



SAMPLE
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SALT®

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«Firstname»,

You see them online and hear them on the radio: services offering to help you get rid of your student loans ... for a fee. Some even claim to be affiliated with the government.

Here's something everyone should know: **You never have to pay for help managing your student loans.** If you're having trouble making payments, there are three very good, **FREE** places to turn:

Salt®

We're a nonprofit-backed service, and %School Name% has provided you with a free membership. If you've got questions about student loans, we've got answers. Call [877.523.9473](tel:877.523.9473), use [our real-person online chat](#), or write to us at loanhelp@saltmoney.org.

The Official Department of Education Website

Visit studentloans.gov to find lots of useful information and online forms so you can apply for things like [different repayment plans](#).

Your Loan Servicer

It may sound obvious, but if you're having trouble with student loans, you should talk to the people who send you the bills. It's their job to help you manage payments!

Get Live Student Loan Help

Questions about your student loans? [Live chat](#) with a counselor about your student loans 7 days a week. Or give us a call at 877.523.9473.

Mon – Thu 8:00 a.m. – 10:00 p.m.

Fri 8:00 a.m. – 5:00 p.m.

Sat 9:00 a.m. – 6:00 p.m.

Sun 11:00 a.m. – 8:00 p.m.

(Eastern Time)

About Salt

Salt® is a free nonprofit-backed program dedicated to helping students plan for, pay for, and repay the cost of their degree, while preparing them for a successful financial future. With a combination of money management advice, personalized student loan help, and straightforward budgeting tools, Salt provides the confidence students need to achieve their goals. Visit saltmoney.org for more information.

Connect With Us:



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