

Tips for paying back your student loans



These tips can help you get organized and pay off your student loans with confidence.

✓ Know who you owe

It's important to know who you took your loan out with, and who you're going to repay. Find out your monthly payment and due dates, too.

✓ Create a monthly budget

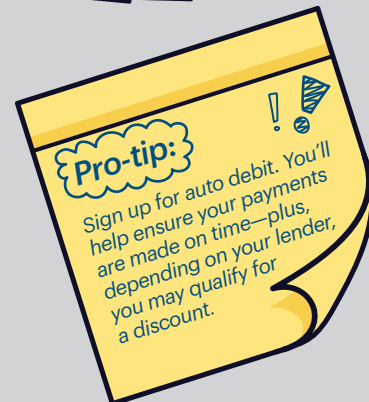
Do you have a monthly budget? If not, now's the time to create it! Sure, you have student loans, but what else are you paying for now? Rent? Utilities? Groceries? Get a budget in order (can be a simple spreadsheet) so you know just how much you need to cover each month.

✓ Get ahead of the game

If you can, make more than the minimum payment each month. Consider using money from your bonuses, tax returns, and gifts. You'll pay your loan faster, and you'll pay less interest.

✓ Know your options

If you run into trouble making payments, there are steps you can take. The first should be to call your loan servicer to talk about your situation. There may be some options that can help you out!



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