



Let Us Help You Eliminate Your Debt

When you are out of deferment options and facing default, its time to take action!

Whether you're looking to reduce your monthly payment, eliminate a portion of your balance, remove a default status or avoid a tax offset to save your earned tax refund, you have our personal guarantee that we have the right program to suit your needs.



National Student
Loan Service Center
Huntington, NY
888.384.0877
nationalstudentloanservicecenter.com
NSLSC.Co

“Education is not the filling of a pail,
but the lighting of a fire.”



- William Butler Yeats



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What is Consolidation?

Student loan consolidation is the act of taking existing student loans, either private or federal, and combining them into a new loan. The new loan is typically taken out at a lower interest rate as the previous loans which make the monthly payment lower. In addition to lower monthly payments, individuals with multiple student loans from various sources will be able to combine all their loans into one loan. This helps to simplify monthly payments as there is only one payment to be made instead of having to make multiple payments to various lenders.

Lenders and other financial institutions are capable of consolidating public and private student loan debt for borrowers. Finding the right lender or program can be a daunting task, requiring hours of research. We make the process of finding a consolidation partner fast.

Student Loan Forgiveness Programs

One of the greatest opportunities for former students struggling with student loan debt are the reforms instituted for “Student Loan Forgiveness” or “Loan Repayment Programs.” These programs offer to eliminate some or all of your student loans in return for choosing certain careers, military service, and even volunteer work.

- A federal, state, local or tribal government organization, agency or entity (includes most public schools, colleges, and universities).
- A public child or family service agency.
- A non-profit organization under section 501(c) (3) of the Internal Revenue Code that is exempt from taxation under the 501(a) of the Internal Revenue Code (includes most not for profit private schools, colleges, and universities) (unless the qualifying activities are unrelated to religious instruction, worship services, or any form of proselytizing) and that provides the following public services:
 - Emergency Management
 - Military
 - Public Safety
 - Law Enforcement
 - Public interest in law services
 - Early childhood education (including licensed or regulated health care, Head Start, and state-funded pre-kindergarten)
 - Public Service for individuals with disabilities and the elderly
 - Public health (including nurse, nurse practitioners, nurses in a clinical setting and full time professionals engaged in health care practitioners occupations and health care support occupations)
 - Public education
 - Public library services and school library or other school based services

“Education is the most powerful weapon which you can use to change the world.”

- Nelson Mandela



Our Services:

- Comprehensive and personalized analysis of student loan portfolio to determine eligibility for consolidation, income-sensitive repayment plan selection, loan cancellation and loan forgiveness.
- On-call availability for troubleshooting bureaucratic problems related to federal loan servicing.
- Comprehensive and personalized analysis of student loan portfolio to determine options for reducing monthly payments under Federal Law.
- Advice for repayment management and loan prioritization.
- Assistance in the completion of forms and applications for consolidation, deferment and forbearance.
- Direct representation for communications with lenders or services.
- Help with refinancing of private student loans.
- Detailed personalized analysis of legal options for bringing loans out of default with recommendations for a strategy moving forward.
- Direct representation in communication with collection agencies so you no longer have to deal with them.
- Protection from harassing, abusive and unfair conduct by debt collectors.
- Credit report clean-up.
- Repayment plan negotiations.
- Prevention or elimination of tax refund intercepts.
- Prevention or elimination of wage garnishment orders.
- Analysis of loan cancellation options and assistance with the cancellation/discharge process.
- Disability discharge.

Repayment Options:

- Income Based Repayment Plan
- Income Contingent Repayment Plan
- Pay as You Earn Repayment Plan
- Revised Pay as You Earn Repayment Plan
- Standard Repayment Plan
- Graduated Repayment Plan

