

CAN PAY CHECKLIST

- IF YOU HAVE subsidized loans see how much money you could save yourself if you made payments while in grace.
- REVIEW your budget at least quarterly.
- EXPLORE your repayment options annually.
- DECIDE whether or not consolidation is right for you. Give yourself plenty of time to apply, it may take well over a month for all of the paper work to go through. Remember to continue to pay on your student loan(s) until your consolidation is completed.
- IF YOU HAVE not signed up for Direct Debit (Electronic Fund Transfer) do so today. You may qualify for a reduced interest rate.
- CHECK your servicer's website to see if they offer on-line payment or payment by phone services.
- KEEP your student loan information in a safe place.