

What's Next Guide:

1. Determine how many loans you have.

I have _____ student loans.

2. Understand who holds your loans and what the interest rate is on each.

My loans are held with: (and their interest rate is:)

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3. Use NSLDS to track your federal student loans. Their website is: https://nsldsfa.ed.gov/nslds_FAP/

My login information to NSLDS is:

- Username: _____
- Password: _____

4. If you need to reset your FSA ID, you can do that at this website: <https://studentaid.gov/fsa-id/sign-in/landing>

5. Run your credit report once a year to track your loan progress and credit history. You can run it here:

<https://www.annualcreditreport.com/index.action>

6. Does it make sense for you to refinance your loan or consolidate them?

7. If so, what steps can you take now to improve your chances of approval?

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8. Review your Money Breakdown and determine what amount you can pay extra on your loan each month.

I can commit to \$_____ extra each month.

9. Set up your payments to come out automatically.



Complete

