

KNOW WHERE TO GO

A Repayment Cheat Sheet



If you need to...	Go to...
Obtain an existing or new PIN	The Federal Student Aid PIN Website - www.pin.ed.gov
Get details about your federal loans, such as: <ul style="list-style-type: none"> • The names of your lenders/servicers • Your outstanding balances • The statuses of your loans • Your disbursement history • And more 	The National Student Loan Data System (NSLDS) - www.nsls.ed.gov
Keep track of your loan servicers	Our Before You Go worksheet YouCanDealWithIt.com/BeforeYouGo
Compare repayment plans	Repayment Plan Estimator YouCanDealWithIt.com/RepaymentEstimator Other Options Student Aid on the Web - www.studentaid.ed.gov/PORTALSWebApp/students/english/OtherFormsOfRepay.jsp Federal Student Aid (Direct Loans Only) www.direct.ed.gov/calc.html
Switch your repayment plan or explore other payment options, including: <ul style="list-style-type: none"> • A different payment date • Lower payments • Postponed payments (deferment or forbearance) • Loan forgiveness or discharge 	Contact your loan servicer. If you are not sure who your loan servicer is, you can access this information through the National Student Loan Data System (NSLDS). - www.nsls.ed.gov/nsls_SA/
Consolidate	Federal Direct Consolidation Loans Information Center www.loanconsolidation.ed.gov
Settle a dispute regarding your student loans	The Office of the Ombudsman - www.ombudsman.ed.gov - 877.557.2575
Calculate your future salary	www.salary.com
Check your credit report	www.annualcreditreport.com
Develop a budget	Our FREE budget builder - YouCanDealWithIt.com/BudgetBuilder
Save for a specific goal	The savings planner calculator from the U.S. Department of the Treasury www.treasurydirect.gov/BC/SBCPI