



Free my Future

STUDENT LOAN DEBT SUMMIT

2024 Resource Packet

Student Debt Resources

Federal Student Loan Repayment Plans:

<https://studentaid.gov/manage-loans/repayment/plans>

Federal Student Loan Repayment Options with Loan Simulator:

<https://studentaid.gov/loan-simulator/>

Public Service Loan Forgiveness:

<https://studentaid.gov/manage-loans/forgiveness-cancellation/public-service>

Consumer Financial Protection Bureau (CFPB) Tips for Repaying Student Loans:

<http://www.consumerfinance.gov/paying-for-college/repay-student-debt/>

Federal Department of Education SAVE Plan updates:

<https://studentaid.gov/announcements-events/save-plan>

- **Federal Department of Education SAVE litigation updates:**

<https://studentaid.gov/announcements-events/save-court-actions>

Federal Student Aid Office - Submit a Complaint About a Student Loan Servicer:

<https://studentaid.gov/feedback-center/>

California Student Debt Resources



California Student Loan Empowerment Network (SLEN) for One-On-One Borrower Assistance from the Department of Financial Protection and Innovation (DFPI): <https://studentloanhelp.dfpi.ca.gov/>

California Student Loan Borrower Rights, Events, & FAQs from the Department of Financial Protection and Innovation (DFPI): <https://dfpi.ca.gov/consumers/student-loans/>

Submit Consumer Complaints to the Department of Financial Protection and Innovation (DFPI): <https://dfpi.ca.gov/submit-a-complaint/>

Submit Consumer Complaints to the State Attorney General: <https://oag.ca.gov/contact/consumer-complaint-against-business-or-company>

The Campaign for California Borrowers' Rights Coalition - Take action and join the movement! <https://www.californiaborrowers.org/>

CalNonprofits - Student Debt Project for those in the non-profit sector: <https://calnonprofits.org/programs/nonprofit-student-debt-project>

California Student Aid Commission - Find state financial aid programs: <https://www.csac.ca.gov>

Affordable Student Debt Help



Student Debt Crisis Center's Borrower Outreach: www.studentdebtcrisis.org. Please [fill out this form](#) if interested in scheduling a one-on-one appointment with a student loan expert.*

*These appointments will no longer be available after March 31, 2025.

National Consumer Law Center: www.studentloanborrowerassistance.org

The Campaign to Cancel My Student Debt - Additional resources to find debt forgiveness pathways:
<https://www.cancelmystudentdebt.org/>

Harvard Project on Predatory Student Lending: <http://www.legalservicescenter.org>

Legal Aid Foundation of Los Angeles: <https://lafla.org/get-help/student-loan-issues/>

Student Borrower Protection Center - learn more about how to end the student debt crisis:
<https://protectborrowers.org/>

Find Info About Federal Student Loans


1. Visit www.studentaid.gov - warning do not use an internet search for “student aid” as other private websites come up, please instead visit the official Department of Education website by clicking this link or typing in this web address exactly.
2. Create an account or login.
3. Federal loan information, details, and dashboard available.

Federal Student Loan Simulator - Find Repayment Options for You

1. Visit <https://studentaid.gov/loan-simulator/>
2. Log into your studentaid.gov account or run through a generalized loan simulation.

Public Service Loan Forgiveness Application

(also known as PSLF form)



**Public Service Loan Forgiveness (PSLF)
& Temporary Expanded PSLF (TEPSLF)
Certification & Application**

William D. Ford Federal Direct Loan (Direct Loan) Program

OMB No. 1845-0110
Form Approved
Exp. Date: 12/31/2026

WARNING: Any person who knowingly makes a false statement or misrepresentation on this form or on any accompanying document is subject to penalties that may include fines, imprisonment, or both, under the U.S. Criminal Code and 20 U.S.C. 1097.

Section 1: Borrower Information

Social Security Number (SSN): _____

Date of Birth: _____

Name: _____

Address: _____

City: _____ State: _____ Zip Code: _____

Telephone – Primary: _____

Email: _____

For more information on PSLF, visit [StudentAid.gov/publicservice](https://studentaid.gov/publicservice). To apply online, visit [StudentAid.gov/PSLF](https://studentaid.gov/PSLF).

[**VIEW THE FORM**](#)

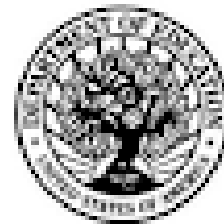
The PSLF form has been updated and includes portions to certify your employment. The old separate employer certification form is no longer needed. Simply fill out this PSLF form annually to stay on track towards PSLF.

Public Service Loan Forgiveness Checklist



- Visit <https://studentaid.gov/pslf/> and use the online PSLF Help Tool.
- Verify your federal student loan qualifies.
- Verify your employer qualifies and [keep documentation](#) by annually filling out the PSLF form.
- Enroll in a qualifying repayment plan.
- Continue to work and complete 120 monthly payments in qualified public service employment.
- Submit [application](#).

Income-Driven Repayment Application Form



IDR

INCOME-DRIVEN REPAYMENT (IDR) PLAN REQUEST

For the Saving on a Valuable Education (SAVE) (formerly known as Revised Pay As You Earn (REPAYE)), Pay As You Earn (PAYE), Income-Based Repayment (IBR), and Income-Contingent Repayment (ICR) plans under the William D. Ford Federal Direct Loan (Direct Loan) Program and Federal Family Education Loan (FFEL) Programs

OMB No. 1845-0102
Form Approved
Exp. Date: 4/30/2027

WARNING/IMPORTANT: Any person who knowingly makes a false statement or misrepresentation on this form or on any accompanying document is subject to penalties that may include fines, imprisonment, or both, under the U.S. Criminal Code and 20 U.S.C. 1097

SECTION 1: BORROWER INFORMATION

Please enter or correct the following information.

Check this box if any of your information has changed.

Social Security Number:

Name:

Address:

City: State: Zip Code:

Telephone:

Email (optional):

[VIEW THE FORM](#)

Find Info About Private Student Loans



1. No info at www.studentaid.gov?
2. Do you have a cosigner?
3. Does the loan appear on a credit report?
4. Contact the lender, servicer, or debt collector directly for information about your private student loan.



Free my Future

STUDENT LOAN DEBT SUMMIT

Thank you for joining us at Free My Future Student Loan Debt Summit 2024!

For a recording of the Summit check out our YouTube Channel at NextGen Policy

For free student debt resources check out our website at www.nextgenpolicy.org/FreeMyFuture

Follow us on Twitter(X) @NextGen_Policy and Facebook @NextGenPolicyCA

#FMF2024