

COMMON STUDENT LOAN DEBT STATISTICS:

- **Average student loan debt total per person: \$31,172**
- **Average monthly student loan payment for graduates: \$393**
- **Total student loan debt in the U.S.: \$1.52 trillion**
- **Time to pay off student debt: 10 to 30 years**

HERE'S HOW WE CAN HELP!

HELP CDC has partnered with Consumer Debt Counselors to provide student loan counseling services to borrowers who are overwhelmed by the many repayment options for Federal student loans. Our counselors are trained to consider all debts and have knowledge of the various student loan programs and--more importantly--the repayment options available under each program.

ONCE YOU HAVE YOUR CUSTOMIZED REPORT...YOU DECIDE:

- A. If you would like one-on-one help with your report, just log back onto the website at <http://http://www.helpcdc.org/services/student-loan-debt-counseling/> to connect with a Student Loan Advisor for an additional fee.

--OR--

- B. You can choose to complete the process on your own...just follow the specific instructions on your report.

BENEFITS OF WORKING WITH A STUDENT LOAN ADVISOR:

- The Student Loan Advisor will analyze your customized report.

- During your one-hour one-on-one session, the Advisor will help you evaluate your options as it relates to your financial goals and your budget.
- The two of you will identify the right solution FOR YOU!
- After your session, your Advisor will provide you with a customized report tailored to your specific circumstances, including:
 - FULL DESCRIPTION of your Selected Solution(s)
 - Items for Consideration
 - Detailed Steps to Implement Your Solution(s)

PLEASE NOTE:

** If you have private loans, you will need to speak with your loan service officer to discuss what options are available to you.*

*** Student Loan Counseling is a non-profit, fee-for-service program.*