IT'S TIME TO START PLANNING FEDERAL STUDENT LOAN REPAYMENT
For May '23 graduates and beyond, student loan repayment will begin after your grace period*. Your grace period ends 6 months after graduation.

You are entitled to a 6 month grace period if you have not had one before. An example would be if you took a semester or year long leave of absence during your college enrollment, you may have already used your grace period.

Visit studentaid.gov for more information
Getting on Track with Federal Student Loan Repayment

Student loan interest accrual will resume on September 1, 2023.

Payments resume starting October.

You should receive a bill about 21 days before your due date. Make sure your email address is up to date for communications.

Visit studentaid.gov for more information.
Getting Back on Track with your Federal Student Loan Repayment

- Log in to studentaid.gov to review and update your personal information to ensure you receive the latest updates.
- Review your total loan debt and confirm your student loan provider.
- Review the different repayment plan options. Choose a repayment plan & add this amount to your monthly budget.
- Mark your calendar for the monthly due dates! Look into discount options when opting in to auto pay.

Visit studentaid.gov for more information.
Getting Back on Track with Federal Student Loan Repayment

Log in to studentaid.gov to review and update your personal information & receive important updates.
Getting Back on Track with Federal Student Loan Repayment

Review your total loan debt and confirm your student loan provider

Visit studentaid.gov for more information
Choose a plan that best fits into your financial life & goals. Add this amount to your budget!

8 Federal Student Loan Repayment Plans to Choose from

1. Extended Repayment Plan
2. Graduated Repayment Plan
3. Standard Repayment Plan
4. Saving on a Valuable Education (SAVE)
5. Pay As You Earn Repayment Plan (PAYE)
6. Income-Based Repayment Plan (IBR Plan)
7. Income-Contingent Repayment (ICR) Plan
8. Income-sensitive repayment (ISR)
Getting Back on Track with Federal Student Loan Repayment

Mark your calendar for the monthly due dates!

Try out the Federal Student Loan Simulator to help you choose a repayment plan

Information current as of August 2023