

**#KNOWL**

# THE EARLY OWL SAVES ON INTEREST



**MAKING PAYMENTS WHILE IN SCHOOL OR DURING YOUR GRACE PERIOD CAN SAVE YOU TIME AND MONEY.**



Did you know that compounding interest can add years and thousands of dollars to your total student loan repayment? You can lessen the effects of that sneaky compound interest by making payments before your official repayment period starts – remember, every dollar counts!



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# EXIT COUNSELING: CHECK!



**BEFORE YOU FLY THE COOP, DON'T FORGET TO  
CHECK EXIT COUNSELING OFF YOUR TO-DO LIST.**



There's a reason everyone keeps telling you to complete federal student loan exit counseling. It's your one-stop-shop to view your loan totals, estimate your repayment, choose the repayment plan that is right for you, and get on the right track to successful loan repayment. Get it done at [studentaid.gov](https://studentaid.gov).



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# BECOME THE LOAN REPAYMENT MASTER



**BEFORE YOU LEAVE SCHOOL, THERE'S ONE MORE  
LESSON THAT CAN SET YOU UP FOR FINANCIAL SUCCESS.**



Students who complete federal student loan exit counseling get a head start on mastering repayment. That can mean avoiding wage garnishment, bad credit, and general bad news! Complete exit counseling now at [studentaid.gov](http://studentaid.gov).