



A Service of **AICCCA** Association of Independent Consumer
Credit Counseling Agencies

Real-World Application of Student Loan Programs

Beyond providing counselors with the background needed to understand student loan programs, our *Student Loan Certification Program* prepares counselors for real-world situations. Because every student loan borrower is unique, with different loan types, different income levels, different employment, and different goals, there cannot be a "one-size-fits-all" approach to counseling student loan borrowers. Our program will teach counselors how to apply the various student loan programs depending on the unique circumstances of the individual borrower, in order to provide a personalized solution that best addresses the borrower's needs. During the program, counselors will train with helpful "real-world" scenarios in order to prepare for realistic student loan borrower situations. Counselors will receive instruction on using federal program calculators and tools to determine the borrower's best repayment options.