

# STUDENT DEBT *ISN'T* *NECESSARILY* “GOOD DEBT.”

Pursuing higher education is good, but borrowing more than you need or can realistically repay is not. Make a plan to manage your debt. NYC Financial Empowerment Center counselors can help you explore loan options, create a budget, and more.

## **BE REAL ABOUT STUDENT LOANS.**

Visit [nyc.gov/studentloans](https://nyc.gov/studentloans) or call **311** for information or to schedule a FREE financial counseling appointment.



Financial  
Empowerment  
Center