



5 tips for managing your student loans

1

Know your loan amount. Log in to [StudentAid.gov](https://studentaid.gov) and look at your dashboard to find the amount you owe in Direct Loans. Write your total loan amount: _____

2

Know the name of your student loan servicer. The servicer will process your payments and keep track of how much you owe. You can find the name of the servicer on your dashboard at [StudentAid.gov](https://studentaid.gov). Write the name and phone number of your servicer: _____

3

Determine your student loan payment amount. Your servicer should be able to provide you an exact amount or you can estimate it using this [student loan repayment calculator](#).

4

Review the student loan [repayment options](#). There are several repayment plans based on income. The new SAVE Plan provides some great benefits but may not be the best option depending on your income. Use the [Loan Simulator](#) to calculate which plan is best and contact your servicer.

5

Establish a budget for after college. You can estimate your income and expenses on a sheet of paper or use this [calculator](#) to determine how you will pay your student loan and other living expenses.

