

# Ten Things To Know & To Do Before You Leave School

## 01. KNOW

### Your loan servicer

- Program their contact information into your phone.
- Follow them on social media.

## 02. KNOW

### Your loan balance

- Find and organize your loans from your credit report.

## 03. KNOW

### Your first due date

- Lock-in your monthly due dates and prepare for success.

## 04. KNOW

### Your repayment options

- Standard plans aren't for everyone. Talk to your servicer.

## 05. DO

### Update contact information

- Set-up an online account with your servicer and update your contact information.

## 06. DO

### Seek forgiveness

- Research loan forgiveness options for teachers, nurses, and public service employees.

## 07. DO

### Watch for impostors

- Don't be duped by scams.
- Work with your servicer instead.

## 08. DO

### Read all the memos

- Read emails from your servicer. They have info to help you repay loans.

## 09. DO

### Weigh the pros & cons of consolidation

- |                           |                                |
|---------------------------|--------------------------------|
| • Pros                    | • Cons                         |
| • Single monthly payment. | • Possibly high interest rate. |
| • Possibly lower payment. | • Could lose some benefits.    |
- Your servicer can help you decide!

## 10. DO

### Pay down interest before it caps

- Be strategic. Interest could be accruing. Start paying high interest loans first.