

STUDENT LOAN DEBT *SHOULDN'T* *MEAN* DEBT STRESS.

You didn't plan to fall behind or default on student loans. But you can make a plan to manage your debt. NYC Financial Empowerment Center counselors can help you lower monthly payments, explore loan forgiveness, or get out of delinquency or default, depending on your loans.

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