

Tools to Manage Your Student Debt

Attending and financing your college education is a big decision, you will need to make a plan to manage your student debt as a graduate.

Know what You Owe

- A good place to start is at the Consumer Financial Protection Bureau. They have a tool that [walks you through the types of loans](#) that you have and what options you have for repayment.
- The Department of Education has produced a [helpful video](#) on the basics on student loans and repayment.

Choose the Right Repayment Plan

- The Department of Education created [this video](#) to describe the different repayment options.
- You can also use [this tool](#) to estimate your payments under repayment plans.
- To apply to an income based repayment plan, use [this application](#) and send it to your student [loan servicer](#).
- For those who are working for the federal, state, or local government, or at a non-profit organization that is registered as a 501(c)(3), you may be entitled to Public Interest Loan Forgiveness. [Check out the CFPB's information sheet](#).

Know Your Rights Against Debt Collectors

- If you have defaulted on your loans, you may be contacted by a debt collector.
- It is important to know your rights against certain debt collection tactics. Visit the [Consumer Financial Protection Bureau's information page](#) on debt collection.
- And if you feel that your debt collector is breaking the rules, [file a complaint](#).