



Student Loan Repayment Planning Checklist

<input checked="" type="checkbox"/>	CHECKLIST	HELPFUL RESOURCE
<input type="checkbox"/>	Forgot your FSA ID? Your FSA ID and password is required to access most federal student aid websites.	www.fsaaid.ed.gov
<input type="checkbox"/>	Identify your student loan servicers and their contact information.	www.nslsds.ed.gov
<input type="checkbox"/>	Identify the types of student loans that you have as well as your current interest rates and loan balances. <i>Direct Loans:</i> Subsidized Stafford, Unsubsidized Stafford, PLUS Loans for Graduate & Professional Students, PLUS Loans for Parents. – OR – <i>FFEL Loans:</i> Subsidized Stafford, Unsubsidized Stafford, PLUS Loans for Graduate & Professional Students, PLUS Loans for Parents.	www.nslsds.ed.gov
<input type="checkbox"/>	Learn more information about the types of student loans that you have in order to understand their terms and conditions.	www.studentloans.gov
<input type="checkbox"/>	Manage your student loan accounts online and set up email notifications to save time	Contact your lender or servicer
<input type="checkbox"/>	Keep your contact information up to date.	Contact your lender or servicer
<input type="checkbox"/>	Review repayment plans and calculators and select repayment plan best for you. Determine the repayment options available on your loans and review the costs associated with repayment plan: <ul style="list-style-type: none"> • Standard 10-Year Repayment (default plan) • Graduated Repayment • Extended Repayment • Revised Pay as You Earn (REPAYE) • Pay as You Earn (PAYE) • Income-Based Repayment (IBR) • Income-Contingent Repayment (ICR) – Direct Loans Only • Income-Sensitive Repayment (ISR) – FFEL Loans Only 	www.studentaid.gov or contact your lender or servicers
<input type="checkbox"/>	Know your payment amounts and due dates - track the due date of your first loan payment	Contact your lender or servicer
<input type="checkbox"/>	Save money by signing for automatic debit. Some lenders or servicers offer an interest rate discount and review repayment incentives that may save money.	Contact your lender or servicer
<input type="checkbox"/>	Research Loan Consolidation options	www.studentaid.gov or contact your lender or servicers
<input type="checkbox"/>	Trouble making payments? Research deferment, forbearance, and other forms of payment relief that can postpone payments.	www.studentaid.gov or contact your lender or servicers
<input type="checkbox"/>	Loan forgiveness for Federal Loans. Research loan discharge and forgiveness opportunities and conditions. <ul style="list-style-type: none"> • Public Service Loan Forgiveness (PSLF) • Discharge/Cancellation • Cancellation and Deferment Options for Teachers 	www.studentaid.gov or contact your lender or servicers
<input type="checkbox"/>	Understand Student Loan Interest Deduction IRS Form 1098-E (Student Loan Interest Summary)	Contact your lender, servicer, or a tax advisor