Borrowed student loans? Wondering what to do now? The check lists below will help you get off to the right start – and help you navigate your repayment journey.

Know What You Owe


☐ Check [www.annualcreditreport.com](http://www.annualcreditreport.com) for private loans (or contact your private loan lender) and other credit balances.

☐ If you have questions, contact your student loan servicer (i.e. the company that collects your student loan payments).

☐ Log into (or create) your SALT account by visiting [www.saltmoney.org](http://www.saltmoney.org) to take advantage of the Repayment Navigator tool; upload your federal student loan debt to get a jump start on learning about repayment options.

Get Ready For Repayment & Paying

☐ Understand your federal loan repayment options – including the monthly payment amount, the duration of repayment, and the interest costs for the varying repayment options.

☐ Understand your private loan repayment options – which are often different than those offered with federal student loans. (You might already even be in repayment on these.)

☐ If needed, educate yourself and apply for deferment and forbearance for your federal student loans.

☐ Contact a SALT loan counselor if you have questions via email at loanhelp@saltmoney.org, toll-free at 877.523.9473, or through live chat at [www.saltmoney.org](http://www.saltmoney.org).

☐ Create a new spending plan taking into consideration any potential new income, new expenses and projected student loan payments (or any current payments for private loans).

Tips!

☐ Investigate loan forgiveness options (i.e. public service loan forgiveness). Check out “60+ Ways To Get Rid Of Your Student Loans Without Paying Them” on [www.saltmoney.org](http://www.saltmoney.org). (And, don’t forget to ask if your employer offers any student loan repayment benefits.)

☐ Explore early repayment options and remember to pay ahead when possible. Why? The savings in the long run could be huge!

☐ Check in to an interest rate reduction through automatic payment with your servicer.

☐ Take advantage of the Federal Tax Deduction for student loan interest.