Exit Counseling for 2019 Graduates
Agenda

- Basic loan status timeline
- Definitions and important terms
- Public Service Loan Forgiveness
- Two repayment strategies
Loan Status Timeline

- In-School Deferment – ends graduation day
- Grace Period or Graduate PLUS Forbearance – ends 6 months after graduation
- Revised Pay-As-You-Earn (REPAYE), Pay-As-You-Earn (PAYE), or Income-Based Repayment (IBR)
- Decision time → Public Service Loan Forgiveness (PSLF), or Aggressive repayment
Definitions & Important Terms

• Grace Period

- For unconsolidated Stafford loans only
- Automatic 6-month period following graduation
- Can only be used once
- Graduate PLUS loans have a 6-month automatic forbearance instead
- No action needed
Definitions & Important Terms

• Deferments

- In-School – must be enrolled at least half-time
- Graduate Fellowship – must be an approved fellowship program
- Active Duty Military – must be on active duty
- Unemployment – must be receiving unemployment benefits
- Economic Hardship – various parts, but not applicable to residency
Definitions & Important Terms

• **Forbearances**

  - **Graduate PLUS forbearance**
    - up to 6 months immediately after graduation

  - **General Administrative Forbearance**
    - various reasons, depending on your lender
    - typically 6 months to a year

  - **Residency Forbearance**
    - accepted into a residency program
    - limited only by the length of residency
Definitions & Important Terms

- Repayment Plans

- Standard – equal monthly payments for 10 yrs.

- Extended – equal monthly payments for 10-25 yrs.

- Graduated – monthly payments increase over time for up to 25 yrs.

- Income-Driven Plans (5 of them)
  - Required for Public Service Loan Forgiveness
Definitions & Important Terms

• Income-Driven Repayment Plans

- Repayment plans with the monthly payment determined by income, *not* debt level

- Low salary = low monthly bill
  (great during residency)

- Must be applied for initially, and renewed each year
Definitions & Important Terms

• Income-Driven Repayment Plans

5 plans:

- Income-Sensitive (IS)
- Income-Contingent (IC)
- Revised Pay-As-You-Earn (REPAYE)
- Pay-As-You-Earn (PAYE)
- Income-Based (IBR)

General best order =

REPAYE > PAYE > IBR > IS or IC
Definitions & Important Terms

• REPAYE Marriage Caveat

- PAYE and IBR allow student-only calculation, if taxes filed separately
- REPAYE *always* considers spouse’s income and spouse’s student loan debt
  - Married Filing Separately tax status *does not* help
- High spouse income = higher monthly loan payment
- If spouse has $0 student loan debt and spouse’s income = $60,000, then REPAYE monthly bill:
  - will be ≈ $450 higher than MFS + PAYE (≈ $5,400 / year)
  - will be ≈ $350 higher than MFS + IBR (≈ $4,200 / year)
Definitions & Important Terms

• Consolidation vs Refinancing

■ Consolidation is federal
■ Refinancing is private

■ Consolidation combines federal loans using a weighted interest rate
  ■ It doesn’t save you money during aggressive repayment
  ■ It DOES work with Public Service Loan Forgiveness

■ Refinancing combines all loans using a market interest rate
  ■ It may save you money during aggressive repayment
  ■ It does NOT work with income-driven repayment plans or Public Service Loan Forgiveness
National Student Loan Data System

- Tracks your loans until they are paid in full
- Key to tracking multiple payments to multiple parties
NSLDS

Federal Student Aid

Retrieve Your Loan Information

Login

Enter your username and password and select LOGIN if you already have an FSA ID. If you do not have an FSA ID, select the Create An FSA ID tab.

Log in to NSLDS
Create An FSA ID
Edit My FSA ID

RETURN TO NSLDS

This is a U.S. Federal Government owned computer system, for the use by authorized users only. Unauthorized access violates Title 18, U.S. Code Section 1030 and other applicable statutes. Violations are punishable by civil and criminal penalties. Use of this system implies consent to have all activities on this system monitored and recorded, which can be provided as evidence to law enforcement officials.
<table>
<thead>
<tr>
<th>Type of Loan</th>
<th>Loan Amount</th>
<th>Loan Date</th>
<th>Disbursed Amount</th>
<th>Canceled Amount</th>
<th>Outstanding Principal</th>
<th>Outstanding Interest</th>
</tr>
</thead>
<tbody>
<tr>
<td>DIRECT Stafford unsubsidized</td>
<td>$2,000</td>
<td>10/01/2008</td>
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<td>$1,000</td>
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<td>10/01/2008</td>
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<td>08/24/2007</td>
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<td>$2,587</td>
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<tr>
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<td>$0</td>
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<td>$1,154</td>
<td>02/05/2007</td>
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<td>07/24/2006</td>
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<td>$0</td>
<td>$0</td>
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<tr>
<td>Federal Perkins</td>
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<td>10/11/2001</td>
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<td>Federal Perkins</td>
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<td>08/31/1999</td>
<td>$1,500</td>
<td>$0</td>
<td>$1,500</td>
<td>$0</td>
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</table>

**Total**

- **DIRECT Stafford unsubsidized**: $1,000, $0
- **DIRECT Stafford subsidized**: $2,750, $0
- **Stafford subsidized**: $3,800, $131
- **Stafford unsubsidized**: $2,587, $98
- **Federal Perkins**: $2,700, $0
- **Total All Loans**: $12,837, $229
### National Student Loan Data System (NSLDS) for Students

NSLDS is a repository of information from many sources. Changes to the data are made by those sources. Collecting the data into one central location such as NSLDS gives you convenience and saves you time. If for any reason you disagree with the information reported to NSLDS, please contact one or more of the sources of your data listed on the detail pages on this site. The Department is also available as a resource at 1-800-4-FED-AID if you need additional assistance. Your comments and corrections will help improve the services NSLDS provides.

**Type of Loan:** Stafford Subsidized

**Loan obtained while attending the School:** B

**Date Entered Repayment:** 08/20/2004

**Loan Period Begin Date:** 08/25/2003

**Loan Period End Date:** 05/13/2004

### Amounts and Dates

<table>
<thead>
<tr>
<th>Loan Amount</th>
<th>Outstanding Principal Balance</th>
<th>Outstanding Principal Balance As of Date</th>
<th>Outstanding Interest Balance</th>
<th>Outstanding Interest Balance As of Date</th>
<th>Interest Rate</th>
<th>Canceled Amount</th>
<th>Canceled Date</th>
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</thead>
<tbody>
<tr>
<td>$3,500</td>
<td>$1,025</td>
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<td>$26</td>
<td>06/30/2008</td>
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### Disbursement(s) and Status(es)

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<tr>
<th>Disbursement Date</th>
<th>Disbursement Amount</th>
<th>Loan Status</th>
<th>Status Description</th>
<th>Status Effective Date</th>
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<td>$1,750</td>
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<td>Deferred</td>
<td>06/30/2008</td>
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<td></td>
<td>RP</td>
<td>IN REPAYMENT</td>
<td>11/22/2007</td>
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<td>IG</td>
<td>IN GRACE PERIOD</td>
<td>01/09/2004</td>
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</table>

### Servicer/Lender/Guaranty Agency Information

- **Current Servicer:** GREAT LAKES EDUCATIONAL LOAN SERVICES, L 2401 INTERNATIONAL LANE MADISON WI 63707-9041 800-236-4300

- **Current Lender:** ANY BANK 123 MAIN ST. ANYWHERE WI, 12345 888-555-8888

- **Current Guaranty Agency:** GREAT LAKES HIGHER ED GUARANTY CORP 2401 INTERNATIONAL LANE MADISON WI 63704-3102 800-236-4300 SERVICE@GLHIC.ORG

Information contained on these pages reflects the most current data in the NSLDS database. The data contained on this site is for general information purposes only and should not be used to determine eligibility, loan payoffs, overpayment status, or tax reporting. Please consult the Financial Aid Officer at your school or the specific holder of your debts for further information.
Private Loans

- Private loans do not have the same Grace Period, Deferment, Forbearance, and Repayment options because they are not part of the federal loan system.

- Ask your lender:
  - Is there a grace period, and what is the length?
  - When does repayment begin?
  - What is my repayment term?
  - What are my deferment and forbearance options and requirements?
  - How and when is interest calculated?
  - What are your interest capitalization policies?
  - Is there a repayment benefit?
Private Loans

- NSLDS won’t list your Private loans

- Find a listing of all your loans on your free credit report at http://www.annualcreditreport.com
## Sample Credit Report

### GLELSI/NELNET

<table>
<thead>
<tr>
<th>Address:</th>
<th>Account Number:</th>
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<tbody>
<tr>
<td>2401 INTERNATIONAL LN MADISON, WI 53704</td>
<td>44983400622....</td>
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<table>
<thead>
<tr>
<th>Address Identification Number:</th>
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<tbody>
<tr>
<td>7634492132</td>
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<table>
<thead>
<tr>
<th>Status:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Open/Never late.</td>
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</tbody>
</table>

<table>
<thead>
<tr>
<th>Date Opened:</th>
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<tbody>
<tr>
<td>06/2004</td>
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<thead>
<tr>
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<td>06/2008</td>
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<table>
<thead>
<tr>
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<th>Monthly Payment:</th>
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<tbody>
<tr>
<td>10/2009</td>
<td>$114</td>
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<table>
<thead>
<tr>
<th>Last Reported:</th>
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<tbody>
<tr>
<td>10/2009</td>
<td>Individual</td>
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<table>
<thead>
<tr>
<th>Credit Limit/Original Amount:</th>
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<tr>
<td>$10,523</td>
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<table>
<thead>
<tr>
<th>High Balance:</th>
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<tbody>
<tr>
<td>NA</td>
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<tr>
<th>Recent Balance:</th>
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<td>$10,030 as of 10/2009</td>
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<table>
<thead>
<tr>
<th>Recent Payment:</th>
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<tr>
<td>$114</td>
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### GLELSI/WELLS FARGO BK TT

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<th>Status:</th>
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<tr>
<td>Open/Never late.</td>
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</table>

<table>
<thead>
<tr>
<th>Date Opened:</th>
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<tr>
<td>08/2007</td>
<td>Installment</td>
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<tr>
<td>08/2009</td>
<td>NA</td>
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</tbody>
</table>

<table>
<thead>
<tr>
<th>Date of Status:</th>
<th>Monthly Payment:</th>
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<tbody>
<tr>
<td>10/2009</td>
<td>$56</td>
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<td>10/2009</td>
<td>Individual</td>
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<table>
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<th>Credit Limit/Original Amount:</th>
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<tr>
<td>$56</td>
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Public Service Loan Forgiveness (PSLF)

Rules

- Be in active repayment (no forbearance)
- Make 120 scheduled payments in IDR or Standard repayment (do not have to be consecutive)
- Be employed by a 501(c)(3) organization, the military, state or federal government, or other select positions

Benefit

- Remaining principal balance and accumulated interest are forgiven, tax-free
PSLF Benefit Examples

Unsub Loans = $200,000 @ 6%
Family Size = 1
4-yr Non-Profit Residency
Starting Resident Salary = $46,000
Starting Practice Salary = $150,000
Salary Growth Rate = 4%
Repayment Plan = REPAYE

- Approximately $101,000 repaid over 10 years
- Approximately $220,000 forgiven

<table>
<thead>
<tr>
<th>REPAYE</th>
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</thead>
<tbody>
<tr>
<td>Initial Monthly Payment *</td>
</tr>
<tr>
<td>Total Unsub Repaid</td>
</tr>
<tr>
<td>Total Grad PLUS Repaid</td>
</tr>
<tr>
<td>Total Repaid</td>
</tr>
<tr>
<td>Total Repayment Time</td>
</tr>
<tr>
<td>Total Interest Subsidy</td>
</tr>
<tr>
<td>REPAYE Forgiveness</td>
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<tr>
<td>PSLF Forgiveness</td>
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<tr>
<td>PSLF Total Payments</td>
</tr>
</tbody>
</table>
PSLF Benefit Examples

Unsub Loans = $175,000 @ 5.8%
PLUS Loans = $80,000 @ 6.8%
Family Size = 1
4-yr Non-Profit Residency
Starting Resident Salary = $46,000
Starting Practice Salary = $150,000
Salary Growth Rate = 4%
Repayment Plan = REPAYE

- Approximately $101,000 repaid over 10 years
- Approximately $323,000 forgiven
Unsub Loans = $175,000 @ 5.8%
PLUS Loans = $80,000 @ 6.8%
Family Size = 1
4-yr Non-Profit Residency
Starting Resident Salary = $55,000
Starting Practice Salary = $250,000
Salary Growth Rate = 4%
Repayment Plan = REPAYE

- Approximately $171,000 repaid over 10 years
- Approximately $246,000 forgiven

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<thead>
<tr>
<th>REPAYE</th>
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<tbody>
<tr>
<td>Initial Monthly Payment *</td>
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<tr>
<td>Total Unsub Repaid</td>
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<tr>
<td>Total Grad PLUS Repaid</td>
<td>$160,700.38</td>
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<td>Total Repaid</td>
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<td>Total Repayment Time</td>
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<td>Total Interest Subsidy</td>
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<td>REPAYE Forgiveness</td>
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<tr>
<td>or</td>
<td></td>
</tr>
<tr>
<td>PSLF Forgiveness</td>
<td>$223,109.29</td>
</tr>
<tr>
<td>PSLF Total Payments</td>
<td>$171,089.94</td>
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</tbody>
</table>
Unsub Loans = $175,000 @ 5.8%
PLUS Loans = $80,000 @ 6.8%
Family Size = 1
4-yr **For-Profit** Residency
Starting Resident Salary = $55,000
Starting Practice Salary = $250,000
Salary Growth Rate = 4%
Repayment Plan = REPAYE

- Approximately $298,000 repaid over 14 years
- Approximately $141,000 forgiven
PSLF Caveats

- Loans must be in the Direct Loan program
  - May need consolidation
- Must make payments; forbearance months do not count towards 120
- Must be employed by an eligible organization for the entire period
- Higher salaries result in higher IDR payments, which reduces forgiven balance after 10 years
- Exact timing of salary changes can alter IDR payments
- Applied for at end of period; Congress may change the law
Repayment Strategy 1 – PSLF

1. Apply for REPAYE, PAYE, or IBR
   - Consolidate into the Direct Loan Program (if needed)
   - Apply for Residency Forbearance if consolidation takes >90 days
2. Make monthly payments only for the billed amount
3. Submit employment certifications and check your monthly payment each year

Repayment Strategy 2 – Aggressive repayment

1. Apply for REPAYE, PAYE, or IBR
2. Do not consolidate, but do consider refinancing
3. Make an extra payment each month against your worst loan
Residency and practice matters

- Non-profit residency + non-profit practice is great for PSLF
- For-profit residency + non-profit practice can still work for PSLF
- Any residency + for-profit practice eliminates PSLF

Repayment Strategy 1 – PSLF
1. Apply for REPAYE, PAYE, or IBR

Repayment Strategy 2 – Aggressive repayment
1. Apply for REPAYE, PAYE, or IBR
Decision Time

If there is any chance you’ll work at a non-profit practice site

Apply for REPAYE, PAYE, or IBR
Repayment Strategy 1 – PSLF

1. Apply for REPAYE, PAYE, or IBR
   - Consolidate into the Direct Loan Program (if needed)
   - Apply for Residency Forbearance if consolidation takes >90 days

2. Make monthly payments only for the billed amount

3. Submit employment certifications and check your monthly payment each year
National Student Loan Data System

Available 24/7 at http://www.nslds.ed.gov
1. Consolidate into the Direct Loan program, if needed

- Only one option for consolidation: https://studentloans.gov/
- Click on the Sign In button
- May take as much as 6 months to finalize
1. Apply for Residency Forbearance, if needed

- Stops you from getting a monthly bill
- Is guaranteed as long as you ask for it
  - There’s usually an application form
- Must be requested from each lender or servicer
- Forms available online or by calling
1. Apply for REPAYE, PAYE, or IBR

- Gives lowest monthly payment that still qualifies for PSLF

- Low income during residency = low monthly payments = greater loan forgiveness

- Apply through your loan servicer
2. Make monthly payments only for the billed amount

- PSLF requires 120 regularly-scheduled monthly payments

- Additional payments do not count

- Minimum of 10 years
3. Submit employment certifications and check your monthly payment each year

- Form currently available at:
- Also available from your servicer
- Submit income information to your servicer
- REPAYE marriage caveat
  - Make sure you have the lowest monthly bill
Repayment Strategy 1 – PSLF

1. Apply for REPAYE, PAYE, or IBR
   - Consolidate into the Direct Loan Program (if needed)
   - Apply for Residency Forbearance if consolidation takes >90 days

2. Make monthly payments only for the billed amount

3. Submit employment certifications and check your monthly payment each year
Repayment Strategy 2 – Aggressive repayment

1. Apply for REPAYE, PAYE, or IBR

2. Do *not* consolidate, but *do* consider refinancing

3. Make an extra payment each month against your worst loan
National Student Loan Data System

Available 24/7 at http://www.nslds.ed.gov
1. Apply for REPAYE, PAYE, or IBR

- Gives lowest monthly payment during residency
- Low income during residency = low monthly payments = greater cash flexibility
- REPAYE offers interest subsidy
- Apply through your loan servicer
2. Do not consolidate … consider refinancing

**Do not** consolidate your loans
- Consolidation would lump all of your loans together, eliminating the chance to pay on the worst loan first.

**Do** consider refinancing after residency
- Lower interest rate = lower total cost
- Will lose income-driven repayment plans
- Will lose PSLF chance
3. Make an extra payment each month

- Pay the monthly bill first

- Then make an extra payment against your worst loan
  - Pays it off faster
  - Reduces your total cost

- It may not be an educational loan
3. Make an extra payment each month

<table>
<thead>
<tr>
<th>1. Credit card</th>
<th>$4,000</th>
<th>15.00%</th>
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</thead>
<tbody>
<tr>
<td>2. Private student loan</td>
<td>$20,000</td>
<td>5.50% (var.)</td>
</tr>
<tr>
<td>3. Graduate PLUS loans</td>
<td>$40,000</td>
<td>7.00%</td>
</tr>
<tr>
<td>4. Unsubsidized loans</td>
<td>$170,000</td>
<td>6.00%</td>
</tr>
<tr>
<td>5. Car loan</td>
<td>$18,000</td>
<td>5.00%</td>
</tr>
<tr>
<td>6. Mortgage</td>
<td>$200,000</td>
<td>4.00%</td>
</tr>
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</table>
Repayment Strategy 2 – Aggressive repayment

1. Apply for REPAYE, PAYE, or IBR

2. Do not consolidate, but do consider refinancing after residency

3. Make an extra payment each month against your worst loan
Decision Time

- **Loan Debt > $80,000?**
  - **NO**
  - **YES**

- **Practice Is Non-Profit?**
  - **NO**
  - **YES**

- **Married?**
  - **NO**
  - **YES**

- **Spouse Has Loan Debt?**
  - **NO**
  - **YES**

**PSLF**
- Choose REPAYE & make minimum payments

**PSLF**
- Consider REPAYE Cost vs. Tax Cost, choose the cheapest, & make minimum payments

**PSLF**
- Choose REPAYE & make minimum payments

**PSLF progress should be reevaluated at the end of residency**
Stay on top of your loans

- Let your lenders or servicers know if your name, address, telephone number, or email address changes

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Take Action

- Go to [http://www.nslds.ed.gov](http://www.nslds.ed.gov) – find out who holds your federal student loans
- Know who and how much you owe
- Take action for each loan
Questions?

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