

HOW TO PREPARE FOR SUCCESSFUL STUDENT LOAN REPAYMENT



Use your FSA ID to log in to StudentAid.gov

01

Your FSA ID (the same you used to complete your FAFSA) will include a username and password. Once logged in, update your personal information and confirm your student loan servicer.



Confirm your student loan servicer

02

Your servicer may vary depending on the type of loan you have. If you don't know who your servicer is, log on to studentaid.gov and visit the "My Loan Servicers" section of your dashboard.



Log in to your loan servicer account and update your contact information

03

Create an account or log in to an existing one via the servicer's website. Review and update your personal contact information, including your email and mailing address, so your servicer can reach you.



Reauthorize or select auto debit for monthly payments

04

If you were previously signed up for automatic debit before the payment pause began, you must reauthorize or select automatic debit through your loan servicer account. This will allow your loan payments to be automatically withdrawn from your bank account every month.



Review payment due date and amount

05

Make note of your monthly payment amount and the date your first payment will be due, and update any changed banking information to ensure you either proactively make a payment by the deadline or are prepared for the funds to be drawn down by auto debit.

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Resources in Education, 1994 *Resources in Education*, 1997 **General Information [catalogue]** University of Texas at Austin, 1991 **Student Loan Collection Procedures** Warren C. McAlvey, Anne J. Price, 1985 Guidelines for loan collection staff who award service college student loans are presented Attention is directed to sound collection procedures three specific loan programs suing a defaulted borrower the Family Educational Rights and Privacy Act and the use of credit bureaus and student loan borrower bankruptcy Loan collection procedures for all types of loans including institutional loans are covered with attention to making the loan servicing accounts before repayment the in school period the exit interview the billing process interrupting the billing process and the collection process Procedures for the National Direct Student Loan NDSL program a continuation of the National Defense Student Loan Program the Health Professions Student Loan program and the Nursing Student Loan program are discussed in detail Additional topics include types of legal action with defaulted borrowers steps in suing a borrower settling a suit out of court disclosure of information functions of a credit bureau and chapter 7 and chapter 13 bankruptcies Appendices include 83 exhibits consisting of sample letters forms and other documents that illustrate the text Included are government forms which may change over time and a glossary SW

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