

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 or call **311** for information or to schedule a FREE financial counseling appointment.



STUDENT DEBT *ISN'T* *NECESSARILY* “GOOD DEBT”

Pursuing higher education is good, but borrowing more than you need or can realistically repay is not. Make a plan to manage your debt. NYC Financial Empowerment Center counselors can help you explore loan options, create a budget, and more.

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STUDENT LOAN DEBT *SHOULDN'T* *MEAN* DEBT STRESS.

You didn't plan to fall behind or default on student loans. But you can make a plan to manage your debt. NYC Financial Empowerment Center counselors can help you lower monthly payments, explore loan forgiveness, or get out of delinquency or default, depending on your loans.

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FINANCIAL AID *IS NOT* FREE MONEY.

A school's offer of "aid" is often a mix of grants you don't repay and loans you must repay with interest. Know your financial obligation before you enroll and make a plan to manage your debt. NYC Financial Empowerment Center counselors can help you understand Award Letters and more.

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