# HELP YOU?



### **EDUCATE**

Our student loan consultants can help you learn the proper terminology and make sense of your loans.

## **SEARCH**

Once we get to know you, we will help you find all programs that you might qualify for.



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## **APPLY**

We prepare the documents and applications to ensure you have the best chance of being approved.

## **ADVISE**

We provide comprehensive and personalized potential eligibility for all federal programs available to you.



## **THRIVE**

Don't let your student loans loom in the back of your thoughts. Get your financial situation sorted so that you can move forward with your life with confidence.

# PROCESS

- Attend a webinar or seminar for an overview
- Fill out an electronic application for a personalized consultation
- You are appointed your very own certified student loan consultant
- Comprehensive and personalized analysis created, reducing monthly payments and term
- Sign up for your new money saving federal plan
- Check out your new results



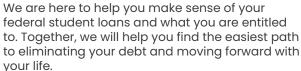
CALL 646.766.1330 OR VISIT NATIONAL STUDENT DEBTFORGIVENESS CENTER. COM



# WHO WE ARE

The National Student Debt Forgiveness Center is a nationwide organization dedicated to helping the millions of Americans facing financial difficulties due to their student loans.

We believe that education is the most powerful tool we have for building a brighter, stronger future and we believe that you shouldn't be punished for having to take out loans to complete your higher education.





#### HERE'S HOW WE CAN HELP!

No matter where you are with your student loan repayment, we can help you make sure you are taking the right steps toward financial health in the most efficient way possible.

NSDFC professionals that help you:

- Reduce your monthly payment
- Eliminate a portion of your balance
- · Remove default status
- Avoid tax offset and save your tax refund
- Discover and apply to relevant government programs
- Answer any and all questions about your loans and how to manage them

# STUDENT LOAN FORGIVENESS: ARE YOU ELIGIBLE?

Over the years, several different loan forgiveness programs have been passed to help certain students to be able to pay off their loans in exchange for helping their communities. These programs include the following:

# PUBLIC SERVICE LOAN FORGIVENESS PROGRAM

- This program is for people who have made at least 120 qualifying payments while employed by a qualifying employer.
- The list of qualifying employers includes those who employ "public service jobs," such as:
  - Government jobs
  - Non-profit organizations
  - Peace Corps or Ameri Corps
  - Military service
  - Public safety
  - Law enforcement
  - Early childhood education
  - Nurses and other areas of public health
  - Public education
  - Public library services

#### **OUR SERVICES**

- Public Sector Loan Forgiveness
- Income Driven Repayment Plans
- Consolidation
- Teacher Loan Forgiveness
- Disability Discharge
- Tax Refund intercepts and wage garnishment

# HOW DO WE DO IT?

# **ABOUT OUR SERVICES:**

- Create a personal student loan portfolio that includes all relevant information about your loans and eligibility in one place
- Determine whether you are eligible for any of the available government loan forgiveness/assistance programs
- Provide assistance in filling out and managing applications for almost all federal student loan programs
- Assist with Disability Discharge
- Assist and communicate with collection agencies and all federal servicers
- Assist with repayment plan options and applications
- Prevent tax refund intercepts and wage garnishment orders
- Assist with annual recertification and PSLF credit tracking
- And much more!

Disclaimer: NSDFC offers assistance in federal student loan document preparation and processing services to assist borrowers to identify and gain approval for one or more government agencies, the Department of Education, or your loan servicer. NSDFC is a private company, not affiliated with the government or your loan servicer and charges a fee. You may review various options and apply for the same government programs through the Department of Education without paying a fee. However, we pride ourselves in providing value in saving time for consumers to maneuver everything just as a tax preparation specialist charges fees for its services, even though consumers can complete their documents on their own. We do not make any student loan payments on your behalf and the loans remain in your name.

