

## General Loan Debt Facts

- In the US, \$1.3 trillion is owed in student loan debt
- 43.3 million Americans have student loans
- The student loan delinquency rate is 11.6%
- The average monthly student loan payment aged 20–30 years is \$3???
- The median monthly student loan payment aged 20–30 years is \$203

## Impact of Student Debt

- 44% cut back on day-to-day living expenses
- 37% delayed saving for retirement or other financial goals
- 28% delayed buying a house
- 12% Delayed marriage
- 14% Changed careers as a result of student debt

*(Data via newyorkfed.org, clevelandfed.org and Consumer Report, by Donna Rosato, August 2016)*



### About Us

Inland Fair Housing and Mediation Board (IFHMB) is a non-profit, public benefit corporation that has served San Bernardino County and parts of Riverside and Imperial Counties in Southern California since 1980. Funded by numerous grants and awards, IFHMB serves as an intermediary to assist individuals in resolving issues related to housing discrimination, homeownership sustainability, rental complaints, and disputes in court through the provision of resource recommendations, education, and mediation.

Located in the City of Ontario with satellite offices in San Bernardino, Victorville, Barstow, Indio, and El Centro, California, IFHMB assists thousands of individuals each year through its numerous programs at no charge to the consumer.

### Our Mission

IFHMB is a values-based, dynamic organization expanding its reach by facilitating and promoting the general well-being of people through research, education, advocacy, counseling and housing.

### Inland Fair Housing and Mediation Board

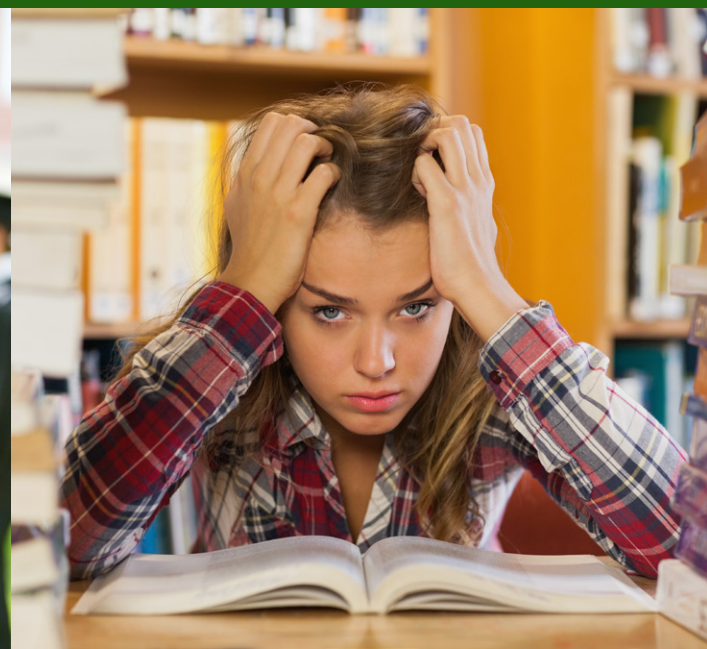
1500 South Haven Avenue, Suite 100  
Ontario, CA 91761

# Student Loan Coaching

Get the information you need  
to make the right choices



Free workshops to help you  
manage your student loans



## About the Program

The Housing Trust Student Loan Program is partnering with Santa Fe Community College to bring you the information you need to assist you in making the best choices regarding student loan debt. We are a team of qualified professionals who can help teach you about the resources and best practices of student loan debt and financial aid.

**school logo here?**

## Our Services

We offer two-hour workshops to help you develop the skills, guidance and tools you need to manage your student loans and get your financial life off to a great start.

In these workshops, we will assist you with:

- determining your financial situation
- determining the difference between merit-based and need based aid
- understanding loans, grants, and work study
- FAFSA Information

All of our services are free of charge to students and snacks will be provided at each workshop. One-on-one counseling is also available for unique situation discussions.

## Questions?

For questions or to learn more about the program, please contact:

**Celina Lopez**

Housing Counselor

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