

## Exit Counseling Appointment- What do I do next?

all highlighted items pertain to your situation

<p><b>Now</b> <u>Date:</u></p>	<ul style="list-style-type: none"> <li><input type="checkbox"/> Complete the online <b>Federal Exit Counseling</b>- <a href="https://studentaid.gov">studentaid.gov</a> login with your FSA ID and password</li> <li><input type="checkbox"/> Login and view your Federal Loan details- <b>National Student Loan Data System</b> <a href="https://studentaid.gov">studentaid.gov</a> login with your FSA ID and password</li> <li><input type="checkbox"/> Check your Credit History- <a href="https://annualcreditreport.com">annualcreditreport.com</a></li> <li><input type="checkbox"/> <b>Understand all of your debt</b>- types of loans, what they mean, grace periods, repayment plans available, etc.</li> <li><input type="checkbox"/> Check out the <b>ADP Salary Paycheck Calculator</b>- <a href="https://adp.com">adp.com</a> to help figure out your monthly take home pay</li> <li><input type="checkbox"/> Create a <b>preliminary monthly budget</b> <ul style="list-style-type: none"> <li>→ Saving 10% of your monthly take-home pay should be part of your budget from day one! (Save until you have at least 3 months of living expenses)</li> </ul> </li> <li><input type="checkbox"/> Plan ahead for Loan Repayment- figure out <b>which plan</b> you will want to enroll in</li> <li><input type="checkbox"/> File your <b>Income Tax Return for 2019</b> (1040 for those with no earnings and you can file after the deadline if you don't owe taxes!)</li> <li><input type="checkbox"/> Review your contract and make sure to take advantage of any employer contributions into your retirement fund!</li> </ul>
<p><b>Right After Graduation</b> <u>Date:</u></p>	<div style="display: flex; align-items: flex-start;"> <div style="flex: 1;"> <ul style="list-style-type: none"> <li><input type="checkbox"/> Request a Direct Consolidation- <a href="https://studentaid.gov">studentaid.gov</a>* (or)</li> <li><input type="checkbox"/> Take advantage of your grace period                             <ul style="list-style-type: none"> <li>→ Plan ahead and start saving the amount you will have to pay when your monthly payment begins.</li> <li>→ Start paying off some of your accrued interest.</li> <li>→ Start paying off private student loans or other high interest debts.</li> </ul> </li> </ul> </div> <div style="flex: 0.5; border: 1px dashed black; padding: 10px; margin-left: 10px;"> <p>Repayment Plan:</p> <p>Servicer Choice:</p> </div> </div>
<p><b>*About One Month Later</b> <u>Date:</u></p>	<ul style="list-style-type: none"> <li><input type="checkbox"/> If you requested a Direct Consolidation, <b>repayment should begin</b> at this time</li> <li><input type="checkbox"/> If you are pursuing <b>Public Service Loan Forgiveness</b>, submit your Employment Certification Form with your Employer's Information to FedLoan Servicing- <a href="https://myfedloan.org">myfedloan.org</a></li> </ul>
<p><b>5 Months After Graduation</b> <u>Date:</u></p>	<ul style="list-style-type: none"> <li><input type="checkbox"/> Request a Direct Consolidation- <a href="https://studentaid.gov">studentaid.gov</a> (or)</li> <li><input type="checkbox"/> Request your Income Driven Repayment plan- <a href="https://studentaid.gov">studentaid.gov</a> (or)</li> <li><input type="checkbox"/> Continue into Standard Repayment and pay off your loans as quickly as possible                             <ul style="list-style-type: none"> <li>→ Consider applying for a Private Loan Refinance</li> </ul> </li> </ul>
<p><b>6 Months After Graduation</b> <u>Date:</u></p>	<ul style="list-style-type: none"> <li><input type="checkbox"/> <b>Repayment should begin</b> at this time on any loans (Direct Consolidation and any you chose not to consolidate)</li> <li><input type="checkbox"/> If you are pursuing <b>Public Service Loan Forgiveness</b>, submit your Employment Certification Form with your Employer's Information to FedLoan Servicing- <a href="https://myfedloan.org">myfedloan.org</a></li> </ul>
<p><b>One Year After Requesting Income-Driven Repayment</b> <u>Date:</u></p>	<ul style="list-style-type: none"> <li><input type="checkbox"/> Renew your Income Driven Repayment plan- <a href="https://studentaid.gov">studentaid.gov</a> or directly with your Loan Servicer (Annually)</li> <li><input type="checkbox"/> If you are pursuing <b>Public Service Loan Forgiveness</b>, submit your Employment Certification Form with your Employer's Information to FedLoan Servicing- <a href="https://myfedloan.org">myfedloan.org</a> (Annually)</li> </ul>
<p><b>Every Time Your Income or Household Changes</b></p>	<ul style="list-style-type: none"> <li><input type="checkbox"/> Review your entire loan situation to make sure the repayment plan you are in is still the best fit for your situation</li> <li><input type="checkbox"/> If you are pursuing <b>Public Service Loan Forgiveness</b>, make sure you are still going to be making eligible payments toward that program</li> </ul>

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