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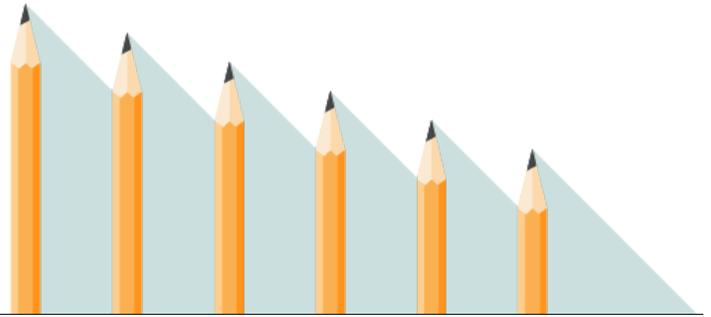
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## ← Paying for College

# Repay student debt

Paying off student debt can be confusing. Walk through your options and optimize how to pay off your loans.



Get started

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**Repay student debt**

## Know your options

This tool provides information and advice for optimizing how you pay off your student loans based on some basic information about your situation. While we can't give you advice for your exact situation, we hope it can point you in the right direction and help you learn about some of your options.

Get started by answering a few questions below.

### Your situation

Are your student loans federal or private (non-federal), or a mixture of both?



#### Federal loans

Federal student loans are loans made or guaranteed by the Department of Education. They typically have names like Direct Loan, Stafford, PLUS or Perkins. They are the most common type of student loan.

Federal



#### Private loans

Private or non-federal student loans are any other type of student loans. They can be made by a bank, a credit union, a state student loan agency or a college or university. They may have names like "alternative" or "institutional" loans.

Non-Federal



#### Both

Many student loan borrowers have both private and federal student loans. Because repayment options for each type of loan are different, start by selecting the loan type that you are most concerned about. You can always return to the beginning of the tool and select the other loan type

here in step one.

**TIP**

In order to use this tool, it will be helpful to have a list of your loans and required monthly payment amounts. If you don't have this information, don't worry.

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