

# Have Student Loan Debt?



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

## Neighborhood Legal Services, Inc. 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.

## About the EDCAP Network

Neighborhood Legal Services, Inc. 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.

Neighborhood Legal Services, Inc. is assisting borrowers in Erie, Niagara, Orleans, Genesee and Wyoming Counties.

All services are free, confidential, and unbiased.

Schedule a session with our Student Debt Counselors today!

Call (716) 847-0650

-or-

Join Us For Drop-In Clinic Hours

Thursdays 12:00pm- 4:30pm at our Buffalo office

237 Main Street Suite 400

Buffalo, NY 14203

Neighborhood Legal Services  
237 Main Street, Ste. 400  
Buffalo, NY 14203  
(Tel) 716.847.0650  
(Fax) 716.847.0227  
(TDD) 716.847.1322

[www.nls.org](http://www.nls.org)  
[www.edcapny.org](http://www.edcapny.org)

