



Student Loan Types & Programs

The rules and programs surrounding student loan borrowing have developed and changed significantly over the past few decades. Our *Student Loan Certification Program* will provide counselors with a comprehensive look at the various types of student loans and the programs designed to aid student loan borrowers. A thorough understanding of how the many federal student loan programs function is critical for counselors working with student loan borrowers. These programs include temporary postponement in payment, income-driven repayment plans, consolidation, loan cancellation and forgiveness, and resolving default.