**LOAN REPAYMENT TRACKING FORM**

|  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Lender Name** | **Lender Contact Information** | **Type of Loan**  **(Highlight Loan)** | **Loan Amount** | **Loan Year** | **Interest Rate** | **Repayment Plan**  **(Highlight Plan)** | **Minimum Monthly Payment** | **Date Repayment Begins** | **Loan Term (Years in Repayment)** |
| Example Direct Loan | **E-mail:** e-mail through website  **Phone:** 800-848-0979  **Website:**  **Address:** Direct Loan Servicing Center Borrower Services Department P.O. Box 5609 Greenville, TX 75403-5609 | Subsidized  Unsubsidized  Grad PLUS  Perkins  Consolidation  Private | $5,500 | 2025-26 | 3.4% Fixed | Standard  Extended  Graduated  Income Contingent (ICR)  Income Based (IBR)  Other | $54.13 | November 2025 | 10 years |
|  | **E-mail:**  **Phone:**  **Website:**  **Address:** | Subsidized  Unsubsidized  Grad PLUS  Perkins  Consolidation  Private |  |  |  | Standard  Extended  Graduated  Income Contingent (ICR)  Income Based (IBR)  Other |  |  |  |
|  | **E-mail:**  **Phone:**  **Website:**  **Address:** | Subsidized  Unsubsidized  Grad PLUS  Perkins  Consolidation  Private |  |  |  | Standard  Extended  Graduated  Income Contingent (ICR)  Income Based (IBR)  Other |  |  |  |
|  | **E-mail:**  **Phone:**  **Website:**  **Address:** | Subsidized  Unsubsidized  Grad PLUS  Perkins  Consolidation  Private |  |  |  | Standard  Extended  Graduated  Income Contingent (ICR)  Income Based (IBR)  Other |  |  |  |
|  | **E-mail:**  **Phone:**  **Website:**  **Address:** | Subsidized  Unsubsidized  Grad PLUS  Perkins  Consolidation  Private |  |  |  | Standard  Extended  Graduated  Income Contingent (ICR)  Income Based (IBR)  Other |  |  |  |
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Repayment of student loans can be a confusing proposition, and getting organized can help ensure you do not miss any payments. Missing payments can lead to a host of negative issues, including wage garnishment, loss of federal tax refunds, inability to secure future financial aid, etc.

Federal loans offer a variety of payment plans to try and help make your repayment as manageable as possible, while avoiding the issues associated with defaulting on your loans. There are even deferment, forbearance, and in some cases cancellation provisions that you might be able to take advantage of on a case-by-case basis. Of course, the best method to save yourself as much money as possible is to pay off your loans as soon as you can. There are no prepayment penalties for federal student loans, so paying them off early will reduce your interest costs and free up your income sooner once you no longer have it dedicated towards making debt payments. For private loans you will need to contact your lender to discuss options.

You can learn more about student loan repayment at <http://www.jmu.edu/financialaid/loan-repayment.shtml>. Including:

* Federal Loan History via NSLDS – This is a site where you can find all of the information about each of your federal student loans
* Loan Consolidation Information
* Loan Repayment Plan Descriptions
* Loan Repayment Calculators
* Loan Forgiveness Information
* Loan Definitions