



**HOPE BUSINESS
SOLUTIONS GROUP**

"Helping Other People Excel"

3 – STEP GUIDE TO **ELIMINATE** YOUR STUDENT LOANS

**Student Loan Relief
Solutions**



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ABOUT HOPE BUSINESS SOLUTIONS GROUP

Hope Business Solutions Group specializes in helping Federal Student Loan Borrowers learn how to effectively payback their student loans. Our Student Loan Relief Services helps borrowers navigate the options made available to them by the US Department of Education when it comes to paying their Federal Student Loan Debt.

Our goal is to help you make a educated decision on the best ways to deal with and manage your student loan debt so that you can improve your overall financial situation or experience.

We specialize is helping you:

- Consolidate your student loan all into one, more manageable loan
- Lower your interest rate and monthly payment towards your student loan debt
- Enroll into different student loan forgiveness program that may be available to you
- Get your student loans out of default, stopping any wage garnishment and tax offset

Over the last few years, we have helped so many people just like you eliminate hundreds of thousands of dollars in student loan debt by simply guiding them into the best options they had to getting rid of their loans.

Need help dealing with your student loans?

Give us a call at 678-383-2836 or Visit our website at: <https://hopebsg.com/student-loan>

Step 1 – Consolidate Your Loans



The very first thing you should consider doing to eliminate your student loans is to consolidate them.

You can consolidate your student loans as long as you are no longer enrolled in school and your loans are no longer in the grace period.

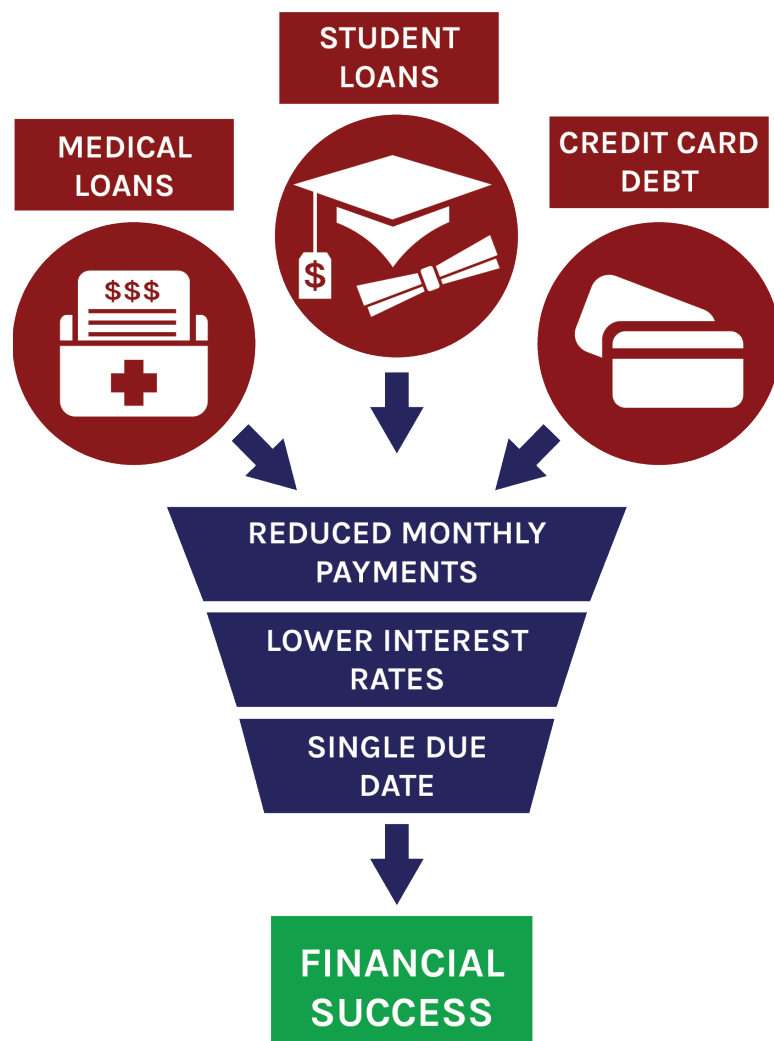
Normally, you have a 6-month grace period before you're required to start making payments towards your student loans after you graduate.

To consolidate your loans, you must have at least two or more loans with an outstanding balance.

By consolidating your student loans, you could:

- Manage one loan with one balance vs multiple loans with multiple balances.
- Manage one monthly payment vs multiple monthly payments.
- Instantly lower your monthly payments.
- Instantly lower your interest rates.
- Take your loans out of default.
- Improve your credit score.

...and much more!



Step 2 – Enroll Into An Income Driven Repayment Program



Income Driven Repayment programs make dealing with your student loan debt a lot more manageable because it can reduce your monthly payments.

Under an Income Driven Repayment program your monthly payment is not calculated based on how much you owe. It is calculated based on your family size and income.

This means that your payment will ALWAYS be a payment you can afford and sometimes even be as low as \$0 per month! The table below shows if you could qualify for a \$0 payment based on your income and family size.

FAMILY SIZE	INCOME
1	Up To 18,000/Year
2	Up To 24,000/Year
3	Up To 31,000/Year
4	Up To 37,000/Year

Even if you don't qualify for a \$0 payment according to the table above, you could still qualify for a much lower payment than what your current, standard payment amount is.

Step 3 – Enroll Into A Forgiveness Program

I know what you may be thinking Forgiveness programs aren't real. They don't exist. But you're wrong!

Forgiveness programs are very real and there are many you could potentially choose from. Not only this, but more than 90% of student loan borrowers qualify for at least one of them.



INCOME DRIVEN REPAYMENT FORGIVENESS PROGRAM:

Anyone enrolled into an Income Driven Repayment program could qualify to have any unpaid balance of their loans forgiven after making 240-300 qualifying payments towards their loans.



PUBLIC SERVICE LOAN FORGIVENESS:

Anyone who works full time for a nonprofit or a government/state organization could qualify to have their loans forgiven after making 120 qualifying payments towards their loans.



TEACHER LOAN FORGIVENESS:

If you teach full time for five complete and consecutive school years in a low-income school, you may be eligible for forgiveness of up to \$17500.00 of your student loan debt.



TOTAL AND PERMANENT DISABILITY DISCHARGE:

If you are unable to work due to being 100% disabled and can obtain certification from the VA, a physician, or from the Social Security Administration, you could have your student loan debt completely discharged by the US Department of Education.

There are other forgiveness programs available, but these are the ones that most people can normally qualify for.



CONCLUSION

Income Driven Repayment programs make dealing with your student loan debt a lot more manageable because it can reduce your monthly payments.

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