



DEAR STUDENT:

DO YOU NEED HELP WITH YOUR STUDENT LOAN PAYMENT?

Did you know you can put off payments for months or even years if you are unemployed, or if you are having personal/family problems?

All you have to do is fill out a form. Give us a call and we will help you at no cost. Be sure to –

1. Call us Monday – Friday at 1-800-786-0479 from 8:00 a.m. to 4:30 p.m. EST. We will help you at no charge.
2. Read and keep all letters or other papers that the bank sends you.

We are not working for your lender or servicer and are not attempting to collect payment. We are working for YOU!

Remember, if you need help you can put off making loan payments for months or even years as long as you fill out the necessary form. This will help you get credit because you won't default on your loan even though you are not making payments. Call today because if your loan defaults, there is nothing we can do for you. Call toll free at 1-800-786-0479.

If you default on your loan, you may be turned over to a collection agency, your credit rating will be hurt, **you will lose your right to receive some federal benefits, and your income tax refunds will be seized.** So please — don't ignore the letters you get from the bank, and don't wait until your loan defaults.

Sincerely,

Loan Assistance Advisor