Complete mandatory loan exit counseling online
  o MUST be completed between no sooner than 30 days prior to the end of term
  o Watch for emails from Loan Office with detailed instructions (will be sent to Brown email address)
  o Hold will be placed on diploma if requirements are not completed

Determine your next steps
  o Returning to school, employment, residency? Relocation costs?

Determine your budget
  o Estimate your gross income (take home)
  o Create a list of fixed and variable expenses
  o Plan for savings and spending money

Know what you owe
  o Federal loans
    ▪ Visit NSLDS (http://www.nslds.ed.gov)
    ▪ Make note of loan amounts and servicer contact
  o Cal & BoT loans
    ▪ Visit NSLDS (http://www.nslds.ed.gov)

Determine your total monthly payment
  ▪ Evaluate Federal Loan repayment plans
  ▪ Use online calculators to estimate your monthly payment amounts
    http://studentaid.ed.gov/PORTALSWebApp/students/english/OtherFormsOfRepay.jsp
  ▪ Factor in payments for Perkins or Institutional loans

Create a repayment strategy
  o Select a Direct Loan repayment plan with your DL servicer
  o Enroll in automatic payments (DL & TTU)
  o Evaluate postponement options
    ▪ Can you afford to repay all loans at once?
    ▪ Will you need to postpone? Some or all loans?
    ▪ Are you in a situation that is covered by deferment/forbearance?
  o Consider spreading out deferment/forbearance

Keep records organized
  o Open all mail from all loan servicers
  o Mark calendar for each loan repayment start date

Keep contact with each of your servicers
  o Note: Must update contact information with Financial Aid office directly - does NOT get updated if you notify a different department on campus