

[A few things to keep in mind while you're in school.](#)

# NAVIENT™

Department of Education  
Loan Servicing

IMPORTANT  
MESSAGE

Where you are in your student loan cycle

YOU'RE  
IN SCHOOL

IN GRACE

IN REPAYMENT

<First Name>, you'll soon be finishing school and here are some helpful things to keep in mind.

### Keep an eye out for informative emails

We'll keep you posted on the status of your student loan and any actions you need to take each step of the way. Also, remember to update from your school email address so you don't miss these!

It's never too early to manage your account online! [Set up an account at Navient.com](#) to review your loan details, change repayment plans, make a payment, update your contact information, and more.

### We're here to help

We know you're focused on your education right now, but if you ever have any questions about your student loans, visit us online or give us a call at 800-722-1300, Monday – Thursday 8 a.m. to 9 p.m., and Friday 8 a.m. to 8 p.m., ET.

## Tips and resources

### 10 things to do before you make your 1<sup>st</sup> loan payment

[This repayment checklist](#) is designed to help you get off to a good start in repaying your student loans.

### Estimate your monthly payments

[Use the repayment estimator](#) on [Navient.com](#) to estimate your monthly loan payment.

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