

Student Perspective: Tackling Student Loans After Graduation

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The last semester of a senior's college career is one filled with many different thoughts and emotions. *Did I pass my finals?! Where am I going to work? Is it time to be an adult now?* The most nerve-racking question that probably goes through most seniors' minds is, *How am I going to pay off all of my student loans?* The answer is quite simple—you can do it, especially with guidance from your loan servicers and the [Financial Aid](#) staff.

As a senior myself, I have had the anxiety of knowing that all of my past student loans are going to be coming back to haunt me once the six-month grace period is over. Rather than worry about outrageous loan interest and monthly payments, I have changed

my attitude and decided to face the impending information regarding my loans head-on.

The first thing to do is to complete loan exit counseling online at studentloans.gov. Not only is it a federal requirement, but it gives you the information necessary to take on repayment well-informed of your options. It's an interactive tool that shows your federal loan accumulation (I know, it can be scary), as well as various repayment schedules that you may have available once your grace period is complete.

If you do feel overwhelmed, know that there are options out there! Don't be afraid to talk to your loan servicer (federal and/or private) to find out what options are available for relief from an overbearing bill. You may qualify for income-based repayment that can reduce your monthly payments, or you may be eligible for forbearance from your monthly payment based on extenuating circumstances such as loss of job.

- www.studentloans.gov – Where to complete your loan exit counseling.
- www.NSLDS.ed.gov – View your total amount of federal loans and interest rates and accumulation.
- www.studentaid.gov – learn more about loan management and repayment.

You can always schedule an appointment with our [Financial Aid](#) counselors to discuss these options further. Don't forget to check out our [Facebook page](#) this summer for helpful tips on loan repayment and other financial aid information!

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