Getting Ready to Repay your Student Loans

**Complete Exit Counseling for Federal Loans**
All students who are graduating, leaving school or dropping below half-time are *required* to complete Exit Counseling. Exit Counseling will provide you with important information you will need to be ready to successfully repay your student loans. To complete Exit Counseling, go to [www.studentloans.gov](http://www.studentloans.gov) and sign in with your PIN. Click on *Complete Counseling* and then select *EXIT Counseling.*

- Find out How Much You Owe on Your Federal Loans
- Choose a Repayment Plan
- Learn about Deferment and Forbearance Options
- Review Tips for Avoiding Default

If you had a **Perkins, Schell or Strong Loan** you will also need to complete Exit Counseling at [www.uaservice.com](http://www.uaservice.com) to prepare to repay this loan as well.

*Exit Counseling is not required for *Private Loans.* To see information on any private loans you have borrowed you should view your credit report. You can access your credit report at [www.annualcreditreport.com](http://www.annualcreditreport.com).

**Stay In Touch with your Loan Servicer(s)**
A **loan servicer** is a company that handles the billing and other services on your student loan. The loan servicer will work with you on repayment plans and will assist you with customer service issues related to your student loan.

- It is important to maintain contact with your loan servicer. If your circumstances change at any time during your repayment period, your loan servicer will be able to help.
- Open all your mail and read everything pertaining to your student loans.
- Signing up for electronic correspondence or setting up an online account can help you ensure that you never miss a letter or bill.
- Contact your loan servicer BEFORE you miss a payment on your federal student loan. They can help review and advise you of your repayment options.

**Resources**

- [www.studentaid.gov](http://www.studentaid.gov) Use your Federal PIN to sign in and access your federal loan history and servicer contact information.
- [www.studentloans.gov](http://www.studentloans.gov) Use your Federal PIN to sign in and view the Repayment Estimator which will compare payment plan options for your federal student loans.
- Muskingum University Student Financial Services staff is available at 740-826-8139 to help you with any questions you may have as you are getting ready to enter repayment.