


# Your Student Loan Payment Checklist



Step	Note	Done? ✓
 <b>Complete exit counseling</b>	Federal student loan borrowers are required to take an online course on repayment before graduation. If you have private loans, however, the onus falls on you to study up.	<input type="checkbox"/>
 <b>Make the most of your grace period</b>	Know the grace-period length for each of your student loans. Also, learn how much you owe and to which student loan servicers.	<input type="checkbox"/>
 <b>Review your repayment (and contingency) plan</b>	You might be stuck with your repayment plan for private student loans. But with federal loans, you could sign up for a repayment plan that limits your payments to a set percentage of your disposable income, if you meet certain criteria.	<input type="checkbox"/>
 <b>Budget for loan payments</b>	Whether you're employed or still looking for work, figure out how your loan payments will fit in with your other postgraduate expenses.	<input type="checkbox"/>
 <b>Set up autopay</b>	Sign up for automatic payments to score a reduction on your loans' interest rates.	<input type="checkbox"/>
 <b>Track your credit score</b>	Locate your credit score for free online. Start tracking its progress as you improve your debt-to-income ratio.	<input type="checkbox"/>
 <b>Set a goal for your last payment</b>	Once you complete the first six steps of our checklist, you're ready to set a long-term road map for paying off your education debt.	<input type="checkbox"/>