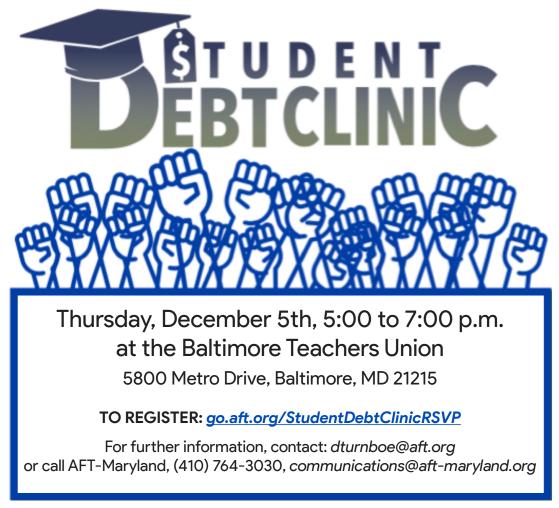
## Join Us at our next



## 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 incomedriven 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!



## AFT-Maryland

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