

STUDENT LOAN REPAYMENT & FINANCIAL PLANNING CHECKLIST

As you prepare to graduate and embark on your career, understanding your student loan repayment options and responsibilities is especially important. To help you stay organized, we've created a Student Loan Repayment and Financial Planning Checklist.

	CHECKLIST	RESOURCES
<input type="checkbox"/>	Access the National Student Loan Data System (NSLDS) for a history of federal loan borrowing	NSLDS.ed.gov
<input type="checkbox"/>	Identify the types of federal student loans, amounts borrowed and loan servicer(s) contact information	NSLDS.ed.gov Contact federal servicer(s)
<input type="checkbox"/>	Complete online exit counseling for federal student loan borrowing prior to graduation	StudentLoans.gov
<input type="checkbox"/>	Estimate monthly loan payments using loan repayment calculators	Loan Repayment tab at http://www.stern.nyu.edu/finaid
<input type="checkbox"/>	Access your credit report to find information on your private educational loans (if applicable)	Retrieve copy of credit report and contact private lenders(s)
<input type="checkbox"/>	Review important federal loan documents such as Direct Unsubsidized and Direct PLUS Master Promissory Notes	StudentLoans.gov
<input type="checkbox"/>	Review important loan documents such as Master Promissory Notes and communications for private student loans	Contact your private loan lender or servicer(s)
<input type="checkbox"/>	Keep contact information up to date	Contact federal loan servicer(s) or private lender(s)
<input type="checkbox"/>	Sign up to manage your account online and receive email communication	Contact federal loan servicer(s) or private lender(s)
<input type="checkbox"/>	Sign up for automatic debit and research borrower benefits or repayment incentives	Contact federal loan servicer(s) or private lender(s)
<input type="checkbox"/>	Know your payment amounts and due dates	Contact federal loan servicer(s) or private lender(s)
<input type="checkbox"/>	Identify the repayment plans available and review the costs associated with each	StudentAid.ed.gov or Contact federal loan servicer(s) or private lender(s)
<input type="checkbox"/>	Research loan consolidation options	StudentAid.ed.gov or Contact federal loan servicer(s) or private lender(s)
<input type="checkbox"/>	Research deferment, forbearance, and other forms of payment relief, such as loan forgiveness	StudentAid.ed.gov or Visit the Loan Repayment tab at http://www.stern.nyu.edu/finaid
<input type="checkbox"/>	Understand student loan interest deduction (IRS Form 1098-E; Student Loan Interest Summary)	Contact federal loan servicer(s) or private lender(s); or Your tax advisor http://www.ed.gov/1098-e