



Use this PEF resource to learn about the landscape of free and underused federal programs that help many student loan borrowers lower their monthly payments and, in some cases, even have their debt forgiven.

To schedule a Student Debt Clinic contact PEF Training and Education Specialist, Tammy Carney at tcarney@pef.org.

As a PEF member, you don't have to go it alone on or off the job! ***Winning the future together.***



**New York State
Public Employees Federation, AFL-CIO**

Representing 54,000 professional, scientific and technical employees
Wayne Spence
President



Kay Alison Wilkie
Secretary-Treasurer