

Managing Your Student Loan Debt

- Look into alternative federal repayment programs
- Check if you qualify for public service loan forgiveness
- Check if your lender offers repayment options
- If possible consolidate your loans
- If your unable to pay then look into a deferment or forbearance

Additional thoughts..

If you are struggling with student loan debt you need to know what options you have;

There are some options available, but you must take certain actions to determine if you have the ability to obtain relief from collection on the loans;

There are two ways to seek a partial or full release from your student loan debts: These two ways are by:

1. An administrative waiver of the outstanding loans for certain facts that may exist in your situation. There are several situations where this might occur.
2. Or by seeking a partial or full discharge of your student loan debts in a bankruptcy filing. Normally there needs to be a substantial reason why re-payment of the loans would be a hardship, or impossible for the borrower to accomplish. These are some of your options in addressing student loan debt that is causing a hardship to your everyday life.

Helping you get out of your debt so you can enjoy your financial freedom!

If you have any questions please feel free to contact my office.

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