

FINANCIAL AID *IS NOT* FREE MONEY.

A school's offer of "aid" is often a mix of grants you don't repay and loans you must repay with interest. Know your financial obligation before you enroll and make a plan to manage your debt. NYC Financial Empowerment Center counselors can help you understand Award Letters and more.

BE REAL ABOUT STUDENT LOANS.

Visit nyc.gov/studentloans or call **311** for information or to schedule a FREE financial counseling appointment.



Financial
Empowerment
Center