When your received your financial aid award, you may have been offered a student loan.

You don’t have to borrow all that is offered. Only borrow what you really need.

Interest on your loans can significantly increase the amount you must repay in the future.

Did you know that when you leave school or graduate, repayment of your loans typically begins within 6 months?

Keep your loans in good standing by maintaining contact with your servicer. They will collect your payments and help identify repayment options.

Many students will not receive one of these before leaving the institution.

As you build a repayment budget, keep in mind your ability to pay. Some repayment options are based on your income.

Student loans cannot be cancelled because you didn't graduate or get the job you expected. They also cannot be discharged in bankruptcy.

Get information about your Federal student loan history and outstanding balance at NSLDS.ed.gov

Get the Facts
Understanding the student loan repayment process can go a long way toward building a solid financial future!

Make an appointment with Vivian Scott, Financial Literacy Manager in the One Stop Student Service Center at (513) 556-5744.

Don’t Be Overwhelmed
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A student loan is borrowed money that you must repay with interest.

Student Loans - The Big Payback

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