

Join Us at our next



STUDENT DEBTCLINIC



Thursday, December 5th, 5:00 to 7:00 p.m.
at the Baltimore Teachers Union
5800 Metro Drive, Baltimore, MD 21215

TO REGISTER: go.aft.org/StudentDebtClinicRSVP

For further information, contact: dturnboe@aft.org
or call AFT-Maryland, (410) 764-3030, communications@aft-maryland.org

Is **student debt** stressing you,
or someone you know, out?

YOU'RE NOT ALONE.

More than 45 million US workers owe \$1.6 trillion dollars in student loans, with ~93% of it owed to the US Department of Education. Workers are going into more debt to finance their education, and more workers are defaulting on those loans because wages aren't rising to keep up with the costs. ***The system is broken!***

THERE'S GOOD NEWS:

AFT, our National union, has developed **STUDENT DEBT CLINICS** that will:

- **Educate** you on the national student debt crisis.
- Show you how to **lower your payments**, sometimes to \$0, through enrolling in income-driven repayment programs.
- Teach you how to meet the requirements for **Public Service Loan Forgiveness**, which will get your debt forgiven, tax free, after ten years' worth of payments.
- Inspire you to join with your union as we...
- **ORGANIZE** and **MOBILIZE** for a more just system of paying for college!



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