

HAVE STUDENT LOAN DEBT?

All services are
FREE, confidential,
and unbiased!

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 NYers navigate the student loan repayment system and maintain their financial health. We are funded by NYS.

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



SCHEDULE A SESSION WITH OUR STUDENT DEBT COUNSELORS TODAY!



716.847.0650
ext. 445

Online
Intake



**NEIGHBORHOOD
LEGAL SERVICES INC.**
EQUAL JUSTICE FOR ALL

Neighborhood Legal Services is a member of the EDCAP network



nls.org



edcapny.org

edcap
Education Debt
Consumer Assistance
Program

CSS
Community
Service Society