



# Free my Future

STUDENT LOAN DEBT SUMMIT

## RESOURCE PACKET FOR STUDENT LOAN BORROWERS



STUDENT  
BORROWER  
PROTECTION  
CENTER



# FEDERAL STUDENT LOAN RESOURCES

Understanding Federal Financial Aid <https://studentaid.gov/h/understand-aid>

Student Loan Repayment <https://studentaid.gov/manage-loans/repayment>

Student Loan Repayment Simulator <https://studentaid.gov/loan-simulator/>

Repayment Plans <https://studentaid.gov/manage-loans/lower-payments>

Loan Forgiveness <https://studentaid.gov/manage-loans/forgiveness-cancellation>

Getting Out of Loan Default <https://studentaid.gov/manage-loans/default>

# CALIFORNIA STATE RESOURCES

**California Student Aid Commission (CSAC)**     <https://www.csac.ca.gov>

**FAQs for California Borrowers**

<https://dfpi.ca.gov/student-loan-servicing-program/student-loans/#faq>

**File a Complaint with State Regulators**     <https://dfpi.ca.gov/file-a-complaint/>

**Important Information For California Borrowers**

<https://dfpi.ca.gov/wp-content/uploads/sites/337/2019/12/DBO-student-loan-brochure-d.pdf>



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# Additional Resources

Bay Area Legal Aid <https://baylegal.org/>

Help for Students from For-profit Colleges <http://www.legalservicescenter.org>

Legal Aid Foundation of Los Angeles <https://lafla.org>

National Consumer Law Center [www.studentloanborrowerassistance.org](http://www.studentloanborrowerassistance.org)

Private Student Loan Help <http://freestudentloanadvice.org>

Student Debt Crisis Center [www.studentdebtcrisis.org/help](http://www.studentdebtcrisis.org/help)

UC Irvine Consumer Law Clinic [www.law.uci.edu](http://www.law.uci.edu)



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# Find Info About Your Federal Student Loans

1. Visit the Department of Education at <https://studentaid.gov/>
2. Create an account or login in to your existing account
3. Find all federal student loan information in the federal database

# Find Info About Your Private Student Loans

1. If no loan information is found at <https://studentaid.gov/>, you likely have private student loans
2. Private student loans often have a cosigner
3. Loan information can be found on a credit report
4. Speak to your lender, servicer, or debt collector directly



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# **Federal Repayment Plan Checklist**

- 1. Visit the Department of Education at <https://studentaid.gov/>**
- 2. Use the “Loan Simulator” to better understand your options**
- 3. Submit an application online or contact your loan servicer**
- 4. Reapply or recertify your income yearly or whenever needed**



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# Public Service Loan Forgiveness (PSLF) Checklist

1. Visit the Department of Education at <https://studentaid.gov/>
2. Verify that your employer qualifies and document employment using the PSLF application
3. Enroll in a qualifying federal repayment plan
4. Continue to work for a qualifying employer and complete 120 monthly payments
5. Submit your final PSLF application







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[nextgenpolicy.org/FreeMyFuture](https://nextgenpolicy.org/FreeMyFuture)

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