Student Loan Management Content

**Goal:** Provide a ready-to-use template to Stretto’s debtor attorney clients to brand with their firm’s logo and preferred contact information.

**Audience:** Consumers who are struggling to pay their monthly student loan payments.

**<LAW FIRM LOGO> <LAW FIRM CONTACT INFORMATION>**

# Paying off your student loans shouldn’t put you in financial distress.

Life doesn’t always go as planned. When you first signed up to receive financial aid or agreed to the terms of a student loan, you were predicting what your financial situation would be like after graduation. And for many graduates… things are very different now.

The good news is that there are nine different federal repayment plans that provide options for recalculating and in some cases forgiving a portion of student loan debt.

With over \_X\_ years of experience helping our clients navigate life’s most difficult financial situations, our team is uniquely suited to evaluate your financial profile and determine your eligibility for specific programs.

# The Student Loan Management Process

# Ongoing Requirements

All federally approved programs require you to “recertify” your income every year. To do so, you will be required to complete the recertification which we can assist with over a brief telephone, virtual, or in-person meeting.

# Student Loan Management Programs

After a thorough analysis of your student loan records, financial profile, and income, our firm can determine your eligibility for each of the nine federally approved student loan repayment programs. Each program differs in how they forgive, restructure, or consolidate your debt.

The report also provides our experienced attorneys with the background information necessary to advise you on the best course of action to ensure you maintain a healthy financial profile.

## Resolution Programs Based on Qualification

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| **Affordable Repayments**  Reduce your monthly payment amount based on how much you make, not how much you owe, so your payment will always be affordable. | **Loan Forgiveness**  Determine if you qualify to have the federal government forgive part, or all, of your federal student loans. |
| **Default Resolution**  Consolidate your defaulted loans into a new federal student loan and cure any existing defaults. | **Consolidate Your Payment**  Consolidate all of your federal student loans into a single loan with one easy payment to a sole loan servicer. |

# Getting Started

The first and most important step is to request an analysis of your student loan debt with one of our experienced attorneys. After the analysis is complete, you will be provided with your options based on the qualification factors required by the Federal Government and Department of Education.

# What happens if I don’t want to move forward?

There is no obligation to hire our firm after the initial evaluation. We will provide you with a copy of your analysis and our contact information if you choose to pursue your options at a later time.

# Take the First Step

Choose to handle your student debt responsibly. You don’t need to sacrifice quality of life, or your peace of mind, especially when there may be options available to you. Contact our office at \_NUMBER\_ EMAIL\_ to schedule a confidential appointment with one of our experienced attorneys today.