



Mapping Your Future® is a national nonprofit organization providing career, college, financial aid, and money management information and services for students, families, and schools.

Mapping Your Future provides services to help schools meet the needs of their students in a cost-efficient manner. Since 1996, Mapping Your Future has served millions of students and their families, as well middle school and high school educators and counselors, school financial aid professionals, and others in the financial aid and education industries.

Students of all ages and their parents use Mapping Your Future's information and tools for career exploration, college planning, and college completion. Middle school, high school, and college educators and counselors benefit from a variety of resources to help students.

Mapping Your Future Free Services

Student loan default prevention information and services

Financial aid professionals are in an ideal position to help at-risk borrowers understand the importance of repaying student loan and consumer debt. Mapping Your Future provides important default prevention tools to use when counseling prospective and current borrowers, helping them to understand the implication of borrowing student loans and avoid defaulting.

Consider implementing the tools below into your default management plan:

- **Tips and techniques** to [prevent defaults and encourage debt management](#) on campus.
- **Calculators:** Mapping Your Future's calculators enable students, parents, and others to manage their money and student loans:
 - **Budget calculator**
Individuals can develop a saving and spending plan
 - **Checkbook balancing tool**
Individuals can reconcile their checking account records with their bank's records
 - **Savings calculator**
Individuals can see how valuable saving can be
 - **Student loan debt/salary wizard**
Borrowers can use this tool to understand how much they can afford to borrow in student loan funds (and calculate student loan payments)
 - **Student loan repayment calculator**
Borrowers can estimate their student loan payments
 - **Loan consolidation calculator**
Borrowers can estimate their consolidation loan interest rate and payment amount
 - **Income-based repayment calculator**
Borrowers are able to estimate their monthly payment amount under the Income-based repayment plan [for Direct Loan and Federal Stafford (subsidized and unsubsidized), Direct PLUS and Grad PLUS, and Direct Consolidation Loans which do not include any Parent PLUS or Direct PLUS loans]
- [Default prevention and money management techniques](#) for students and borrowers in a **PowerPoint presentation**.

Brochures, Flyers, and Guides

Mapping Your Future offers a number of informational brochures, flyers, and guides to download and distribute to your students and parents.

- [Flyer for parents](#)
- [Free scholarship search resources flyer](#)

- [Money management tools flyer](#)
- [Guide to Life after High SchoolSM](#):
 - [Guide to Life after High School: Freshman Year](#)
 - [Guide to Life after High School: Sophomore Year](#)
 - [Guide to Life after High School: Junior Year](#)
 - [Guide to Life after High School: Senior Year](#)
- [Direct PLUS Loans / Federal PLUS Loans for Parents guide](#)
- [Private loan guide](#)
- [12-step guide to financial success](#)
- [Success in College Guide](#)

Newsletters

Mapping Your Future's newsroom is located at mappingyourfuture.org/Newsroom/index.cfm. A variety of articles are published on a regular basis and the articles are featured in the following newsletters:

- **Mapping Your Future Higher Ed News:** The newsletter is e-mailed to recipients every other week and at other times to alert you about special circumstances, such as site outages. The purpose of this newsletter is to provide you with the latest information about Mapping Your Future services and events, including Online Counseling and MappingXpress, and answer policy and regulatory questions. Subscribe at mappingyourfuture.org/services/HENews.cfm.
- **Tip of the Week:** The newsletter is e-mailed weekly to provide a tip on a variety of topics, such as financial aid, professional development, default prevention, and financial literacy. Subscribe by e-mailing enews@mappingyourfuture.org.
- **Early Awareness E-News:** The newsletter is e-mailed monthly and is designed for high school teachers, counselors, and others who have an interest in preparing students for college. Subscribe at mappingyourfuture.org/services/earlyeaenews.htm.

Webinars

Mapping Your Future offers various webinars throughout the year to provide training and address issues facing financial aid and education professionals. The webinars-on-demand page is located at mappingyourfuture.org/services/webinararchive.cfm.

PowerWalletTM

Mapping Your Future partners with [PowerWallet](#), a free personal financial planning tool to help students, parents, and others manage and track their income, spending, and debt on one platform. This partnership provides Mapping Your Future with a dynamic tool offering users help with the actual day-to-day management of their money, after they've learned money management concepts through Mapping Your Future.

SimpleTuition

Mapping Your Future partners with SimpleTuition to offer its audience [SmarterBucks[®]](#), a free and unique rewards and student loan literacy program that helps students and graduates pay down student loan debt automatically and encourages borrowers into actively thinking about ways to repay their loans faster.

More information

In addition to these free services, Mapping Your Future offers low-cost premium services for its Members. [Membership](#) supports the Mapping Your Future mission and enables Mapping Your Future to offer its free services to schools, students, and families.

Contact us with questions or for more information about:

- Online Counseling
- MappingXpress
- Counseling and Online Education powered by Mapping Your Future
- Web development and technology projects

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