

## STUDENT LOAN DEBT RESOURCES

### Free student loan debt help

- **Federal Student Aid Student Loan Support Center:** A free service provided by the U.S. Department of Education that offers help for federal loan borrowers. You can contact the center for information about IDR plans, loan consolidation or exit loan counseling. To contact the Student Loan Support Center, call 800-557-7394.
- **National Foundation for Credit Counseling:** The NFCC has a website specifically dealing with issues related to student loan debt, and they have an extensive list of possible repayment options.

### Recorded webinars from Savvy Ladies [www.savvyladies.org](http://www.savvyladies.org)

- <https://www.savvyladies.org/education/exploring-student-loan-terminology-a-foreign-language/>
- <https://www.savvyladies.org/education/student-loan-consolidation/>
- <https://www.savvyladies.org/education/how-to-build-credit-while-youre-unemployed/>
- <https://www.savvyladies.org/education/how-to-dig-out-of-debt-top-tips-from-a-financial-attorney/>

### Websites

**National Student Loan Data System (NSLDS):** This U.S. Department of Education database allows borrowers to access their federal student loan information, including outstanding balances, loan servicers, and repayment plans.

**Federal Student Aid:** The official website of the U.S. Department of Education provides comprehensive information on federal student loan programs, repayment options, and loan forgiveness programs.

**Loan Servicer Websites:** If you have federal student loans, your loan servicer's website is a valuable resource for account management, repayment plan information, and communication about your loans.

**Income-Driven Repayment (IDR) Plans:** IDR plans can help make monthly payments more affordable based on your income. Federal loans offer options like Income-Based Repayment (IBR), Pay As You Earn (PAYE), and Revised Pay As You Earn (REPAYE). These plans can be helpful in managing high student loan debt.

**Student Loan Refinancing Companies:** Refinancing private student loans might be an option to explore if you have a good credit score and a stable income. Companies like SoFi, Earnest, and CommonBond offer refinancing options with competitive interest rates.

**Consumer Financial Protection Bureau (CFPB):** The CFPB provides resources and tools to help borrowers navigate student loan repayment and resolve issues with loan servicers.

**Student Loan Forgiveness Programs:** Depending on your profession and loan type, you may qualify for loan forgiveness programs. For example, Public Service Loan Forgiveness (PSLF) is available for borrowers working in qualifying public service jobs.