

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

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

**Add EDCAP to  
Your Contacts**