

# STUDENT LOANS ARE REAL DEBT.

The student loans you take out today can impact you financially for years to come. 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