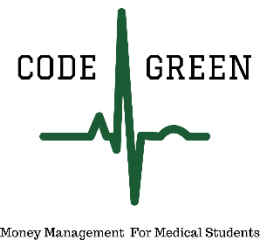


2025 Loan Repayment Checklist



- **Organize Loans**

	Principal	Interest	Total Loan Balance
Subsidized	_____	_____	} _____
Unsubsidized	_____	_____	
Grad PLUS	_____	_____	
Total	_____	_____	

- **Loan Servicers**

- **Repayment**

Repayment Plan: _____

First Payment Due: _____

- **Separation Date from University**

May 17, 2025- Graduation Day

- **Loan Consolidation**

SAVE Early Start Options

PSLF Early Start Options

- **Voluntary Payments**

1. Send it separately from any required payment.

2. Send directions telling the servicer which loan the payment should be applied to. - **ALWAYS THE HIGHEST INTEREST LOAN**

3. Follow up to make sure your payment was applied accurately.

NOTE: During repayment, all fees and interest must be paid before payments can be directed to the principal of the loan. If you fail to provide detailed directions, your servicers can apply the voluntary money to required payments in the future rather than paying down the interest today.

- **Keep all Information Up to Date with Servicers**

- **Submit Annual Recertification Paperwork- Income Driven Plans**

Annual income documentation requested by your servicer must be submitted 90 days before the end of the first repayment year.

*Remember to certify your IDR paperwork BEFORE filing your 2024 taxes (file by the tax deadline or request extension) to utilize 2023 tax information.

- **PSLF (Public Service Loan Forgiveness)**

- **Complete Exit Counseling at studentaid.gov**