Nearly 74 percent of counseled borrowers responded that they agreed with the statement: “I wish I had found a counseling program like this sooner.”

- Over 50 percent of borrowers responded that their student loans kept them from achieving their personal goals.
- Nearly 30 percent of borrowers responded that they knew about their repayment options for their federal loans prior to counseling.
- Nearly 84 percent of borrowers responded that as a result of the counseling they now trust that they will make good financial decisions in relation to their student loan debt.
- Over 66 percent of borrowers indicated they felt less stress about their student loan situation as a result of the counseling.

CEFC Pilot Program Outcomes

- Over 57 percent responded that as a result of the counseling they changed their federal repayment plan because they qualified for a lower monthly payment amount.
- 57% of counseled borrowers responded that as a result of the counseling they changed their federal repayment plan because they qualified for a lower monthly payment amount.
- 23% of borrowers in repayment are delinquent.

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