CHECKLIST FOR PRIVATE LOAN BORROWERS

UNDERSTANDING YOUR FINANCES
- Know the total amount of your student loan debt and interest rate(s)
- Identify potential co-signer(s) if needed
- Know your credit score and understand how your debt impacts credit score
- Seek financial advisement or financial tools if needed as an aid to help paydown debt

HAVE A PLAN
- Know who to repay and when repayment starts
- Pay more when you can
- Ask about employer assisted loan repayment programs at your job

CHECK WITH YOUR LENDER/SERVICER
- Know who to repay and when repayment starts
- Ways to find your lender/servicer:
  - Loan statements/personal records
  - Credit report
  - Financial aid office records
  - Documents, including promissory note
- Find out if your lender/servicer provides incentives for automatic payments