

Have Student Loan Debt?



Take control of your student debt with free, unbiased, one-on-one counseling.

EDCAP can help you:

- **Determine** your best student loan repayment options
- **Access** loan forgiveness, cancellation, and discharge programs
- **Apply** for consolidation, deferment, and forbearance
- **Resolve** issues with loan servicers and lenders
- **Get out of default** to prevent wage garnishments, social security offsets, and tax intercepts
- **Develop** a comprehensive plan and strategy to tackle your student debt
- **Refer** you to other services and resources to address additional needs.

About EDCAP

EDCAP is a program of the Community Service Society of New York (CSS) and is funded by New York State. EDCAP was created to help New Yorkers navigate the complicated student loan repayment system and maintain their financial health.

We achieve our mission by providing direct counseling services, hosting presentations on pertinent student debt topics, and developing educational materials for borrowers.

All services are free, confidential, and unbiased.

Call now (516) 292-8100 or email EDCAP@legalservicesli.org
To schedule a session with one of our Student Debt Counselors.



www.legalservicesli.org
www.edcapny.org