

# **I WANT TO BE A ZOOLOGICAL ANIMAL NUTRITIONIST OF VETERINARIAN BUT HOW DO I AFFORD THE COST OF MY EDUCATION? STUDENT DEBT RELIEF**

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The high cost of education and the burden of student debt prevent many from pursuing and remaining in public interest careers. Our world has a growing need for higher degrees, but the cost of educating our populace is shifting to students and families. The average student loan debt for a Bachelor's degree exceeds \$30,000 while the debt for advanced degrees can exceed \$150,000; meanwhile, the average starting salary at not for profits range from \$35,000 - \$45,000.

To encourage individuals to enter and continue to work full-time in public service jobs, the United States Department of Education has instituted several programs to assist graduates. The main programs that will be covered [at this conference] include: Income-Driven Repayment Plans, Loan Consolidation, Public Service Loan Forgiveness, and Loan Repayment Assistance Programs. We will show graduates how to locate their loans, understand their repayment options, and how to apply for public service loan forgiveness and loan repayment assistance programs. We will also explain the impact of student loans on graduates' credit and how to minimize the negative impacts to their financial health.

## **About Evergreen Educational Society**

Evergreen Educational Society is a Washington nonprofit, charitable corporation. Evergreen Educational Society is organized exclusively for charitable, literary and educational purposes within the meaning of Section 501(c)(3) of the Internal Revenue Code of 1986, as amended, including but not limited to the following:

1. Relief of the poor and distressed or of the underprivileged through the advancement of financial literacy education, college admission assistance, promotion of social welfare programs, and advocacy or defense of consumer protection rights secured by law.
2. Combat community deterioration and juvenile delinquency through financial literacy and entrepreneurial education, and support.
3. The instruction or training of individuals for the purpose of improving or developing their debt and wealth management capacities; or the instruction of the public on subjects useful to the individual and beneficial to the community.

## **Project Solid Start**

Solid Start is a key program to preventing poverty and managing consumer debt in the community. The goal of Solid Start is to provide college students and graduates with the tools and resources to manage their student loans and reduce the financial burden of higher education. Thus, improving the financial health of young adults. Our Student Loan Experts work with current and former students to assist them through the process of identifying and locating their

student loans, consolidation, applying for income-based repayment options, removing cosigners, or showing students how to take advantage of student loan forgiveness. Our Experts can also assist borrowers explore their forbearance and deferment options, if the borrower is experiencing financial hardship or wishes to pursue higher education. Our Experts can provide guidance and assistance regarding private and federal student loans. Finally, our Student Loan Experts educate graduates about how their student loan debt can affect their financial health, such as their ability to get a mortgage.

Additionally, for a small membership fee, members have access to online content which provides step-by-step manuals to assist students from the convenience of their own homes, access to a free financial assistance hotline, and the opportunity to chat with an expert online.

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