

GOT STUDENT LOANS?

**Don't ghost them after school –
it could cost you for life.**

**The good news? You might qualify for
lower payments or even forgiveness!**

Free help can guide you through your options.

Missing payments leads to:

- Credit damage
- Wage garnishment
- Lost tax refunds

Monthly payments are required 6 months after you:

- Graduate
- Leave school
- Drop below half-time enrollment

RELIEF + IMPROVED CREDIT ARE POSSIBLE

Apply for an Income-Driven Repayment (IDR) Plan at studentaid.gov/idr

- Payments can be as low as \$10/month
- Keep loans in good standing and build credit to qualify for housing or a car
- Qualify for loan forgiveness
- No job or income required

QUICK TIPS TO DO NOW



Update your contact information at
studentaid.gov



Create your loan servicer account and
turn on payment reminders

GET FREE ASSISTANCE FROM EDCAP

EDCAP provides free, one-on-one counseling to help you manage student loans, choose the best repayment plan, and access relief.

Add EDCAP to your contacts now—so we're there when you need us!



Free. Unbiased. Honest.
Student Loan Guidance.

Book online
at edcapny.org

EDCAP is a nonprofit program
of the Community Service
Society of New York.

**Add EDCAP to
Your Contacts**

