

Student Loan Survivors is here to take the stress and anxiety out of your student loan situation.



CONSOLIDATION AID

Consolidate all your federal student loans into one loan so that you can make a single payment towards all your debt.



SCHOOL CLOSURE DISCHARGE

You may be eligible for forgiveness of the federal student loans used to attend a school if that school closed for various reasons and/or engaged in misconduct.



TOTAL AND PERMANENT DISABILITY DISCHARGE

After a qualified physician signs off that you are 100% totally and permanently disabled, you could qualify for federal discharge of your student loans.



STUDENT LOAN REHABILITATION

If you need to get your loans out of default and back in good standing, loan rehabilitation is an option. Rehabilitation agreements could be as low as \$5/month.



TAX OFFSET AID

If the Department of Education requests that the U.S. Dept of the Treasury withhold money from your federal income tax refunds, you may be a candidate for tax offset aid.



INCOME DRIVEN REPAYMENT PROGRAMS

Sets your monthly student loan payment at an amount that is intended to be affordable based on your income and family size. Could be as low as \$0.00 a month.



PUBLIC SERVICE LOAN FORGIVENESS

If your employer is a non-profit or government agency, you may be eligible for federal forgiveness on the balance after 120 qualifying payments. Retroactivity could apply.



TEACHER LOAN FORGIVENESS

If you are a full-time teacher and worked 5 consecutive years at a qualifying Title 1 School, you can receive a potential forgiveness of up to \$17,500.



WAGE GARNISHMENT AID

If you have defaulted on your student loans and are currently getting your wages garnished, we may be able to help stop this action after a certain period of time.

“ We strongly believe that your student loans should never own you.”