

YOUR FINANCIAL AID FOLDER



MY LENDER(S)
NUMBERS AND
WEB SITES

VALUABLE NUMBERS
AND WEB SITES

If you have any questions about your student loan, contact any of the following:

HESC Customer Communications Center
1-888-NYSHESC • 1-888-697-4372

If you are having trouble with repayment
1-888-215-0196 • advocate@hesc.org

If you are in default
1-800-666-0991 • defaulthelp@hesc.org

Federal Student Aid Information
1-800-4-FED-AID • 1-800-433-3243

Ombudsman
First contact your lender or servicer to resolve repayment problems. If you feel your problem has not been resolved, you may contact:

Office of Ombudsman, U.S. Dept. of Education
1-877-557-2575 • www.ombudsman.ed.gov

Or visit HESC's Web site at www.hesc.org
or www.mapping-your-future.org

When it's time to repay your student loans, remember HESC's Advocate Unit is available to help you. A free call to HESC's Advocate Unit can help you cut the confusion and find the facts.

Call the Advocate Unit today. 1-888-215-0196 advocate@hesc.org
New York State Higher Education Services Corporation



Keep all your student loan papers in this folder.

Student's Name: _____ School _____



HELPFUL TIPS

- Keep all your student loan documents in this folder.
- Stay in contact with your lender/loan servicer.
- Keep a record of important communications.
- Create a budget and stick to it! Visit Smart Borrowing at www.hesc.org under the "Paying for College" section.
- Open all your mail and read everything concerning your loan.

IMPORTANT THINGS TO REMEMBER

- It is your responsibility to tell your lender or loan servicer if you change your name, address, telephone number, graduation date, or school status.
- Remember, unlike grants and scholarships, a student loan must be repaid.
- Never hesitate to ask for help if you find yourself heading for trouble.
- If you don't understand something, call your lender/loan servicer or HESC's Advocate Unit.

Visit www.hesc.org

