

# CONFESSIONS

**OF A FEDERAL STUDENT  
LOAN COLLECTOR**

**EXPOSED**

**ESCAPING  
STUDENT LOAN HELL**



  
**Strategic**  
DEBT COACH



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## **INTRODUCTION: The Evil Empire**

We live in a world with many “evil empires.” Some of the most infamous examples are terrorist organizations such as Al Qaeda and criminal enterprises such as the drug cartels and La Cosa Nostra. However, these are not the only villains our society must deal with.

If you define an “evil empire” as an entity that deliberately causes people harm, either with intent or thorough reckless disregard, there are many other organizations that should be included. One example is the tobacco industry. For years, the tobacco industry knew of the enormous health hazards of smoking yet did not inform the public and denied that such hazards existed in tobacco. Another is the automobile manufacturers that knew of defects in their vehicles that could cause life threatening incidents but did not recall them for financial reasons. Though these examples are not nearly as brutal as the depraved criminals cited above, they are nonetheless evil because of the widespread harm they deliberately cause yet profit from.

Other perpetrators that fit the definition of causing widespread harm with reckless disregard are the collection agencies hired by Department of Education who collect defaulted loans. We are the scoundrels who are no better than classic loan sharks. No, we don't break your limbs if you don't pay and our interest rates are not as high; but at least when you deal with a loan shark, there is no “small print,” no ambiguities, no trickery, and no traps. You know what you are getting yourself into and what the terms are.

It's not the same with collection agencies hired by Department of Education. They pretend to be “student loan counselors” who are wonderful people trying to help you improve the quality of your life while using trickery and bad faith to sucker you into



their schemes and injury traps. They do anything they can to coerce and deceive you into payment plans, consolidations, settlements, and forcing garnishment.

Now the tides have turned and the silent giant within its evil empire has been awoken. This is a collaborated effort with Strategic Debt Coach to release the most controversial course ever to attack the irresponsible collection agencies and U.S. Department of Education for the lack of oversight.

We will expose you to the truth so you can claim your dignity, your self-respect, and your financial future.

To your freedom,

*Mr. Kay*

**Production Manager  
Rogue Student Loan Collections**



## **THE CONFESSIONS OF A FEDERAL STUDENT LOAN COLLECTOR**

**Jeff:** I want to introduce to everyone on the call a very good friend of mine who I've known my entire life. He has instructed me to call him Kay. He is the author of the first e-book of its kind. The *Student Loan Manifesto* is an e-book where he openly criticizes what goes on behind-the-scenes at a collection agency that is contracted for Department of Education.

Before I ask the question that everyone is thinking on why you cannot release your name, first can you tell the people what exactly you do?

**Kay:** Well, I am a Production Manager for a top ranked federal student-loan collection agency who is contracted with Department of Education. Our firm's job is to basically locate and recover billions of dollars in defaulted federal student loans.

My job is to train and coach my team members to locate and recover the maximum amount of dollars on defaulted federal student loans. Basically, we're like the bounty hunters of the financial world. We control the sour deals...

**Jeff:** I'm assuming you didn't start off in that type of role right?

**Kay:** Well just like anyone, I started from the ground up. I was a high ranked collector for years and with due time I moved on to what they call a lead collector... basically like a junior manager or a supervisor.

From there, I moved on to a portfolio manager position and then ended up as a production manager. In my current position I make sure that our firm squeezes the most out of these schmucks... morally and ethically.



**Jeff:** Morally and ethically? Riiiiight. You can be a little more canned about it...

**(Both laugh.)**

**Kay:** OK fine... I teach the art of blowing up someone's media and how to verbally bring the hammer down on these schmucks.

**Jeff:** So you bring the hammer down on these people you call "*schmucks*"?

**Kay:** I don't want to call them schmucks... that wouldn't be too politically correct huh, Jeff? I don't mean to use that term... but a big chunk of the population did not graduate and they have the mindset that we both lost out on this deal.

And I guess it's not fair because if these people knew the benefits of taking care of that loan the right way... I know people would do the right thing. Most collectors are just bullies and they just push these folks into a corner until they give up.

**Jeff:** The last time I spoke with you 2 months ago, you and your team collected a little shy of 20 million dollars on defaulted federal student loans, right? Is that considered the norm or an exception to the rule?

**Kay:** Last month we did about the same, we are hanging in here even with this financial blizzard going on. It's gotten a lot tougher due to major financial crises and layoffs that this nation is facing. But we have been told by the upper-ups...to stand our ground.

**Jeff:** So even in this so called *recession* where everyone seems to be broke, you and your team are able to collect money?



**Kay:** It's not a matter of *if* they can pay... they are **obligated** to pay. And the Department of Education has given us the verbal night stick to beat down on the financial limbs of these non-payers. Basically, we have the ability to carry on in a manner that other creditors can't.

**Jeff:** What are some of those powers that Department of Education lined you guys up with?

**Kay:** First off, child support garnishments I believe cause the most pain, and then next on my list is Uncle Sam and his crew the KGB... I mean I.R.S. (**Both Laugh.**)

The third most feared entity is the Department of Education.

Each 3 that I mentioned all have something in common. They all have the ability to initiate a wage garnishment and to take people's tax returns. Unlike a credit card, the scary part about student loans is that they have no statute of limitation, which means that people will owe them forever.

**Jeff:** So you're telling me... federally-backed student loans are not like any other loans? Are they not like collateralized loans where you can return the collateral or unsecured loans where it can be wiped out with a bankruptcy?

**Kay:** Exactly! And what makes it even more disturbing is the fact that everyday new students walk on school campus grounds not having the slightest clue of what is going to happen in the future if they fall behind on payments.

These unlucky students will get financially swamped by these Federal loans. Unpaid federal obligations will lead to major headaches. A person can get sued, garnished, professional licenses revoked and get their taxes taken.



Remember, student loans do not have a statute of limitation and they can attack someone from all angles. Some may say that the D.O.E. (*Department of Education*) has more perceived powers than the I.R.S.

**Jeff:** Wait, wait, wait... you just said – defaulted federal student loans are 3<sup>rd</sup> on the list of power.

**Kay:** I never said that they do. I said they have *perceived* power that is much stronger than the I.R.S. What I'm trying to say is... for I.R.S. troubles, you have products or services provided by attorneys, C.P.A.s, and even ex-I.R.S. agents who are fighting for you. Plus you have wealth of information on the internet.

For student loan troubles, you have no one... maybe except a student counselor and make shift websites from attorneys who think they know it all. But really... what can they possibly do or tell you... other than. "*You should pay it*", "*Ask for deferments*", "*Consolidate your loan*" etc. Those aren't solutions but temporary fixes.

And you can't forget these liars, I mean attorneys... **(Both Laugh.)**

These folks who are behind on student loans are going to these attorneys who charge \$350 per hour to tell them the same thing I do. No statute of limitation, you must take care of this. And some attorneys have the gall to actually advise the client to file bankruptcy and all it does it pause the collection activity. But I guess the attorney is in the business to make money.

No real solutions... It's just a band-aid on a broken leg. I am just sick and tired of the misinformation about defaulted student loans. I am sticking my neck out and my job on the line to tell you the truth on what really goes on. No pie in the sky stuff. I'm talking about REAL solutions.

**Jeff:** That's all really scary....



**Kay:** All this can keep someone up at night.....I'm scared of releasing all of this information. They might try to John F. Kennedy me. *(Both laugh.)*

**Jeff:** On a serious note, why are you doing this?

**Kay:** I was fortunate to work a full time job during my schooling and I paid for my own education. But, a lot of my friends are still dream-seeking as they stack their student loans to the ceiling. I have friends that only eat cup-noodles because of student loan debt. I have friends that have 50k plus in student loan debt making 40k a year barely making it.

This industry has showed me the dark side of our country. We say education is one of the pillars for financial freedom and preach that importance. We even go as far to give subsidies for that education.

Not just grants and scholarships but in terms of subsidies or guarantees to the bank who insure these student loans, just in case they default.

**Jeff:** Those guarantees to the bank allow students to get much more competitive loan rates, right?

**Kay:** Yes it does. But really look at what this caused. Education or the cost of higher education has sky rocketed in the last few years. And our rank as a nation in terms of quality of education has declined.

And who has benefited from this higher cost of education? The Universities and Colleges who can charge ridiculous cost on education and Department of Education who now collects on an entire generation who mortgaged their future.

I really feel the pain when an unforeseen circumstance such as health issues, divorce, death of a family, and job loss hits the futures of our country. They don't



have anywhere to turn and I am the person who trains others to kick them when they are down.

That is the reason why I need to get this out. Not because I want to sleep better at night but to help the entire people of America, the foundation of the future, who are troubled by this unforeseen financial pandemic. I want to be the beacon of light in this foggy student loan chaos.

**Jeff:** I know you still work in that industry and that is why you're not able to release your name, right?

**Kay:** Yes, I am putting my job at risk but the knowledge I have is priceless. In the state that this country is in, we need to all come to the table and start really talking about solutions to simplify the situation or to correct the situation.

**Jeff:** How long have you been in the industry and what made you decide to become this rogue federal collector?

**Kay:** I've been in this industry for little over a half a decade. I'm a real quick learner. I have special knowledge that people would have never obtained. I had the advantage of seeing what goes on behind the curtains.

A student loan is like a thorn in the palms of Americans. But I have the national tweezer and I want to help.

**Jeff:** Wow you have very interesting ways of expressing yourself. If you don't mind me asking, how much do you make in a year?



**Kay:** I won't say any numbers but I'm very well off. Anyone who has been in the collection industry is looking to get into the most lucrative side of collections: student loans.

**Jeff:** Why is the student loan collection industry the most lucrative?

**Kay:** Once again, D.O.E empowered us with garnishments and tax offsets to recover these funds. I consider my position to be similar to that of a salesman; the only difference is that we are overbearing and there's no walking away from us.

Every payment, settlement, consolidation, disability claim, and resolution we set up has a percentage-based return to it. We get paid on everything. It's a money-making machine.

These collection agencies and collectors are making a killing by destroying thousands of families. The collectors and collection agencies care about one thing... money. This leads to collectors taking advantage of borrowers who just doesn't know any better.

**Jeff:** Can you explain in details of the pros and cons of those types of resolutions?

**Kay:** A person with the ability should always pay the balance in full. Most people cannot afford to do this so people might take advantage of settlements.

A settlement is a partial payoff, but negotiating the partial payoff is really hard if you don't know what questions to ask. It's all negotiations. It's kind of like going into a car dealership to purchase a car for the first time... times 10. It could get really tricky.

A settlement is great but the amount that is discounted gets reported as a gain on their taxes. You will get a 1099. With a settlement the credit report trade line



will show “*Account* legally paid in full for less than full balance” but if you pay the whole balance it would obviously report it as “*Paid in full.*”

**Jeff:** Hold on for a second, so what you’re telling me is... if someone settles out the student loan, the difference from what they owed – compared to what they settled for is considered ordinary income?

**Kay:** The 1099 will be used as ordinary income and you will have to pay taxes on the difference. What most people don’t know is this... if you or your tax accountant files the I.R.S. Tax Form 982, you can file for insolvency and get it waived.

This means you should really try hard to pay the least amount possible on your settlements so the amount on your 1099 is greater. This gives the borrower a bigger deficiency and makes it that much easier to qualify for the insolvency.

**Jeff:** Wait, slow down tiger, say that in laymen terms.

**Kay:** (*laughs*) Ok, the amount you owe and the amount you settle out for is called a deficiency. This deficiency is considered “*income*” or “*gains*”. That is why D.O.E. will send over a 1099.

If you settle out the loan close to the full pay off, your difference on what you owed and paid will be small right?

**Jeff:** Yes I get that...

**Kay:** And if you settle out the loan very low compared to the full pay off your difference or deficiency will be greater number right?



**Jeff:** I'm following – keep going.

**Kay:** Now, if you are filling for insolvency... using the I.R.S. Tax Form 982. You need to show that you owe more than what you make. Which one would help you qualify for insolvency, a higher or lower 1099 amount?

**Jeff:** I got it... a higher 1099 because you can show that you're in the "red".

**Kay:** Exactly. That is why it is in your best interest to pay the least amount possible on your settlements. Not just for savings money but for the tax liabilities. Oh, and I have to throw this out... *I am not a certified public account so please consult with a tax professional.*

**Jeff:** Thanks for throwing that out. I was going to do it right now. I guess the question is how do you get the lowest settlement amount possible?

**Kay:** I can't tell you everything. But let's just say that with a tactful approach, knowing your legal rights, and having a calculator on what the bottom line is.... a person can get the collection costs waived, the interest waived, and take a huge chunk out of the principal.

D.O.E. just looks at numbers and figures. If you have a settlement calculator that calculates the lowest amount – you don't even need to negotiate.

**Jeff:** What are the other resolutions?



**Kay:** The most common resolution is taking advantage of payment arrangements. This can get just as tricky as settlements. You can even make payment arrangements to fix your credit as if you **never** missed a payment.

**Jeff:** Fix your credit, WOW. What are the other ones?

**Kay:** If people decide to put this student loan off, then we will step in and do the necessary steps to secure a garnishment. We pretty much dare them to call our bluff.

**Jeff:** So literally... you have a license to steal people's paychecks?

**Kay:** No, we are not stealing paychecks; we are simply following the guidelines of D.O.E.

One of the huge problems with people is.... They believe they are untouchable. They got away from other debts such as cell-phone cancellation fees and credit card debt and they may assume that we are just regular debt collectors but we are not.

The DOE's wage garnishment is harsh, and it's locked in until the whole entire balance is paid. This means they are paying on the full collection costs, and the full interest. Taking 15% of each and every paycheck until the full collection costs and interest is paid off.

**Jeff:** Is that 15% of NET or Gross?

**Kay:** It is 15% NET for every check.



If you get a raise, bonus, or even better paying job... D.O.E. will simply take it. It's a nasty, nasty cycle.

**Jeff:** What if someone is living pay check to pay check and they cannot afford the 15% garnishment?

**Kay:** If they will not cooperate, we will still enforce the garnishment and we are instructed to do so. The sad part about all of this is.... borrowers actually have about half a dozen ways to stop a garnishment dead in its tracks.

**Jeff:** I know this will be covered in our new course... but give the people who are listing... one small piece of advice on how to avoid the garnishments?

**Kay:** Jeff, I'll give your listeners a juicy one...

By law, we must give written notice of the collection activities and we are required to send out 3 pieces of mail exactly 15 days apart. If for some reason one piece of mail is returned, we must start the letter sequence all over again. This would not be a permanent solution but it will be a quick fix to stop a pending garnishment.

You'll at least be able to side-step the charging bull. But you have to ask yourself a question. What will you do next when it charges you again?

**Jeff:** Hear that, folks? If you get a call and someone tells you that a garnishment is pending for your student loan, all you have to do is move to a new place every 45 days.

At the end of the call, we'll tell you how you can find out about the other ways to stop federal wage garnishments since I see tons of questions now flying in.



**Jeff:** Are there any other resolutions?

**Kay:** This last one isn't even provided on the Department of Education's website. This is what the collection agencies refer to as "*The Forbidden Arrangement*".

**Jeff:** Are you sure you want to talk about this one?

**Kay:** Of course... why not? Over the years I've done way too much crap to the working class of the United States. Even if they do not buy our course, at least they can use this tid-bit of information immediately. This next resolution is a frowned-upon resolution...

**Jeff:** I bet the collection agency is really promoting "*The Forbidden Arrangement*", Right?

**Kay:** (*Laughs.*) I know you're asking that question as a joke but I'll answer it.

Would it make business sense to promote the lowest paying commission or would you rather have the sales team promote the highest paying product?

That is why the collection agencies refer to as "*The Forbidden Arrangement*".

**Jeff:** Now how does it work?

**Kay:** If a person is going through **TOTAL** financial hardship, it is acceptable to make a payment that is lower than the minimal payment. It's a little time consuming but sure worth it.



A person should ask for a “*financial statement*,” it is a worksheet used to log all of a person’s household expenses. With this filled out, a person should be able to negotiate a payment that is more feasible. Sometimes even low as \$15 per month.

**Jeff:** \$15 per month? That’s incredible!

**Kay:** Yes but you must be very careful.

I’ll say it again... you must have **TOTAL** financial hardship. Also, the D.O.E. considers cable television, credit cards, and other normal necessities as luxuries, and if you are not in **TOTAL** hardship than this is not the route you would want to take. If you do not do this the right way – this will back fire.

Keep in mind that in life it does not pay off to BS anything. I’ve heard of people getting litigated because of wrongdoings and professionals getting their licenses taken away.

Anyways, if you are in a tough situation with your student loan then take advantage of this lower-than-minimal payment plan. This should buy you enough time to save up and get back on your feet and then prepare for the minimum monthly payments to start the path of getting out of default.

**Jeff:** Isn’t all of these resolutions given to the people by Department of Education?

**Kay:** Yes. The information is on the D.O.E.s website which is ed.gov... but the site is written in a way to scare the pants off of someone. I personally consider all of the information on the ed.gov to be a horse and pony show.

**Jeff:** Wait... give me an example on what you mean...



**Kay:** Well... for example, most people will receive harassing collection calls from agencies or the collector is being unfair on the settlement amount, payment plans, garnishment etc.

So what do most people do when they feel like they are being taken advantage or mistreated?

**Jeff:** Punch the S.O.B? (*Laughs.*)

**Kay:** First off, I think it would be difficult to punch someone when they are on the other side of the phone. But if you did give them a lick, D.O.E. will probably get you for an assault and battery and tack on even more fees. (*Both laugh.*)

**Jeff:** So tell me... what do most people do?

**Kay:** The defaulted student loan holder will typically contact the D.O.E. to file a formal complaint and this is when it gets interesting.

When you call the D.O.E it's not really the D.O.E, it is a customer service line that's also contracted with the D.O.E just like the collection agency. The representative will transfer the call to a "*complaint hot line*" and someone will listen to the individual's concerns.

**Jeff:** Doesn't sound *too* bad... seems like they have a system.

**Kay:** You didn't let me finish... When the defaulted person files a complaint, Department of Education does not care unless they have an attorney. That is why... All they are doing is routing your calls back to the original collection agency that is harassing you.



**Jeff:** Are you kidding me!? Let me get this straight... a formal complaint call is made to Department of Education for whatever it is. And then a representative who doesn't even work directly with D.O.E will just transfer your call back to the collection agency that was harassing and mistreating you from the start?

**Kay:** That is absolutely correct. And typically a manager will take the call to distinguish the fire and to explain all ramifications. Then the supervisor will seal the deal, making it seem as if you went through different layers of people and making it seem like you got a sweet deal.

**Jeff:** What other advice can you give about ed.gov?

**Kay:** When I used to collect, I loved talking to people who thought they knew everything because they went to the "ed.gov" website to read some of the solutions. I probably made the most money off of those individuals.

**Jeff:** How where they taken advantage of?

**Kay:** You have to understand the lack of information that is out there, especially in the cyber world. All you have to do is just google the term "*student loan collection*" and all you see is the Department of Education's website. That's the only source for 99% of the people who have defaulted on federal student loans.

If you were to just go off the information on Department of Education's website... it's like someone who has never went to law school going into a courthouse trying to defend themselves.

And that's what happens to the 99% of the people. They get eaten alive.



**Jeff:** We are getting close to the end. Kay and I have done quite a few of these calls and by far this has got to be the most informative regulatory content-packed coaching call we've done so far.

I really appreciate you coming on and taking the time. I appreciate you just pulling back the curtain to help these people in showing them what really goes on.

You all may not realize this, but with all the legal and regulatory changes, Kay and I have now come together to build a true road map to help the unfortunate people who have fallen behind on their federal student loans.

That will be coming to you very soon. Keep your eyes open for it.

I would have liked to answer questions at the end of the call but I felt we needed to get all this information in. And we don't have time to do that on tonight's call. I knew you needed to hear the information Kay was dishing out so I didn't stop him.

We might print out all your questions and do a recording to answer those questions next week. We have the answers to all the tons of questions asked by all of you.

Be blessed. Keep your heads up. If you're a member, you'll receive this on a CD shortly which will make it very easy to listen to this information as many times you'd like.

Thanks Kay.

**Kay:** I appreciate you, no problem. Take care.

**Jeff:** I'll talk to you soon.



## Epilogue

It's only been a few months since I interviewed the Rogue Federal Student Loan Collector aka *Mr. Kay*. Since then his firm as collected over \$25 million in defaulted student loans and he has personally coached a few dozen students to financial freedom. He sends me testimonials all the time. I don't know of ANY one who is this knowledgeable within the student loan collection industry. And the good news?

*You can claim your dignity, your self-respect, and your financial future.*

But if you really want to make this happen fast and are serious, I highly suggest you be sitting near your computer when the *The Student Loan Blue Print Home Study Course* is launched very soon.

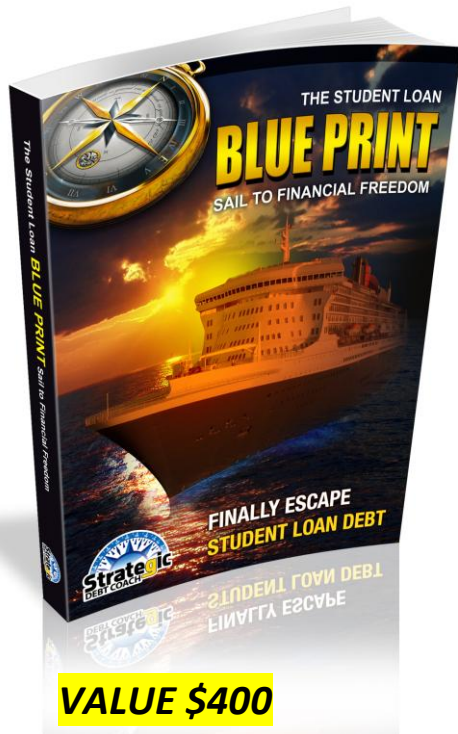
*Why?*

Because that is the day we open the door to your financial future and you will escape student loan troubles and your financial freedom back!

We are severely limiting the number of people we let purchase the *The Student Loan Blue Print Home Study Course* in order to make sure we have ample time to work with everyone personally. If the door stays open to midnight that day I'd be surprised. Ya gotta be ready.

**Jeff Coga**  
**Founder - Strategic Debt Coach**

P.S. Here's some stuff you'll learn from *The Student Loan Blue Print Home Study Course*...



## The Student Loan Blue Print

The complete authoritative reference on defaulted Student Loans which will save you hundreds if not thousands in collection fees and principle reduction, handed to you on a silver platter:

- You get a detailed blueprint for every phase of the defaulted student loan... even if you can't spell "no statute of limitation", you'll quickly learn how to solve all your student loan problems.
- Our secret \*Insider Secret\* from our rogue federal student loan collector - which will save you the extortion collection fees and get principle reduction.
- How to use the insider knowledge against the student loan



### 1. The Right Start on the Road to Financial Freedom **VALUE \$100**

Get ready to be financially free! Here's where Jeff and Mr. Kay hold your hand to get you started down the precise path to becoming debt free:

- A complete A-Z system for getting necessary information to make the best financial decision.
- Two magic words to tell a collector to pull them in... and scare them off
- The single most important process in negotiation... and special ninja tricks to save thousands
- Why attorneys cannot help you 97% of the time

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## 2. *The Confessions of Federal Student Loan Collector – 2nd edition (UNCUT)*

**VALUE \$100**

If you thought the original “Confessions of Rogue Student Loan Collector” was an eye opener... Be prepared for this:

- The Art of Skip Tracing – How they find you and how you can protect your identity.
- What Dept. of Ed doesn’t want you to know
- How to fix your credit as if you ever missed a payment
- How every collector is breaking your rights and to use the law to save you hundreds if not thousands of dollar in collection fees



## 3. *Tips, Tricks, and Traps* **VALUE \$200**

Check out these secrets from our rogue federal student loan collector that will make you cringe on what goes on.

- Fast settlement secrets... get the lowest amount in the fastest time
- Secrets to getting the lowest amount of payment
- Dealing with collectors who is overbearing and harassing you
- How not to negotiate with any of your repayment or settlement amounts
- How to make money – settling out your debt

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#### 4. We Give You the Tools to Escape Student Loan Hell **VALUE \$200**

What curve gets thrown your way; you can field it with ease.

- Collection Agencies and Your Rights – Stop the harassing calls dead in its tracks
- Discharge Application – Haunted by a student loan from several years back? Get it discharged with proper qualification
- Payments out of control? Get the inside scoop on consolidation and what you must have
- And many more!



#### 5. Our Magic Settlement and Repayment Generator **VALUE \$200**

You'll be glad we included the Magic Settlement and Repayment Generator. Takes the guessing right out!

- Try different scenarios... use "what if" questions to work the payment/settlement for best solution
- Allows you upfront study of your resolution, which will help you catch the collectors lying
- No more negotiating for a settlement if you already know the rock bottom amount.

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But the most important thing I can tell you is that our information is fresh and current... The industry is changing so fast that we have to!

So we make sure you get...

### **A Gold Mine of Tips, Tricks, and Tactics for a REAL SOLUTION!**

I'm aware that there are other courses and other resources for sale or even for free. What bothers me is not the access but who it is coming from. Many attorneys, free originations and even Dept of Education will only give you ramifications without any solid solutions. We give you a step-by-step action plan on what you must do to become debt free from your defaulted student loan.

Look, I don't want to talk anyone down here. I'd rather you read what people have to say about what we are preaching:

*“I have had my student loan hang over me as a dark cloud for years and I never thought I would see a this day. I followed The Student Loan Blue print exactly to a tee. The results were awesome. I just received my first tax return in over 4 years. Not to mention I settled out on my student loan for LESS than the principle salvaging over \$20,000 in collection fees...Wow!”*

**Ryan Paine**  
**Phoenix, AZ**



## More Rave Reviews!

“ I was a very successful chiropractor after I graduated college. My wife was hit with cancer and I feel behind on my student loan. Once behind it felt like a never ending tornado. After following the Student Loan Blue Print I was able to actually stop Department of Education from litigating me. I even got my credit fixed as I was never behind... On top of that I just recently settled out my student loan! The Blue Print teaches real techniques in real world scenarios, and now I can spend time with my wife rather than talking to these darn collectors!” ”



**Juan Perez**  
Albuquerque, NM

“ I just graduated and tried to find the job of my dreams. It wasn't as easy as everyone said. I tried so hard but no one would hire me! After 6 months my deferment finally ran out, and it wasn't till 11 months after graduation that I was able to find a job. Once I started to work I was told I would be garnished. It was so embarrassing! I didn't know what to do until I found The Student Loan Blue Print. Not only did I stop the garnishment, I was able to fix my credit, and now I am going back to school to earn my masters degree. I even qualified for a new loan!” ”



**Jasmine Smith**  
Queens, NY



But in spite of all those glowing reviews from people who escaped student loan hell, I want you to know that I'm more concerned with making you financially free and break away from the student loan debt. In fact, if for any reason you're not completely happy, I want you to know you are protected by a...



This is the deal: simply order the course. Give it a shot. Show me how you tired to make it work. And if for any reason whatsoever you could not... then you get back every single dime, on the spot, immediately. Fair enough?

Now, I can't see any way in this lifetime you'd want to return this course. Because when you finally break away from your student loan troubles and you see the extra money you save, you'll be blown away. Not to mention the decreased stress level!

BUT – if for any reason you can't make it work, just show me why, and I don't have a problem with immediately sending you a refund any time in the first 60 days after you invest in it.

And we'll part as friends.

I want my people to be happy and financially free!

It's that simple.

But there is something you need to be aware of...



## **I'm Going to Pull this Course Off the Market Any Day Now**

So here's my problem: if I let this out to too many people, it dilutes its value. And I really don't want to compete with myself but with the economy and how it is... I am making a special offer.

So I'm going to let a limited number of these courses out. And they're going to be marked, so they'll NEVER show up on eBay.

My advice is that if you want to make serious changes in your financial future, you should jump on this before I change my mind. I'm only going to sell a few units, and that's to give folks an opportunity to learn how to find REAL SOLUTIONS to their student loan troubles.

Since you don't have a minute to lose, here's how to...

## **Get Started in Just Minutes**

Simply click on the button below, and you'll lock in your very own copy of the *The Student Loan Blue Print*. If the button doesn't work, it means that we're sold out and won't be offering any more. But if it works, congratulations, you're in!

You not only get the hottest course to getting out of student loan troubles, you get life time updates.



[www.StudentLoanBlueprint.com](http://www.StudentLoanBlueprint.com)

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I am so confident that it will SOLVE all of your federal student loan headaches, when you email me (*my email is at the bottom*) a video testimonial on how much this course has helped you.... I will PERSONALLY cut you a \$100 check! What more can you ask for?

Glad to have you aboard!

So click on the special link, and order now.



Sincerely,

*Mr. Kay*

**Mr. Kay aka "Rouge Student Loan Collector"**

**Email: [mr.kay@strategicdebtcoach.com](mailto:mr.kay@strategicdebtcoach.com)**

***P.S.*** I want you to learn how to "fight back" against those who are making your life difficult – and holding you back. With the "Student Loan Blue Print" we guarantee your entire outlook on life will change forever. However, I don't know how long we will be able to make this information available. For obvious reasons, there are a lot of people who do NOT want us making this information available to people like you. **It gives you an almost unfair advantage to beat them at their own game.** Therefore we reserve the right to change this offer at any time.

***P.S.S.*** This once in a lifetime chance to take advantage of today's economy will not be around for long. I want to help you become financially free by taking this opportunity in today's economy.

[www.StudentLoanBluePrint.com](http://www.StudentLoanBluePrint.com)

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