

CONSOLIDATION CHECKLIST

Social Security Number.

Driver's License Number.

Two references. They can't live with you. But, they should be relatives or acquaintances that you've known for at least three years.

Employers name, address and phone number.

Most recent billing statement for all of your student loans

BE SURE TO:

CONSIDER if consolidation is right for you during your grace period - you may qualify for an additional interest rate reduction.

ASK about the repayment options available to you.

ASK if any interest rate reduction programs apply for consecutive, on-time payments.

SIGN UP for direct debit and receive an additional interest rate reduction.

CONTINUE making payments that are currently due on your present student loans until your consolidation loan is processed