Consumer and Worker Protection

Student debt relief that's not a scam.

The City of New York offers 2 ways you can get **free, confidential, personalized** guidance to lower student loan payments.

No strings attached. No surprise charges later. We keep your information safe and will never sell it.

1. ONLINE

Through our partnership with Summer, an online platform, you can find free federal and state programs to reduce monthly student loan payments.

To be eligible, you must live in NYC or work for the City of New York.

Are you a resident of NYC?

Visit **nyc.gov/StudentLoans** or scan your unique QR code:

Are you a City of New York employee?

Visit **nyc.gov/StudentLoans** or scan your unique QR code:

2. IN PERSON OR BY PHONE

Through our NYC Financial Empowerment Centers, you can work with a financial counselor to manage your student loans along with your other expenses and debts.

To be eligible, you must be at least 18 and live or work in NYC.

To book an appointment:

- Visit **nyc.gov/TalkMoney** or scan QR code.
- Call **311** and say "Financial Counseling"

Beware of student loan scams.
You NEVER have to pay for free federal and state programs, including loan forgiveness. If you are a victim of a scam, file a complaint online at **nyc.gov/StudentLoans.**