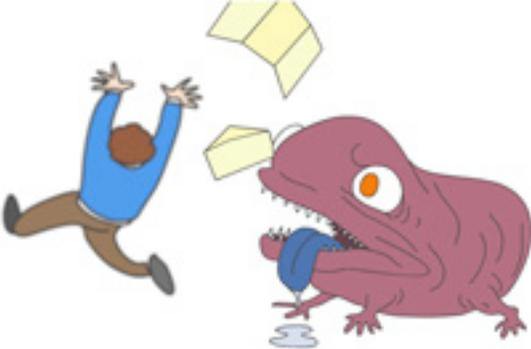


View	Narration
 A cartoon illustration of a man with glasses and a blue shirt, Trent, looking at a yellow map. He is standing next to a mailbox on a wooden post. A grey hat is on top of the mailbox.	<p>Trent joined VISTA to serve. Down the road, his goal was to become a teacher, but he needed one to two more years of school, and even after that, he wasn't sure he could afford to make student loan payments on a teacher's salary.</p>
 A cartoon illustration of Trent looking shocked and running away from a large purple dinosaur. The dinosaur is eating a mailbox that was previously on a post. Trent is holding a yellow envelope.	<p>He already owed more on his student loans than starting teachers make in a year. His debt was so humongous that his Education Award wouldn't take that big a bite out of it.</p>
 A cartoon illustration of Trent falling into the open mouth of the purple dinosaur. Several yellow envelopes are flying through the air around the dinosaur's head.	<p>It was big enough to take a bite out of him.</p>
 A cartoon illustration of Trent standing next to a green tree. He is looking at a wooden sign that says "PUBLIC SERVICE LOAN FORGIVENESS". A purple dinosaur is sitting on top of the sign.	<p>After starting VISTA, Trent heard about Public Service Loan Forgiveness. It's a program open to all Americans with federal student loan debt. After 10 years of full time work at a nonprofit or government agency -- including school districts -- and steady loan payments, the debt goes away. All of it. It was right up Trent's alley.</p>

View	Narration
 A cartoon illustration of Trent, a man with glasses and a blue shirt, looking up at a sign that says "DIRECT LOANS". A red arrow points from the sign towards him. The background is a simple green shape representing a bush or tree.	<p>Public Service Loan Forgiveness only works with loans issued from the federal government through the Direct Loans program. All new federal student loans are issued through Direct Loans, but if you have older loans, they might be administered by a company like Sallie Mae. Since Trent had old loans from Sallie Mae, he needed to consolidate them into Direct Loans to have his debt forgiven in 10 years. The consolidation process was not difficult, and he did it while in VISTA.</p>
 A cartoon illustration of Trent sitting at a desk, looking stressed with a pained expression and a sweat drop on his forehead. He is holding a pen over a piece of paper on the desk.	<p>Here's a problem: Public Service Loan Forgiveness also required him to make steady loan payments over 10 years. His loan payments were more than \$600 a month.</p> <p>There was no way he could pay that on his VISTA living allowance. It would be a struggle to pay that on a teacher's salary!</p>
 A cartoon illustration of Trent sitting on a green bench, looking thoughtful. In the background, a person on a skateboard is holding a sign that says "INCOME BASED REPAYMENT". There is also a small purple alien-like creature nearby.	<p>Then Trent caught wind of a second program called Income-Based Repayment. This one is designed to help low-income Americans with high student loan debt. With Income-Based Repayment, it doesn't matter how much you owe; your payments are based on what you can pay.</p> <p>With his VISTA living allowance, Trent was able to make payments as low as zero to five dollars per month on his loan and have each month count toward the ten years he needed to wipe out his loan balance.</p>
 A cartoon illustration of Trent walking on a college campus. He is wearing a blue shirt and glasses, and has a green backpack. In the background, there is a large white building with a clock tower and some trees.	<p>After his VISTA year, he was able to go back to school for a year or two...</p>

View	Narration
	<p>... and then work as a public school teacher for nine years and free himself from his student loans!</p>
	<p>It gets even better! Instead of applying his Education Award to his huge debt as a lump sum, he was now able to use the award to cover his new lower payments while teaching!</p>
	<p>To recap, here are the three steps Trent had to take:</p> <p>Number 1. Consolidate his old loans into Direct Loans.</p> <p>Number 2. Apply for Income-Based Repayment by calling the loan company and asking how to sign up.</p> <p>Number 3. Hold onto pay stubs that show he was a full-time teacher along with his student loan statements for the next several years.</p>
	<p>These programs worked for Trent because he knew teaching was what he wanted to do. He was then able to focus on his service year and his plans to become a teacher without worries about his ferocious student loans getting in the way.</p>