

GRADUATION & STUDENT LOAN REPAYMENT

Unsure of the next steps after graduation?
Here is a quick checklist for you!

Exit Counseling

- Exit counseling helps you prepare for the repayment of your federal loans, which typically begins 6 months after graduation
- Log into studentaid.gov with your FSA ID and password (same one you used for FAFSA)
- You are required to complete Exit Counseling by December 15th



Viewing Loan Details

- Log into studentaid.gov to:
 - Check your federal loan balances (how much you borrowed)
 - See your repayment options
 - Identify your federal loan servicer - the company that helps you manage your loans
 - Each loan servicer will have a different website
 - Create an account through the link to your servicer on studentaid.gov
- If you borrowed through a private lender, contact your lender for loan details



Repayment/Forgiveness

- You can explore repayment plan options for federal loans at studentaid.gov/manage-loans/repayment/plans
- If you are eligible you may be able to have your federal loans forgiven, cancelled, or discharged
 - Go to studentaid.gov/manage-loans/forgiveness-cancellation for information on specific loan forgiveness programs
- If you borrowed through a private lender, contact your lender for repayment options



Budgeting

- Go to studentaid.gov/budgeting for resources on budgeting during and after college
- There are also resources on [creating a budget](#) and preparing yourself for financial stability after college

