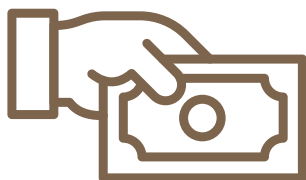


3

IMPORTANT REMINDERS FOR BORROWERS OF FEDERAL STUDENT LOANS

1



REPAY YOUR STUDENT LOANS

If you borrowed student loans, you are obligated to repay the debt. It is important to repay the debt to avoid any negative consequences, such as being placed in collections, having your wages or other payments garnished, or seeing your credit score decline. Unless your loans are in a deferment or forbearance status, you are obligated to make payments.

2



REVIEW REPAYMENT OPTIONS

You may have some options available to you when it comes to repaying your student loan debt. Plans are available that will allow you to repay your debt based on your income. Use the StudentAid.gov Loan Simulator to find the best repayment strategy.

3



LOG INTO YOUR STUDENTAID.GOV ACCOUNT

Log into your account at StudentAid.gov to make sure that your contact information is accurate and to determine the status of your student loans. Your account will also have the name and contact information of your student loan servicer. Contact your servicer if you have any questions or need to switch repayment plans.