Struggling with student loan debt?
We can help!

Student Loan Counseling offers practical solutions and peace of mind.
Our student loan experts are trained and certified by the National Foundation for Credit Counseling® (NFCC). We take the time to understand your unique circumstances to help you find the best repayment option and determine if you qualify for programs such as postponement, loan forgiveness, consolidation and more.

Request a student loan counseling session online at TakeChargeAmerica.org or call 877-784-2008. Here’s what you can expect from your counseling session:

**Determine & Decide**
We’ll be your advocate! We go above and beyond what most other companies offer. Our student loan experts can:
- Provide step-by-step guidance to help you retrieve your loan information
- Help you understand your loan types, status and interest rates
- Take the guesswork out of determining your eligibility for federal repayment plans
- Determine if you can postpone your student loan payments to get immediate financial relief
- Eliminate confusion by recommending the best repayment option for your situation
- Calculate the amount of your payment reduction

**Apply & Follow Up**
Once we determine the solution that offers you the most relief, we will:
- Save you time by telling you the right forms to fill out
- Help you complete forms correctly to avoid mistakes that result in rejections
- Be your advocate on conference calls with your loan servicers so you get the relief you deserve
- Follow up with your loan servicers as needed to keep things on track

Student Loan Counseling is a nonprofit, fee-for-service program.
Take Charge of Your Student Loans
See how we’ve helped people just like you

Case Studies

#1
**Background:**
Kim is a teacher. She is married with a family size of four. Her adjusted gross income is $85,000. She has 12 student loans that total $101,000 with a monthly payment of $989.

**Actions Taken:**
- Consolidated 12 loans into one Direct Loan resulting in one monthly payment
- Enrolled in the Income-Based Repayment Plan
- Completed the paperwork to start Public Service Loan Forgiveness

**Outcomes:**
- New student loan payment: $615
- Monthly savings: $374
- Eligible to have more than $15,990 of federal loans forgiven (non-taxable)

#2
**Background:**
Christopher recently graduated and his loans are entering repayment within the next few months. Christopher is married with a family size of two. His total household income is $34,100. He has 16 student loans that total $65,592.

**Actions Taken:**
- Consolidated 16 loans into one Direct Loan resulting in one monthly payment
- Enrolled in the Pay-As-You-Earn Repayment Plan
- With the help of TCA, consolidated loans and avoided loans going into standard repayment plan which would have been a monthly payment of $457

**Outcomes:**
- New monthly payment: $86
- Monthly savings: $371

Testimonials

“**My counselor was extremely helpful on a conference call with my loan servicer to get my loan consolidation expedited. It was a great relief to negotiate payments that are manageable for my income.”**

– Kasima F.

“**The counselor was excellent! I appreciated the honest appraisal of my student loan situation. She was courteous, professional, and extremely competent. She was straight-forward and laid out my options in a precise manner. I am extremely impressed by the service that TCA offers.”**

– Monica H.

“**I’m so happy with this; I am so thrilled this is taken off my back. I can’t tell you how much I appreciate guys like you, I have a PHD and I am so intimidated by this process.”**

– Kimberly M.

About Take Charge America
Founded in 1987, Take Charge America, Inc. is a nonprofit agency that provides financial education services, including credit counseling, housing counseling, student loan counseling and debt management. We have helped more than 1.6 million consumers nationwide manage their personal finances and debts.

Student Loan Counseling

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