

HOW TO PREPARE FOR SUCCESSFUL STUDENT LOAN REPAYMENT



Use your FSA ID to log in to StudentAid.gov

01

Your FSA ID (the same you used to complete your FAFSA) will include a username and password. Once logged in, update your personal information and confirm your student loan servicer.



Confirm your student loan servicer

02

Your servicer may vary depending on the type of loan you have. If you don't know who your servicer is, log on to studentaid.gov and visit the "My Loan Servicers" section of your dashboard.



Log in to your loan servicer account and update your contact information

03

Create an account or log in to an existing one via the servicer's website. Review and update your personal contact information, including your email and mailing address, so your servicer can reach you.



Reauthorize or select auto debit for monthly payments

04

If you were previously signed up for automatic debit before the payment pause began, you must reauthorize or select automatic debit through your loan servicer account. This will allow your loan payments to be automatically withdrawn from your bank account every month.



Review payment due date and amount

05

Make note of your monthly payment amount and the date your first payment will be due, and update any changed banking information to ensure you either proactively make a payment by the deadline or are prepared for the funds to be drawn down by auto debit.

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Huangqi Zhang



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