10 Things to Know & To Do Before You Leave School

1. Know Your Loan Servicer
   - Program their contact # in your phone.
   - Follow them on social media.

2. Know Your Loan Balance
   - Find and organize your loans from your credit report.

3. Know Your 1st Due Date
   - Lock-in your monthly due dates and prep for success.

4. Know Your Repayment Options
   - Standard plans aren't for everyone. Talk to your servicer.

5. Do: Update Contact Info
   - Set-up an online account with your servicer and update your contact info.

6. Do: Seek Forgiveness
   - Research loan forgiveness options for teachers, nurses, public service employees.

7. Do: Watch for Imposters
   - Don't be duped by scams. Work with your servicer instead.

8. Do: Read All the Memos
   - Read emails from your servicer. They have info to help you repay loans.

9. Do: Weigh the Pros & Cons of Consolidation
   - PROS:
     - Single monthly payment
     - Possibly lower payment
   - CONS:
     - Possibly higher interest rate
     - Could lose some benefits
   - Your servicer can help you decide!

10. Do: Pay Down Interest Before It Caps
    - Be strategic. Interest could be accruing. Start paying high interest loans first.

NorthStar Education Services