

Start losing that student loan debt



The NYC Department of Consumer Affairs (DCA) Office of Financial Empowerment is hosting a series of student loan debt clinics where you can get:

- FREE confidential one-on-one financial counseling with a professional financial counselor
- FREE consultation with a legal aid attorney

Financial counseling sessions are 30 minutes. Your counselor can help you explore more affordable payment plans, see if you qualify for debt forgiveness programs, and more.

» **SEE BACK** for a checklist of documents to bring with you.

January 12 Clinic *in the Bronx*

10 a.m. – 4 p.m.

Mott Haven Library-New York Public Library
321 East 140th Street
Bronx, NY 10454

 **4 5 6** to 138 Street


To RSVP:

Click here or go to
jan-12clinic.eventbrite.com

January 26 Clinic *in Brooklyn*

10:30 a.m. – 4:30 p.m.


Crown Heights Library-Brooklyn Public Library
560 New York Avenue
at Maple Street
Brooklyn, NY 11225

 **2** to Sterling Street

To RSVP:

Click here or go to
jan-26clinic.eventbrite.com

Walk-ins will be seen on a first-come, first-served basis.

 All locations are wheelchair accessible.

For more information, visit nyc.gov/dca



Bill de Blasio
Mayor

**Consumer
Affairs**

Lorelei Salas
Commissioner



New York
Public
Library

Bklyn
Public Library



Financial counselors are from NYC Financial Empowerment Centers, which are run by DCA's Office of Financial Empowerment in partnership with Bedford Stuyvesant Restoration Corporation, Urban Upbound, The Financial Clinic, Neighborhood Trust Financial Partners, and Phipps Neighborhoods. Legal consultation is courtesy of the New York Legal Assistance Group.



Checklist of Documents to Bring to the Clinic

To get the most out of your appointment, please bring the documents listed below. Please note that financial counselors will still be able to help you even if you don't have the requested documents.

ALL STUDENT LOAN HOLDERS

- Any letters, emails, or other written records about your student loans from **loan servicers**, debt collectors, or others

FEDERAL STUDENT LOAN HOLDERS

- MyStudentDataFile

Your MyStudentDataFile from the National Student Loan Data System (NSLDS) contains important information about your federal student loans. Follow the steps below to download your MyStudentDataFile:

1. Go to NSLDS.ed.gov
2. Click the "Financial Aid Review" button.
3. "Accept" the disclaimer to continue.
4. Enter your Federal Student Aid (FSA) ID Username and Password to log in. If you don't have an FSA ID, click the "Create an FSA ID" tab and create an account.
5. Download and save your MyStudentDataFile.
6. Select "Confirm" on the next screen to finalize the download.
7. Print a copy and bring it to the clinic (*if possible*).

Need Assistance?

Contact NSLDS at 1-800-4FED-AID (1-800-433-3243). If needed, a counselor can assist you in contacting NSLDS at your appointment.

PRIVATE STUDENT LOAN HOLDERS

- Your most recent private student loan statement(s) AND/OR
- Your credit report*

*If you don't have a recent statement(s), bring a recent credit report, which you can access for free at annualcreditreport.com. If you are unable to access your credit report, the counselor can assist you at your appointment.

STUDENT LOAN HOLDERS WHO ARE BEHIND ON PAYMENTS OR IN DEFAULT

- Any written communication from the debt collection agency
- Any notification of any wage garnishment or **tax refund offset** due to unpaid student loans (*if applicable*)
- Any notices of judgment or records if you were sued due to unpaid student loans (*if applicable*)

STUDENT LOAN HOLDERS SEEKING LOAN FORGIVENESS

- Any records, including employer certification forms, for any type of loan forgiveness or relief you are seeking, such as the Public Service Loan Forgiveness or the New York State Get on Your Feet programs
- Any information from your Human Resources Department about your employer's not-for-profit or government status and if your employer offers a student loan forgiveness program

STUDENT LOAN HOLDERS SEEKING AN INCOME-DRIVEN REPAYMENT PLAN

- Copy of your most recent tax return or other proof of income (*which ties your monthly payment to your income*)

Glossary and Resources

loan servicer: a company that handles the billing and other services on your federal student loan

tax refund offset: generally means the U.S. Treasury has reduced your federal tax refund to pay for certain unpaid debts

loan forgiveness programs: www.hesc.ny.gov/repay-your-loans (Higher Education Services Corporation website)

income-driven repayment plans: www.nyc.gov/studentloans (DCA website)