

Where are You Now?

- National Student Loan Data System, <https://studentaid.gov>
- Check your credit report for private loans, www.annualcreditreport.com

Evaluate Repayment Options

- CFPB, Repay Student Debt, <http://www.consumerfinance.gov/paying-for-college/repay-student-debt/>
- Repayment Estimator: <https://studentaid.gov/loan-simulator/>
- Different Repayment Plans: <https://studentaid.gov/manage-loans/repayment/plans>

Make a Plan

- Consolidate Loans: <https://studentaid.ed.gov/sa/repay-loans/consolidation>. Consolidate loans carefully as you can lose flexibility in options once loans are consolidated.
- Deferment and Forbearance: <https://studentaid.ed.gov/sa/repay-loans/deferment-forbearance>
- Student Loan Forgiveness: <https://studentaid.ed.gov/sa/repay-loans/forgiveness-cancellation/>

Take Action

- To begin repaying federal loans, go to Federal Student Aid <https://studentaid.gov>
- Mark your calendar annually to reevaluate.

To Learn More

- Subscribe to the Plan Well, Retire Well blog (www.RetireWell.illinois.edu) for up-to-date information about student loans and other personal finance topics.
- Money Mentors, University of Illinois Extension, <https://go.illinois.edu/MoneyMentors>
- Follow Kathy Sweedler, U of I Extension Educator, on Twitter @morethancoupons