

## Student Loan Resource Center

Visit the **new** self-service **Student Loan Resource Center** in Financial Aid. If you are one of the 38 million students that have student loans, I would like to extend an invitation to visit the newly created “self-service” Student Loan Resource Center located in the financial aid department. You now have a convenient dedicated resource on campus where you can learn about repayment options, debt management and forgiveness programs available for Stafford loans.

### Know Your Loans

Visit the National Student Loan Data System <http://www.nsls.ed.gov> The NSLDS has information about your federal student loans and helps you identify the company you will send payments to

### Find your Servicer

It’s important to know who your servicer is. If you ever have questions about your loans or need to update your address or personal information

- Contact your servicer by phone or on-line to set up an on-line account
- Make sure your address is correct and your Servicer knows how to contact you
- Find out when your grace period ends and when your first payment is due
- Request a Deferment or Forbearance to postpone your due date if you can’t make your first payment

### Select your payment Schedule

Ensure that your repayment schedule fits your lifestyle right from the start. You may be able to choose from any of many different payment schedules. Selecting the right payment plan will help you keep your payments affordable and have an impact on your ability to repay your loans on time

- Use your servicing company’s website and repayment calculator to figure out how much you will owe each month and change your payment schedule if necessary
- View your payment history and set up automatic payments

### Figure out your options

Confused by all the loan lingo or late on your payments? Visit the self-service Student Loan Resource Center and find answers. Call the financial aid department and make an appointment with Tom Miller your Default Prevention Loan Advisor, he can help you understand your options and provide you with useful tips to reduce your student loan balance faster. Keeping current on your Stafford loan payments is one of the best ways to establish and build your credit. *You’ll be glad you did!*