$ 2,000
20	260 days	Principals*	\$200 paycheck	26	\$ 5,200
20	230 days	Asst Princ 10 mo*	\$200 paycheck	26	\$ 5,200
30/17		Teacher/Tier 1*	\$100 paycheck	20	\$ 2,000
35		Teacher – ABE/ECFE*	\$100 paycheck	20	\$ 2,000
36		SRKR/Preschool Tchrs*	\$100 paycheck	20	\$ 2,000
40		Confidential	\$125 paycheck	26	\$ 3,250
41	260 days	Secretaries 12 mo	\$96.16 paycheck	26	\$2,500
41	230 days	Secretaries 10 mo	\$75 paycheck	20	\$1,500
43		SOS*	\$110 paycheck	26	\$2,860
43		SOS 10 month*	\$124.35 paycheck	20	\$2,860
45	6+ hours	Paraeducator	\$87.50 paycheck	20	\$1,750
48	260 days	Tech Specs*	\$115 paycheck	26	\$2,990
48	230 days	Tech Specs CAPE	\$149.50 paycheck	20	\$2,990
50		Custodians*	\$100 paycheck	26	\$ 2,600
52		Building Sups	\$150 paycheck	26	\$3,900
60	6+ hours	CNP Assts*	\$100 paycheck	20	\$ 2,000
62		CNP Site Sups	\$150 paycheck	20	\$3,000
62	260 days	CNP Site Sups	\$115.38 paycheck	20	\$3,000
71		CED Coordinators	\$100 paycheck	20	\$ 2,000
72/73	260 days	CED w/ Benefits	\$76.93 paycheck	26	\$ 2,000
72/73	< 260 days	CED w/ Benefits	\$100 paycheck	20	\$ 2,000
88		Prog Assts*	\$100 paycheck	20	\$ 2,000
90		Prog Assts*	\$100 paycheck	20	\$ 2,000

* Currently in negotiations for 2025-26 Fiscal Year

- See contract for eligibility

Anoka-Hennepin 403(b) Vendor Representatives

Ameriprise Financial

Rob Harris
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Educators Financial Services, Inc.

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VOYA/Capital Street Financial

Brian Jakubiak
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VOYA registration website:
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