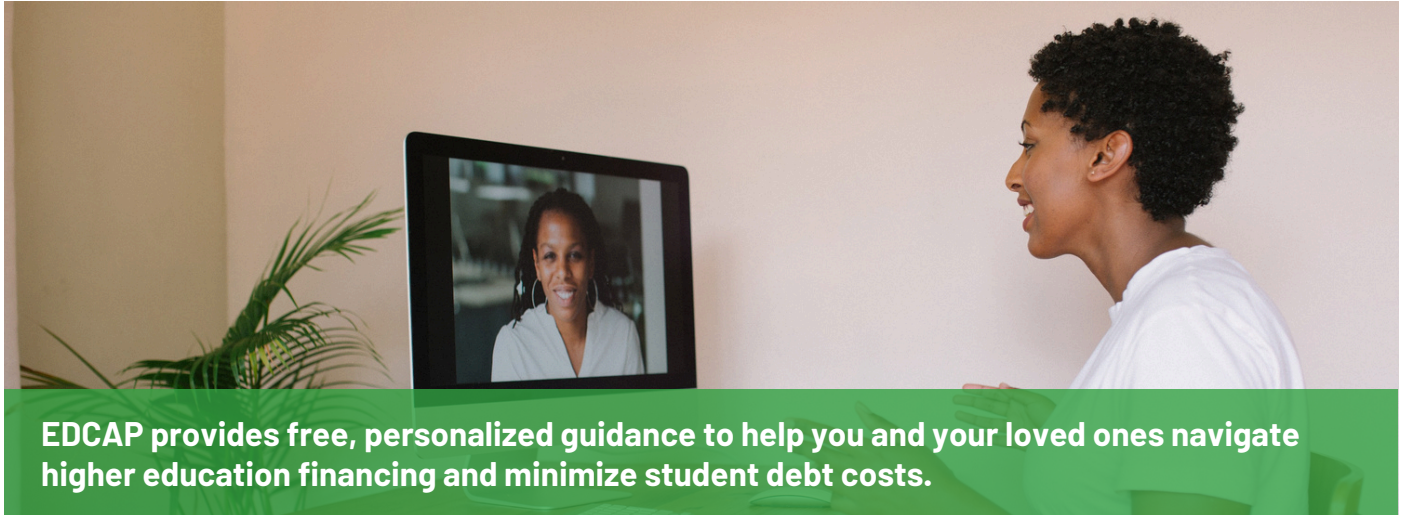


# Maximize Aid. Minimize Debt. Student Loan Help at Any Stage.



EDCAP provides free, personalized guidance to help you and your loved ones navigate higher education financing and minimize student debt costs.

## Comprehensive Expert Services Offered to Help:

### Future Students and Their Parents

- **Apply** for financial aid (FAFSA and other New York state-based aid).
- **Understand** and compare financial aid offers.
- **Make** a comprehensive plan to reduce college costs.

### Student Loan Borrowers

- **Determine** your best student loan repayment plan option.
- **Access** loan forgiveness and discharge programs.
- **Apply** for consolidation, deferment, or forbearance.
- **Resolve** issues with loan servicers and lenders.
- **Get out** of default to prevent wage garnishments, social security offsets, and tax intercepts.
- **Develop** a holistic, long-term strategy to better manage student debt.

## Get Free 1:1 Expert Help and Resources

Call our helpline or book a virtual session with an EDCAP counselor today!



[edcapny.org](https://edcapny.org)



[\(888\) 614-5004](tel:(888)614-5004)



[edcap@cssny.org](mailto:edcap@cssny.org)

