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## PSLF / IBR next steps

-Direct loan consolidation- https://studentaid.gov/app/launchConsolidation.action

-PSLF- https://studentaid.gov/manage-loans/forgiveness-cancellation/public-service

-IBR- https://studentaid.gov/manage-loans/repayment/plans/income-driven

-Student aid loan simulator- <https://studentaid.gov/loan-simulator/#view-repayment-plans>

-Student loan repayment calculator- https://studentloanhero.com/calculators/student-loan-income-based-repayment-calculator/

https://finaid.org/

If you think you’re ready to move forward, there are 5 steps…

1. Research and ensure you understand the program
2. Consolidate loan
3. Apply for IBR
4. Annually- submit documentation (plus whenever you change jobs) for PSLF and recertify IBR
5. Start counting down the 120 months until you’re done with student loans!

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