

# Helping 2.4M New Yorkers Manage and Eliminate Student Debt

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Director, Education Debt Consumer Assistance Program (EDCAP)





Community  
Service  
Society

## **The Community Service Society of New York**

(CSS) has worked with and for New Yorkers since 1843 to promote economic opportunity and champion a more equitable city and state.

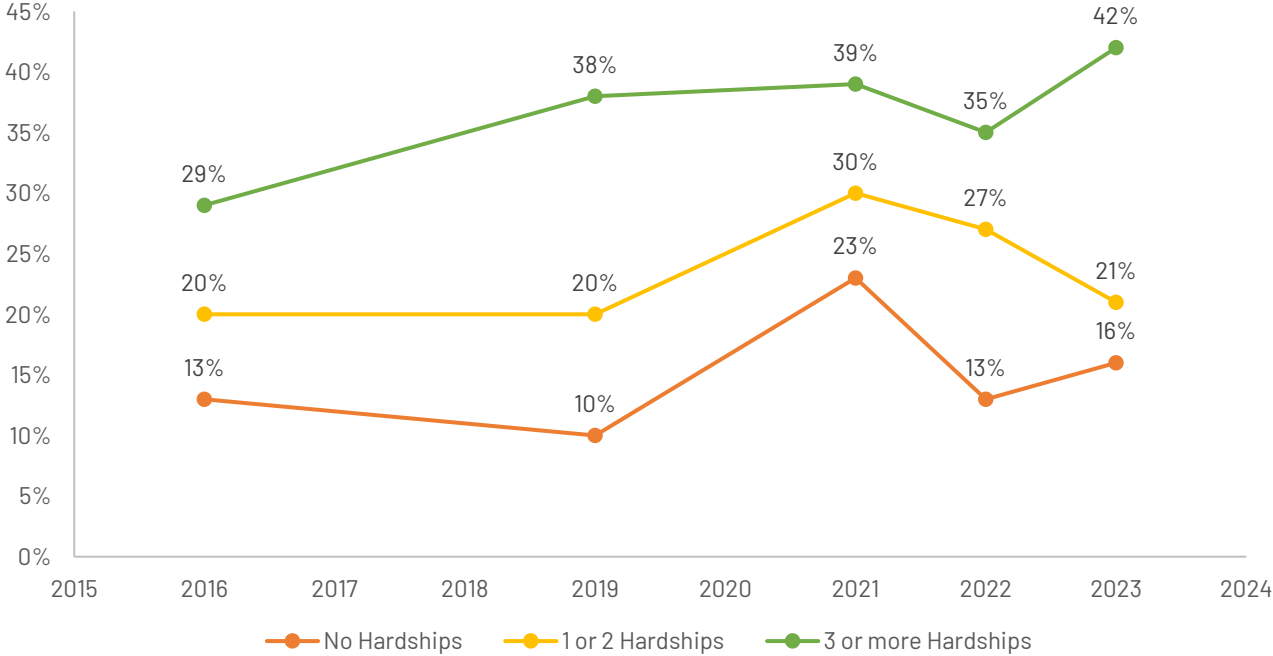
We do this through **applied research** to inform policy solutions; **advocacy and litigation** to protect rights and advance reforms; and **innovative program models** to support communities and improve quality of life.

**Powering a  
more equitable  
New York**

## **Insight #1**

**The Return on Investment for obtaining a higher education is declining. Those with higher degrees are experiencing more hardships.**

# Unheard Third Survey: Respondents with student debt experience more hardships



An increasing number of borrowers with student debt (and a college degree) are experiencing 3 or more Hardships.

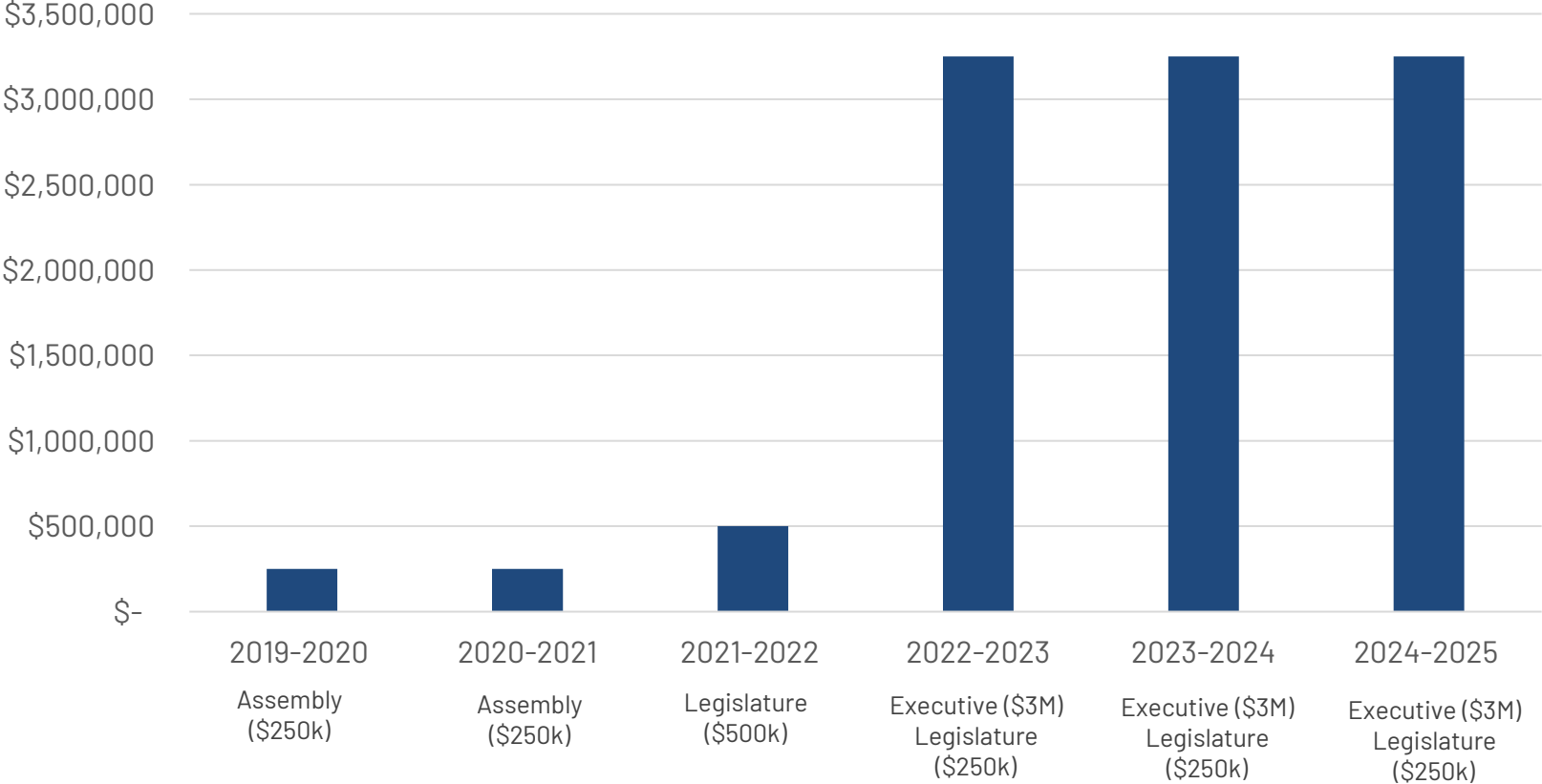
Source: CSS analysis of Unheard Third Survey, 2016, 2019, 2021, 2022, and 2023.

# In 2019 CSS launched the Education Debt Consumer Assistance Program (EDCAP)

The objective was to help student loan borrowers across New York State effectively manage their federal, private, and institutional debt through **free, unbiased, one-on-one assistance**.

Using a “**hub-and-spokes**” service delivery model, EDCAP has become a trusted **one-stop shop** for borrowers navigating repayment, resolving disputes, and improving their financial health.

# EDCAP is funded by NYS and overseen by the Department of Financial Services



## **Insight #2**

**Securing funding for student loan consumer assistance requires substantial effort and advocacy. However, interest in addressing this critical issue is growing.**

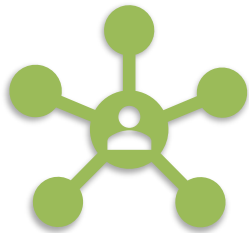
**Supporting borrowers not only alleviates individual financial burdens but also drives positive economic impacts at both local and national levels.**



# Our “Hub-and-Spokes” Model



# Three key players: Hub, Spokes, and Specialists



**Hub:** Administers the program, manages a central helpline, and provides services.



**Spokes:** Community-based organizations funded by the hub that provide services in their respective communities.



**Specialists:** Provide technical assistance and ongoing trainings to spokes and handle complex cases.

# The Hub—EDCAP

- Operates a central statewide Helpline and website.
- Manages complex cases.
- Develops and sustain a learning community through ongoing technical assistance and monthly training for the Network.
- Oversees CBO procurement and manage contractual administration.
- Conducts quality assurance and performance monitoring.
- Prepares and submit reports to funders (NYS).
- Serves a sentinel function by identifying trends and systemic issues to advocate for meaningful policy change.

## Contact Us

If you live in New York State and need guidance on managing student debt, paying for school, or completing the FAFSA, we're here to help. [Our services](#) are free, confidential, and unbiased!

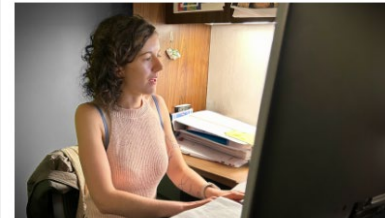
### Our Services

#### Education Debt Helpline

Call our Education Debt Helpline at **(888) 614-5004**. We have dedicated staff Monday to Friday, 9 am to 4 pm.

Call us

Email us



#### Virtual Counseling Session

Meet with a counselor to discuss repayment strategies, debt relief, issues with lenders or loan servicers, consolidation, deferment, forbearance, and more.

Book appointment

#### Contact Us

Email us at [edcap@cssny.org](mailto:edcap@cssny.org) or complete the form to send us your questions.

Contact Form



# The Spokes—Helping Borrowers in their respective communities

- Conduct extensive outreach and education.
- Provide direct services to borrowers.
- Collect and report casework data and help identify trends and issues.

**EDCAP Helpline**  
 888.614.5004  
[www.edcapny.org](http://www.edcapny.org)  
[www.cssny.org](http://www.cssny.org)

**Education Debt  
 Consumer Assistance  
 Program**

EDCAP

| AGENCY  | COUNTIES  | PHONE NUMBER        |
|---|---|---------------------|
| Community Service Society of New York             | Statewide   | 888-614-5004        |
| 1 Brooklyn Legal Services                         | NYC   | 718-237-5500        |
| 2 City Bar Justice Center                         | NYC   | 212-382-4782        |
| 3 Day Care Council of New York                    | NYC   | 212-206-7818 x 2128 |
| 4 Nassau Suffolk Law Services                     | Nassau, Suffolk   | 516-292-8100        |
| 5 United Way of Long Island                       | Nassau, Suffolk   | 631-940-3712        |
| 6 New York Legal Assistance Group                 | NYC, Nassau, Suffolk, Westchester   | 212-613-5000        |
| 7 Neighborhood Legal Services Inc.                | Erie, Genesee, Niagara, Orleans, Wyoming  | 716-847-0650 x 445  |
| 8 Parachute Credit Counseling                     | Allegany, Cattaraugus, Chautauqua, Erie, Genesee, Niagara, Orleans, Wyoming   | 716-712-2060        |
| 9 Empire Justice Center                           | Albany, Columbia, Greene, Rensselaer, Saratoga, Schenectady, Warren, Washington and Westchester                                   | 518-935-2849        |
| 10 Legal Assistance of Western New York           | Allegany, Cattaraugus, Chautauqua, Chemung, Livingston, Monroe, Ontario, Schuyler, Seneca, Steuben, Tioga, Tompkins, Wayne, Yates | 585-325-2520        |
| 11 Volunteer Lawyer's Project of Central New York | Onondaga, Oswego, Cayuga, Cortland, Madison, Jefferson  | 315-234-4583        |

Education Debt Consumer Assistance Program

# The Specialists—Strengthening our network

- Provide technical assistance.
- Trainings.
- Handle complex cases.



## Insight #3

**If you build it, don't assume they will come. You must gain borrowers' trust and implement a robust outreach, education, and marketing strategy!**

**Brand recognition is key!**



**Free. Unbiased. Honest student loan guidance.**  
Helpline: 888-614-5004 | Web: [edcapny.org](http://edcapny.org)



# **Public Awareness and Education**



# Trustworthy and timely information



Facebook.com/EDCAP.NY



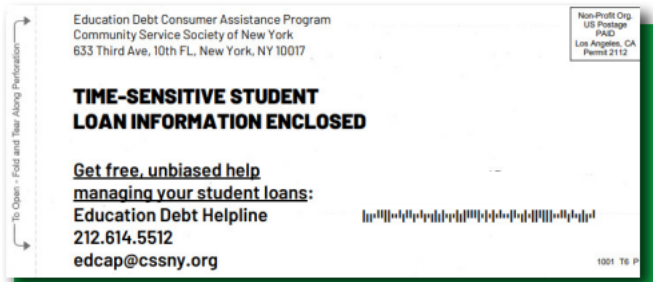
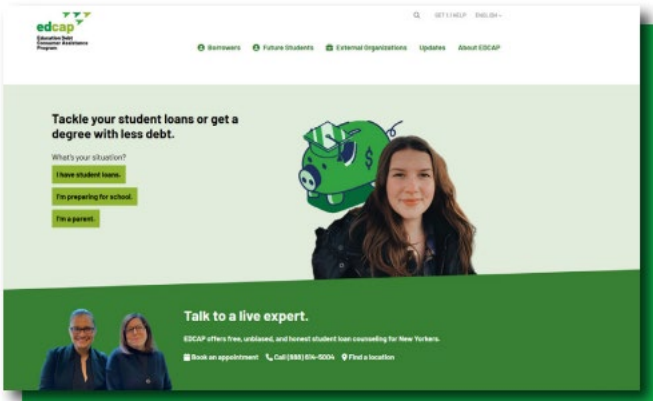
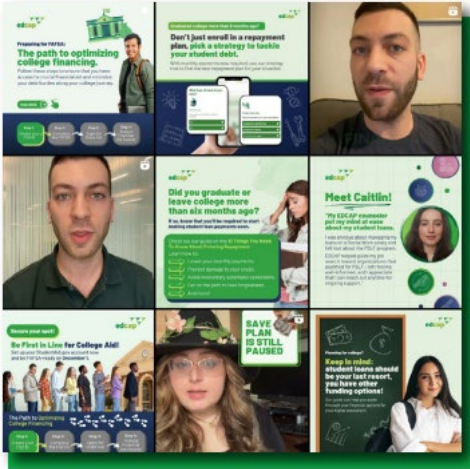
Instagram.com/edcap.ny



Twitter.com/EDCAP\_NY



Tiktok.com/@edcap.ny





# **One-on-One Services**



# EDCAP offers robust individualized services

We help borrowers...

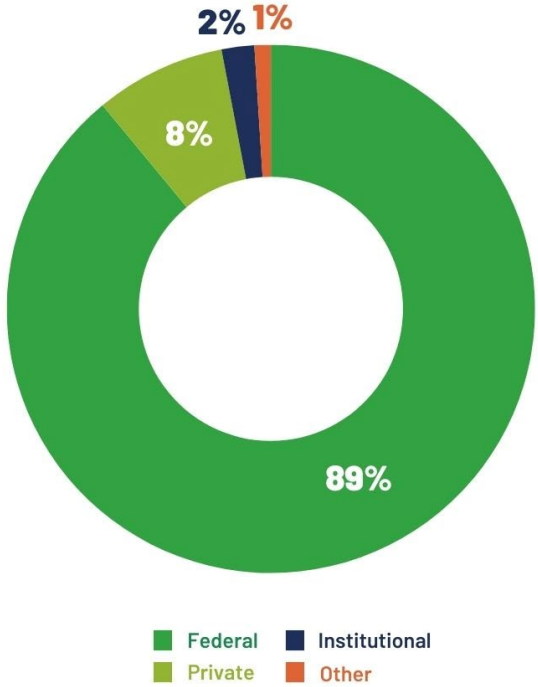
- **Determine** their best repayment options;
- **Access loan forgiveness**, cancellation, and discharge programs;
- **Get out of default** to prevent wage garnishments, social security offsets, and tax intercepts;
- **Resolve issues** with loan servicers and lenders;
- **Obtain referrals** to other services and resources to address additional needs.

## **Insight #3**

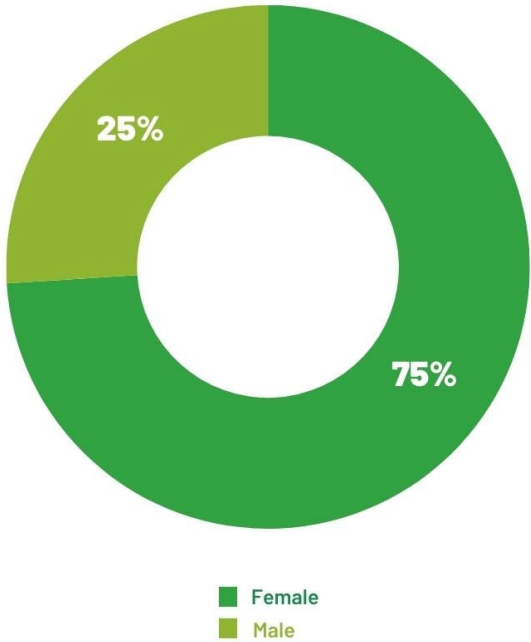
**It takes subject matter expertise to navigate the complex student loan system!**

**Our clientele spans a diverse economic, racial and age spectrum, ranging from individuals in shelters to judges and everything in between.**

# Most borrowers have federal student debt and women carry the bulk of that debt

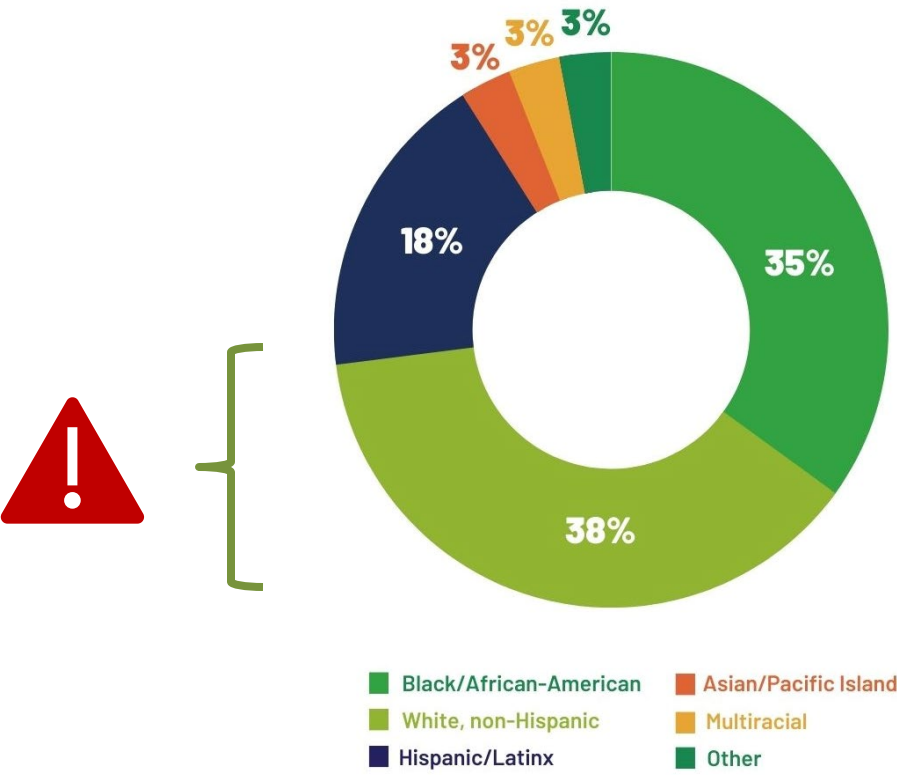


**Type of debt:** Most borrowers have federal student loan debt.

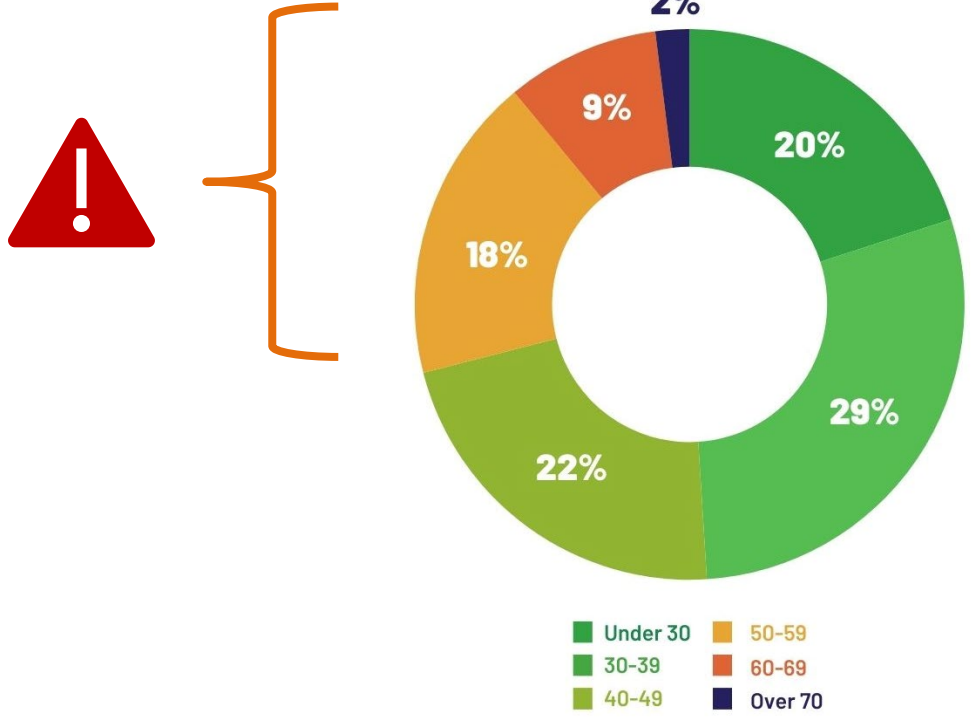


**Gender:** Seventy-five percent of EDCAP's clients are women.

# Student debt affects individuals across all racial, ethnic, and age groups

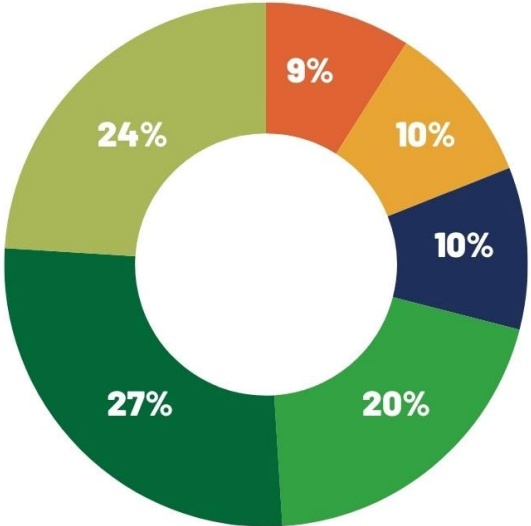


**Race/Ethnicity:** Serving diverse clients and those most impacted by student debt.



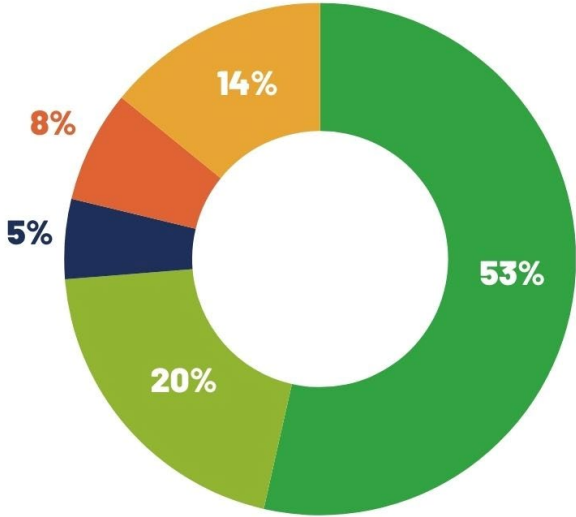
**Age:** Student debt is impacting individuals across all age groups.

# Half of our clients earn under \$60,000, with few owning homes



■ <12,000      ■ \$40,001 - \$60,000  
■ \$12,001 - \$25,000    ■ \$60,001 - \$100,000  
■ \$25,001 - \$40,000    ■ >\$100,000

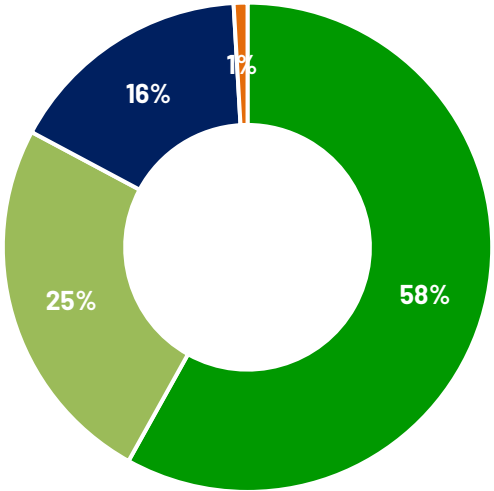
**Income:** Close to 50% of clients have household incomes at or below \$60,000.



■ Rent      ■ Transitional Housing/Home  
■ Own      ■ NYCHA/Section 8  
■ Lives With Family

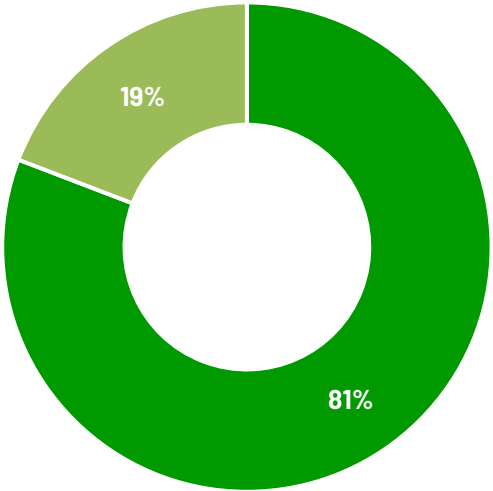
**Housing Type:** Most of our clients rent, only 20% own a home, while 14% live with family.

# Over half of our clients attended a public institution and most completed their degree



■ Public ■ Private (Non-Profit) ■ Private (For-Profit) ■ Other

**School Type:** Close to 60% of clients attended a public institution.



■ Yes ■ No

**Degree Completion:** Most clients completed their degree, but 20% have debt and no degree.

# Our Impact



**5 Million+** New Yorkers reached yearly through outreach and educational campaigns.



**27,500** borrowers reached through educational workshops.



**\$32+ Million** in consumer savings.



**12,600** one-on-one counseling sessions.

# Return on Investment—Consumer Savings

- Case savings are generated when an EDCAP counselor's advice or actions result in the borrower paying less money over certain time periods.
- Examples:
  - **Forgiveness, discharge, cancellation programs:** The counselor helps the borrower through the process of applying for a forgiveness, discharge or cancellation program and the borrower receives partial or full debt relief as a result.
  - **Settlements:** The counselor helps negotiate a settlement (federal, private or institutional).
  - **Repayment plans:** The borrower is transitioned to a less expensive repayment plan.
  - **Curing defaulted loans:** A default is cured without incurring debt collection fees.
- Giving clients peace of mind that they are properly managing their student loans and have a repayment strategy is priceless!



# Changing Lives



“ After years of struggling with over \$100,000 in student loan debt, I needed help. EDCAP guided me through every step, tirelessly exploring all options and navigating complex forgiveness requirements.

Thanks to their support, my loans were fully forgiven after 25 years of being in repayment, and I finally feel free to plan for my future.”

– Monica S.

“ I wouldn't have been able to navigate the complex federal student loan system without EDCAP. I needed guidance with my Parent Plus loans. EDCAP helped me consolidate my loans, fill out the proper forms, and is addressing issues with my loan servicer.

The plan I am now on has substantially reduced my monthly payments and provided me with options for the future.”

– Peter A.



“ I was scared and I didn't know anything about student loans. It was hard for me to get good guidance from my servicer.

Brooklyn Legal Services helped me fix the issue with my servicer and put my mind at ease about my student debt.”

– Eileen P.

# What's next for EDCAP?

- **National Student Debt Counselors Network:** Supported by a Lumina Foundation grant, we are equipping nonprofits nationwide with training and technical assistance to enhance their capacity to provide direct consumer assistance.
- **Service Expansion:** We are broadening our services to include FAFSA application support and pre-college counseling. These initiatives are being piloted in collaboration with NYC schools—stay tuned for updates!
- **Ongoing Support for Borrowers:** We remain committed to helping borrowers navigate the student loan repayment system and access current and future relief measures effectively.



# **Other Borrower Support Initiatives**

# Targeted campaigns—The PSLF.nyc Case Example

- In 2022, the Biden Administration introduced the PSLF Waiver, significantly expanding eligibility for Public Service Loan Forgiveness (PSLF).
- Nationwide, various campaigns emerged to help borrowers take advantage of this opportunity.
- In NYC, nonprofit entrepreneur Rich Leimsider spearheaded the **PSLF.nyc** campaign, fostering partnerships among stakeholders to maximize outreach and impact within a limited timeframe.
- This effort demonstrated that short-term, targeted campaigns can effectively inform and assist borrowers, achieving meaningful results within constrained time and scope.



PSLF.nyc

About Start Here Employers / Orgs Get Help f t @ v English

## Who We Are

The PSLF.nyc Campaign is a new effort, in partnership with Robin Hood, Nonprofit New York, Human Services Council, SSEU 317 (DC 37), Nonprofit Westchester and others. Our mission is to help 250,000 New Yorkers access the \$10 billion in loan forgiveness available to them via the federal "PSLF Waiver" that expires on October 31, 2022.

We are inspired by the chance to bring \$10 billion in economic stimulus to our City, to support the retention of public sector staff at a time of high attrition, and especially to fight poverty and drive racial equity by delivering money to our friends, neighbors and colleagues struggling with high student debt and low income.

**The good news is that our campaign message is very simple:**

All federal student loan borrowers who work in public service should immediately determine their eligibility for loan forgiveness by using the 20 minute Help Tool at the US Department of Education's website: [StudentAid.gov/PSLF](https://StudentAid.gov/PSLF).

# Student Debt Clinics—The Civic Nation Model

- To promote the SAVE repayment plan, Civic Nation partnered with ED(FSA) and nonprofits to train volunteers and host in-person borrower assistance events.
- Borrowers attended presentations followed by one-on-one help, with complex cases handled by expert volunteers.
- This approach leverages partnerships and requires logistical coordination.
- For borrowers who may need follow up, it is important to have a referral resource.

The screenshot displays the 'SAVE on Student Debt' website. At the top left is the logo for 'CN SAVE ON STUDENT DEBT'. The main heading reads 'Connecting borrowers to student debt relief.' Below this, a paragraph states: 'Millions of borrowers can benefit from the Saving on a Valuable Education (SAVE) Plan — the most affordable repayment plan ever created by the Department of Education. Together with our partners, we're connecting borrowers to student debt relief.' A dark blue button with white text says 'Visit SAVE on Student Debt'. To the right, large teal text says '100+ Organizations', with a diagonal line striking through the '00'. Below this, it says 'ENROLLING BORROWERS IN THE SAVE PLAN'. Two statistics are shown: '8 Million Borrowers enrolled in SAVE' and '4 Million Borrowers have a monthly payment of \$0'. At the bottom, the 'Founding Partners' section lists logos for the University of Maryland, NAACP, National Urban League, RISE, UNIDOSUS, SDCC (Student Debt Civic Center), and YOUNG INVINCIBLES.



# **State-Based Student Loan Ombuds Programs**

# Providing state consumer assistance and protection

- State-based student loan ombuds programs, established by state governments, address issues with both federal and private loans, complementing federal services.
- They assist borrowers, mediate disputes between borrowers and servicers, and advocate for fair practices and policy changes.
- These programs are typically housed in one of three agencies:
  - **Department of Financial Services /Consumer Protection**
  - **Attorney General's Office**
  - **Higher Education Department**
- State ombuds offices provide a neutral platform for complaints and help resolve loan-related issues.

# Benefits of State Ombuds Programs

- Additional layer of borrower protection beyond federal programs. More critical than ever!
- Localized understanding of state-specific loan issues.
- Focus on regional trends and legislative advocacy to address student debt at the state level.





**Let's learn more about state-based  
student loan ombuds.**



**Thank you!**

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