

# Have Student Loan Debt?



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

## Legal Assistance of Western New York can help you:

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

All services are free, confidential, and unbiased.

## About the EDCAP Network

LawNY is a part of the Education Debt Consumer Assistance Program (EDCAP) Network. EDCAP is a program of the Community Service Society of New York (CSS).

EDCAP was created to help New Yorkers navigate the student loan repayment system and maintain their financial health. We are funded by New York State.

LawNY is assisting borrowers in 14 counties in western New York .

**Email [EDCAP@lawny.org](mailto:EDCAP@lawny.org)**

To schedule a session with one of our Student Debt Counselors.

Visit [LawNY.org/EDCAP](http://LawNY.org/EDCAP) for more student loan information.

