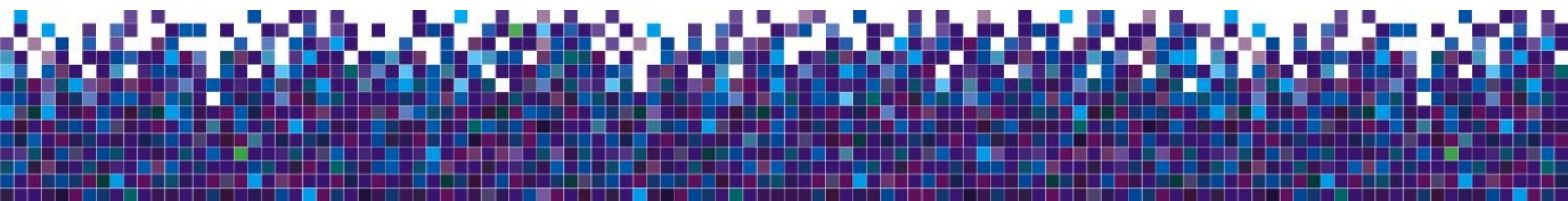


NAVIENT.

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Help students gain control of their  
loans, money & finances

April 26, 2017



# NAVIENT®

Navient is a leading provider of asset management and business processing services, helping its education, finance, healthcare, and public sector customers navigate the path to financial success. Servicing more than \$300 billion in education loans, Navient supports the educational and economic achievements of more than 12 million customers.

Learn more at [Navient.com](https://www.Navient.com)

# Welcome to the webcast

## Today's Navient speakers:



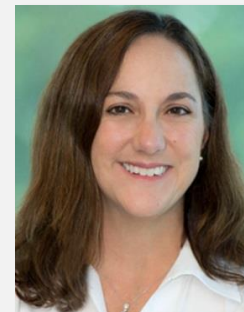
**Robyn Hughes**  
School Ombudsman  
SchoolOmbudsman@navient.com  
(703) 984-6665



**Marie Coleman-Johns**  
Social Media



**Steve Wynne**  
ED Servicing



**Julie Wilson**  
Corporate Marketing  
Research

**For questions or comments during the webcast, please email the  
Navient School Ombudsman.**

**[SchoolOmbudsman@navient.com](mailto:SchoolOmbudsman@navient.com)**



# Our Shared Commitment

## To communicate to student borrowers that they should

- Know what they owe
- Make sure their servicer can contact them
- Sign up to manage their accounts online and to receive email
- Save money using auto debit<sup>1</sup>
- Make on-time payments and consider paying a little extra each month
- Seek help at the first sign of financial difficulty
- Protect themselves from fraud – some third-party companies may claim they can reduce or eliminate student loan debt, but they charge fees for services that Navient and other federal loan servicers offer for free
- Use deferment and forbearance as a last resort<sup>2</sup>

<sup>1</sup> An interest rate reduction is often available as an incentive for paying by auto debit. Recurring automatic monthly payments must be successfully deducted from designated bank account for rate reduction to apply. Benefit suspended during periods of forbearance and certain deferments.

<sup>2</sup> During periods of deferment, the federal government pays the interest on subsidized federal loans and borrowers are responsible for paying the interest on unsubsidized federal loans and private loans. During periods of forbearance, borrowers are responsible for paying the interest on subsidized federal loans, unsubsidized federal loans, and private loans.



# Agenda

- **See what your borrowers see**
  - A review of updates on the Navient borrower website inside the login and on our public site under Money & Finances, including an intro to *The Career Playbook*.
  - Our new content can help you provide the financial education borrowers need.
- Share feedback from Navient borrowers received through our call centers, social media, and borrower webcasts; with tips on how to reach your students
- What we have learned through Navient borrower surveys, Money Under 35 study; financial outcomes stronger for college graduates; importance of college completion

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See what your  
borrowers see

# Navient.com/Loan-Customers

NAVIENT

About Us Loan Customers Schools Professional Services

Search

Getting Started Money & Finances Repayment Plans How Payments Work Interest & Taxes Postponing Payments For Military Personnel Documents & Forms

Loan Customer Log In

User ID

Password

Remember My User ID

Log In

Register

Forgot User ID Forgot Password

Difficulty logging in?

**Turbocharge your career today.**

Introducing **The Career Playbook**, 27 YouTube-based videos packed with insider tips from career experts, senior leaders at well-known companies, and college and university career counselors.

Get the job you want. Enjoy the career you deserve. Log in today to access **The Career Playbook** from the Learn menu.

**Applying for or renewing an Income-Driven Repayment plan?**

- The IRS Data Retrieval Tool on StudentLoans.gov is currently not working.
- Please complete the Income-Driven Repayment application on StudentLoans.gov and then log in to your Navient account to upload your proof of income; or fax or mail it to us.

Recent News: Do you have questions about stories you've seen in the news?

**Don't Forget: It's Tax Time**

Did you pay student loan interest in 2016? If so, tax statements are now available. Log in today to get the information you need to deduct this interest on your federal tax return.

Read about Form 1098-E Tax Statements

**Credit Reporting**

Your credit is an integral part of your financial life. The Fair Credit Reporting Act dictates how financial institutions provide information to credit reporting agencies.

Learn more about Credit Reporting

**Beware of Offers for Debt Relief**

Some companies claim they can reduce or eliminate your debt, but they charge for **services we offer for free.**

Protect yourself from fraud

**Navient Path to Success**

Our interactive series helps you manage your finances.

Start learning more today

**Members of the Military**

You may qualify for special benefits, including the Servicemembers Civil Relief Act (SCRA) interest rate cap.

Benefits for military personnel

## Navient.com inside the login

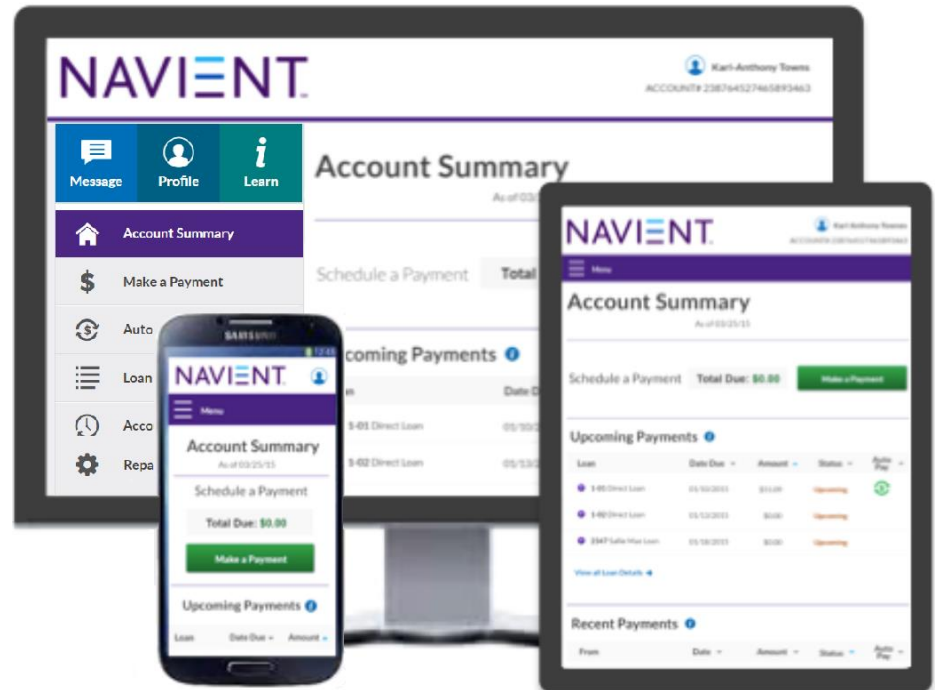
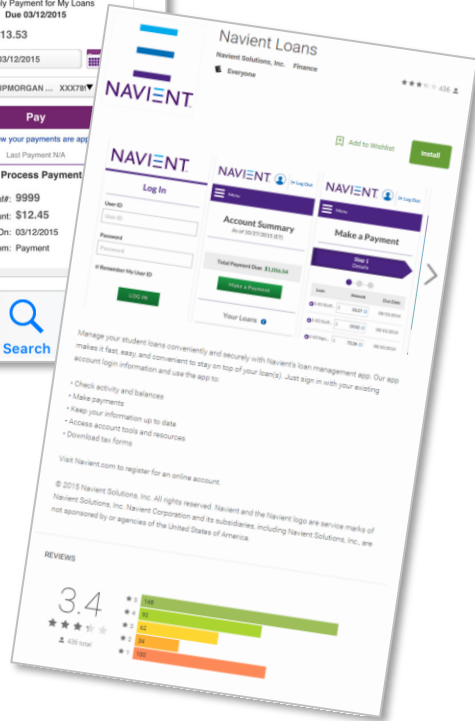
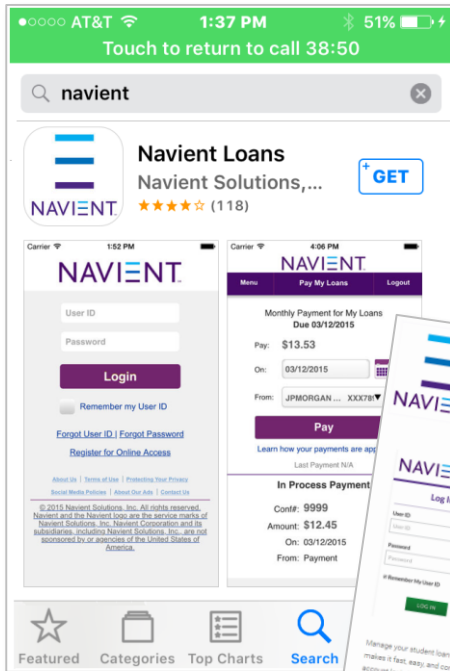
In February 2017 we made substantial updates in the content and navigation.

This is where you'll find everything you need to answer questions from your students about their Navient serviced federal student loans. Where to:

- Access Navient account information; sign up for email notifications and automated payments
- Discover all we offer borrowers in financial guidance, tips and resources
- Make payments
- Explore and choose a repayment plan, if a student anticipates needing lower monthly payments
- Review options if a borrower is having trouble making payments

# Navient Loans App

- Borrowers find and download the Navient app from the App Store or Google for Android Apps
- Borrowers may access Navient.com on a desktop or any mobile device





# Landing Page – Account Summary

NAVIENT

LISA CUSTOMER  
Account # 999999999

Log Out

Message Profile Learn

## Account Summary As of 03/13/2017 (ET)

Total Payment Due: **\$129.75** [Make a Payment](#)

### Your Loans i

Loan	Due Date	Amount	Status	Auto Pay
+ 1-13 Direct Loan - Subsidized	05/28/2017	\$79.21	Payment Due	
+ 1-14 Direct Loan - Unsubsidized	05/28/2017	\$50.54	Payment Due	

[View all Loan Details](#) →

Please note: This is an attempt to collect a debt and any information obtained will be used for that purpose.

### Recent Payments i

Date	Amount	Status	Coming From
+ 09/28/2014	\$153.99	Auto Pay	Bank Acct *3769
+ 08/14/2014	\$235.23	Auto Pay	Bank Acct *5011

[View all Account History](#) →

**LOOKING TO CHANGE YOUR REPAYMENT PLAN?** Use the Repayment Estimator at [StudentLoans.gov](#) to evaluate your options. [Repayment Estimator](#)

DID YOU KNOW CONGRESS SETS INTEREST RATES ON FEDERAL STUDENT LOANS? [Learn More About Your Interest Rate](#)

- Once a borrower logs in, the landing page is the Account Summary
- Staying in contact with borrowers is critical. Once an account is set up, if a borrower has not signed up for email, they will receive a prompt to do so.
- The account summary shows all loans, payments due, amounts and recent payments – including which payments are in Auto Pay

**+** **NOTE:** Wherever you see this plus symbol, information can be expanded; here it will show current balances and interest rates

# Landing Page – Message, Profile, Learn

The screenshot shows the NAVIENT user interface. At the top, the NAVIENT logo is on the left, and the user's name 'LISA CUSTOMER' and account number 'Account # 9999999999' are on the right, along with a 'Log Out' button. Below the header is a navigation bar with 'Message', 'Profile', and 'Learn' icons. The main content area is titled 'Account Summary' and includes sections for 'Account Summary', 'Your Loans', and 'Payment History'. Three callout boxes are overlaid on the page:

- Message Callout:** A blue box with a red '1' notification bubble. It contains a warning: 'You've missed 6 payments. Pay Now or Contact Us Need help avoiding delinquency or default?' with a link.
- Profile Callout:** A blue box with a red '2' notification bubble. It contains a 'Edit Your Profile' link and three error messages: 'Address: Invalid or missing address. Provide your current address', 'Phone: Invalid or missing phone number. Provide your current phone number', and 'Go Paperless: Not signed up to receive emails. Sign up now to receive all communications by email'.
- Learn Callout:** A blue box containing a list of links: 'How Interest Works', 'How Payments Are Applied', 'Selecting a Payment Plan', 'Documents & Forms', 'For Military Personnel', 'Path to Success Video Series', 'The Career Playbook', 'Career Playbook Workbook', and 'Trouble Making Payments?'.

Use upper left navigation to view account **Messages**, update or modify **Profile** information as needed, and **Learn** for quick links to helpful information



# Make a Payment

NAVIENT

LISA CUSTOMER  
Account # 999999999

Log Out

Message Profile Learn

## Make a Payment

Step 1 Details Step 2 Preview Step 3 Confirmation

Loan	Amount	Due Date
1-06 Stafford - Subsidized	\$ 79.21	05/28/2017
1-07 Stafford - Unsubsidized	\$ 50.54	05/28/2017

Total Payment: \$129.75

Make this payment on Today - Monday March 13, 2017

CENTER FED CR UN - Acct \*3769  
 NATIONAL BANK - Acct \*5011  
[Add a Bank +](#)

Cancel Next →

DID YOU KNOW CONGRESS SETS INTEREST RATES ON FEDERAL STUDENT LOANS?  
[Learn More About Your Interest Rate](#)

## Three steps to Make a Payment and Enroll in Auto Pay

### Step 1

Review total payment amount, payment date and financial institution

### Step 2

Preview payment transaction

### Step 3

Confirm payment transaction

Payment effective dates include weekends and holiday

# Auto Pay

NAVIENT

LISA CUSTOMER  
Account # 999999999

Log Out

Message Profile Learn

## Enroll in Auto Pay

Step 1 Select Loans to Enroll Step 2 Preview Step 3 Confirmation

Loan	Estimated Amount	Due Date	Estimated Start Date
<input checked="" type="checkbox"/> 1-06 Stafford - Subsidized	\$79.21	08/10/2017	09/10/2017
Your Auto Pay starts after your next due date so you may need to make a separate payment to stay current →			
<input checked="" type="checkbox"/> 1-07 Stafford - Unsubsidized	\$50.54	08/10/2017	09/10/2017
Your Auto Pay starts after your next due date so you may need to make a separate payment to stay current →			

CENTER FED CR UN - Acct \*3769

NATIONAL BANK - Acct \*5011

[Add a Bank +](#)

Cancel Next →

DID YOU KNOW CONGRESS SETS INTEREST RATES ON FEDERAL STUDENT LOANS?

[Learn More About Your Interest Rate](#)

- With Auto Pay, loan payments are automatically deducted from a bank account, ensuring they are made on time.
- Borrowers may qualify for a 0.25% interest rate reduction when signed up for Auto Pay.\*
- To help a borrower stay current, alerts remind borrowers to make one-time payments before Auto Pay takes effect.

\*Recurring automatic monthly payments must be successfully deducted from a designated bank account for the rate reduction benefit to apply. This benefit will be suspended during periods of forbearance and certain deferments.



# Loan Details

**NAVIENT** LISA CUSTOMER Account # 9999999999 Log Out

**Loan Details** As of 03/13/2017 (ET)

Loan: 1-14 Direct Loan - Unsubsidized Print

Loan Status: Repayment  
Repayment Plan: Level - Ends 07/28/2023  
Repayment Start Date: 06/18/2011  
Estimated Payoff Date: 07/10/2021

Ready to pay off this loan today? Here are the amounts: ⓘ

Online	\$10,395.73
By U.S. Mail	\$10,411.52

Estimated Payment Schedule ⓘ

	Schedule Begin Date	Schedule End Date
77 months @ \$98.19	03/28/2017	07/28/2023
Total Amount to be Repaid	7,560.63	

Unpaid Principal: \$8,479.20

**DID YOU KNOW CONGRESS SETS INTEREST RATES ON FEDERAL STUDENT LOANS?**

- Loan Details gives all a borrower needs to know about each loan: the status, your repayment plan, and estimated payment schedule, as well as your balance, interest rate, and payoff amount.
- Use the dropdown to view Loan Details on a single loan, or
- Go to All Loan Details to see all of your loans and your total current balance



# Account History

**NAVIENT** LISA CUSTOMER Account # 999999999 [Log Out](#)

**Account History**

Display: By Transaction | Date Range: Last 6 months

History [Export](#) [Print](#)

Date	Description	Principal	Interest	Fees	Total
12/10/2014	Payment	\$10.06	\$0.00	\$0.00	-\$50.01
12/09/2014	Payment	-\$48.09	-\$1.01	\$0.00	-\$50.01
11/09/2014	Payment	-\$48.09	-\$1.01	\$0.00	-\$50.01
10/09/2014	Payment	-\$48.09	-\$1.01	\$0.00	-\$50.01
10/01/2014	Capitalized Interest	-\$48.09	-\$1.01	\$0.00	\$0.00
09/09/2014	Payment	-\$48.09	-\$1.01	\$0.00	-\$50.01
09/04/2014	Payment	-\$48.09	-\$1.01	\$0.00	-\$50.01
08/09/2014	Upfront Rebate	-\$48.09	-\$1.01	\$0.00	-\$50.01

**DID YOU KNOW CONGRESS SETS INTEREST RATES ON FEDERAL STUDENT LOANS?**

- Shows most transactions that have taken place during Navient’s servicing of the loan
- Includes how each payment is applied to principal and interest
- Borrowers can see, for example, how unpaid principal declines with each payment on a single loan.



# Repayment Options – repayment plans

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LISA CUSTOMER  
Account # 999999999

Log Out

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Repayment Options

Schedule a Call Back


What would you like to do?  
Select the path that best describes your situation.


- Help me select a repayment plan that's right for me.
- I need to stop making payments for a while.
- I'd like to explore loan forgiveness and discharge.
- I know what I'm looking for - go to my Options List

DID YOU KNOW CONGRESS SETS INTEREST RATES ON FEDERAL STUDENT LOANS?

- Newest update; a cohesive environment for a borrower to see all aspects of repayment options:
  - Select a repayment plan
  - Stop making payments
  - Loan forgiveness and discharge
  - Options list
- Let's first review **Select a Repayment Plan**

# Overview of repayment plans





LISA CUSTOMER  
Account # 9999999999

Log Out

Message Profile Learn

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Account Summary

Make a Payment

Auto Pay

Loan Details

Account History

Repayment Options

Inbox/Upload

Tools & Requests

Tax Statements

Help Center

## Select a Federal Loan Plan

### Explore Eligible Federal Loan Repayment Plans

Use our online Explore Repayment Plans tool to see which repayment plans you may be eligible for, as well as an estimate of how much your monthly payment amount could be. Then, you can select a new plan.

We'll use the information we already know about you and your federal loans, and we'll ask you a few more questions to make sure we give you the most accurate results.

Here's the additional information you need:

- ✓ If you have **federal loans with other servicers**, you need those balances, monthly payment amounts, and disbursement dates.
- ✓ If you're **married and filed jointly**, you need your spouse's student loan balances and monthly payment amounts.
- ✓ You also need your **Adjusted Gross Income** from last year's federal taxes.
- ✓ Or, if your **income has significantly changed** since you filed your last tax return, you need your current gross pay or taxable income from other sources.

Learn more: Download an [Overview of Direct Loan and FFELP Repayment Plans](#)

**IMPORTANT**

- ➔ Not all loans are eligible for each repayment plan.
- ➔ As you apply for a new plan, **only those loans that are eligible** will be placed into it.
- ➔ To select a new plan for loans that weren't eligible, you need to **use this Explore Federal Loan Plans tool** again.

Explore Federal Loan Repayment Plans

### Overview of Direct Loan and FFEL Program Repayment Plans

NAVIENT helps borrowers navigate the path to successful repayment and we are committed to keeping students informed. The Repayment Options below detail important information and will help you understand the repayment process for your federal student loans. If you need further details, or clarification on any terms, visit [www.studentaid.gov](http://www.studentaid.gov)

Repayment Plan	Eligible Loans	Monthly Payment and Time Frame	Quick Comparison
<b>Revised Pay As You Earn Repayment Plan (REPAYE)</b>	<ul style="list-style-type: none"> <li>• Direct Subsidized and Unsubsidized Loans</li> <li>• Direct PLUS Loans made to students</li> <li>• Direct Consolidation Loans that do not include Direct or FFEL PLUS Loans made to parents</li> </ul>	<ul style="list-style-type: none"> <li>• Your payments will be 10% of your monthly discretionary income, the difference between your adjusted gross income and 100% of the poverty guideline for your family size and state of residence (other conditions apply) divided by 12.</li> <li>• Your payments change as your income changes.</li> <li>• Up to 25 years.</li> <li>• Will provide a new interest subsidy benefit.</li> </ul>	<ul style="list-style-type: none"> <li>• You must be a Direct Loan borrower with eligible loans.</li> <li>• No disbursement date requirements for when you first obtained your eligible student loans.</li> <li>• No income requirement to enter plan.</li> <li>• Discretionary income for the REPAYE plan is the amount by which your adjusted gross income (AGI) exceeds 150% of the poverty guideline for your state of residence and family size.</li> <li>• If you are married, your AGI generally includes your spouse's income regardless of how you file your federal income tax return.</li> <li>• If you have not repaid your loan in full after you made the equivalent of 20 years of qualifying monthly payments for those who borrowed only for undergraduate study and 25 years of qualifying payments for those who borrowed for graduate study, any outstanding balance on your loan will be forgiven.</li> <li>• You may have to pay income tax on any amount that is forgiven.</li> <li>• No payment amount limit.</li> </ul>
<b>Pay As You Earn Repayment Plan (PAYE)</b>	<ul style="list-style-type: none"> <li>• Direct Subsidized and Unsubsidized Loans</li> <li>• Direct PLUS Loans made to students</li> <li>• Direct Consolidation Loans that do not include Direct or FFEL PLUS Loans made to parents</li> </ul>	<ul style="list-style-type: none"> <li>• Your payments will be 10% of your monthly discretionary income, the difference between your adjusted gross income and 150% of the poverty guideline for your family size and state of residence (other conditions apply) divided by 12.</li> <li>• Your payments change as your income changes.</li> <li>• Up to 20 years.</li> </ul>	<ul style="list-style-type: none"> <li>• You must be a new borrower on or after Oct. 1, 2007, and must have received a disbursement of a Direct Loan on or after Oct. 1, 2011.</li> <li>• You must have a partial financial hardship.</li> <li>• Your monthly payments will initially be lower than payments made under the 10-year standard plan, but never exceed this amount.</li> <li>• If you pay more for your loan over time than you would under the 10-year standard plan.</li> <li>• If you have not repaid your loan in full after you made the equivalent of 20 years of qualifying monthly payments, any outstanding balance on your loan will be forgiven.</li> <li>• You may have to pay income tax on any amount that is forgiven.</li> </ul>
<b>Income-Based Repayment Plan (IBR)</b>	<ul style="list-style-type: none"> <li>• Direct Subsidized and Unsubsidized Loans</li> <li>• Subsidized and Unsubsidized Federal Stafford Loans</li> <li>• All PLUS Loans made to students</li> <li>• Consolidation Loans (Direct or FFEL) that do not include Direct or FFEL PLUS Loans made to parents</li> </ul>	<ul style="list-style-type: none"> <li>• Your payments will be 15% (10% if you are a new borrower*) of your monthly discretionary income, the difference between your adjusted gross income and 150% of the poverty guideline for your family size and state of residence (other conditions apply) divided by 12.</li> <li>• Your payments change as your income changes.</li> <li>• Up to 25 years.</li> </ul>	<ul style="list-style-type: none"> <li>• You must have a partial financial hardship.</li> <li>• Your monthly payments will initially be lower than payments made under the 10-year standard plan, but never exceed this amount.</li> <li>• If you pay more for your loan over time than you would under the 10-year standard plan.</li> <li>• If you have not repaid your loan in full after making the equivalent of 25 years (20 years if you are a new borrower*) of qualifying monthly payments, any outstanding balance on your loan will be forgiven.</li> <li>• You may have to pay income tax on any amount that is forgiven.</li> <li>• *New borrower for the IBR plan has no outstanding balance on a Direct or FFEL loan as of July 1, 2014, or no outstanding balance on a Direct or FFEL loan when he or she obtains a new loan on or after July 1, 2014.</li> </ul>

- **Learn More:** Our detailed overview of Direct Loan and FFELP Repayment Plans PDF
- Clicking on **Explore Federal Loan Repayment Plans** opens our repayment wizard.



# Explore Repayment Plans

NAVIENT

LISA CUSTOMER  
Account # 9999999999

Log Out

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## Explore Repayment Plans

Schedule a Call Back

Step 1 Personal Information

Step 2 Income and Loans

Step 3 Eligible Plans

All information is Required unless it's labeled Optional.

### Family Size

How many children (including unborn) are in your family and receive more than half of their support from you?

How many people (excluding your spouse and children) live with you and receive more than half of their support from you?

### Marital Status

What is your marital status?

- Single
- Married
- Married, but separated – You will be treated as single.
- Married, but cannot reasonably access my spouse's income information – You will be treated as single.

When you filed your last federal income tax return, did you file jointly with your spouse?  Yes  No

Cancel Next →

DID YOU KNOW CONGRESS SETS INTEREST RATES ON FEDERAL STUDENT LOANS?

## Step 1

A borrower enters Personal Information, such as Family Size, Marital Status...

# Explore Repayment Plans

NAVIENT

LISA CUSTOMER  
Account # 999999999

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Message Profile Learn

## Explore Repayment Plans

Schedule a Call Back

Step 1 Personal Information   **Step 2 Income and Loans**   Step 3 Eligible Plans

All information is Required unless it's labeled Optional.

### Income Information for Married Borrowers Filing Jointly

Has your income significantly changed since you filed your last federal income tax return?

Yes  
 No  
 We haven't filed a federal income tax return in the last 2 years.

Has your spouse's income significantly changed since you filed your last federal income tax return?    Yes    No

Do you currently have taxable income?    Yes    No

Does your spouse currently have taxable income?    Yes    No

---

### Your Income i

What is your current gross monthly income?  

What was your adjusted gross income you last reported to the IRS?  

---

### Additional Loan Information i

Does your spouse have student loans?    Yes    No

## Step 2

Enter income and loan information...



# Explore Repayment Plans

**NAVIENT** LISA CUSTOMER Account # 999999999 Log Out

Message Profile Learn

## Explore Federal Loan Plans

Schedule a Call Back

Step 1 Personal Information Step 2 Income and Loans **Step 3 Eligible Plans**

The plans you are eligible for are presented starting with the lowest Monthly Payment Amount to the highest.

Revised Pay As You Earn [Dropdown Menu] Print

Estimates Details MPA = Monthly Payment Amount

Loans Eligible for This Plan	Current MPA	Est. Initial MPA for This Plan	Current Est. Total Amount to be Paid	New Est. Total Amount to be Paid	Est. New Payoff Date
1-05 DL Consolidated - ...	\$153.99	\$193.61	\$2,771.82	\$16,650.46	12/28/2026
1-12 Direct Grad PLUS	\$303.96	\$212.55	\$23,100.96	\$19,554.60	10/28/2024
1-13 Direct Loan - Subsi...	\$65.47	\$201.21	\$5,041.19	\$18,511.32	10/28/2024
1-14 Direct Loan - Unsu...	\$98.19	\$118.90	\$7,560.63	\$10,938.80	10/28/2024
1-15 Direct Grad PLUS	\$238.96	\$118.90	\$17,922.00	\$10,938.80	10/28/2024
<b>Total</b>	<b>\$860.57</b>	<b>\$845.17</b>	<b>\$56,396.60</b>	<b>\$76,593.98</b>	

**DID YOU KNOW CONGRESS SETS INTEREST RATES ON FEDERAL STUDENT LOANS?**

## Step 3

- And the wizard calculates what loans are eligible by plan
- Borrower can use the drop down and review each eligible repayment plan option by using the Estimates tab of monthly payment amount by loan, estimate of total amount to be paid and new payoff date and by...



# Explore Repayment Plans

**NAVIENT** LISA CUSTOMER Account # 999999999 Log Out

Message Profile Learn

## Explore Federal Loan Plans

Schedule a Call Back

Step 1 Personal Information Step 2 Income and Loans Step 3 Eligible Plans

Revised Pay As You Earn

Estimates Details MPA = Monthly Payment Amount

Eligible Loans	1-05 DL Consolidated - Unsubsidized 1-12 Direct Grad PLUS 1-13 Direct Loan - Subsidized 1-14 Direct Loan - Unsubsidized 1-15 Direct Grad PLUS If you select this plan, only these loans will be placed in it.
Estimated Initial Monthly Payment Amount for Eligible Loans	86 months @ \$845.17 <a href="#">View full payment schedule</a> Since you have a variable interest rate, your Monthly Payment Amount may be recalculated when your rate changes. For plans based on your income, you will be required to "recertify" your income on an annual basis to confirm continued eligibility and to recalculate your Monthly Payment Amount. The Monthly Payment Amount may vary over time based on your income and family size.

[Apply Online at StudentLoans.gov](#)  
[Or download the form](#)

← Previous Plan Next Plan →

## Step 3

- Click on Details to view each plan with eligible loans, payment amounts and a full payment schedule
- Borrower can click to apply at **StudentLoans.gov**, a process we recommend because it is faster and easier, or
- Borrower can download the repayment plan form.

# Apply for a Plan

**NAVIENT**

LISA CUSTOMER  
Account # 999999999

Apply for a Plan

Income-Driven Repayment (IDR)

Your form is ready to be printed, signed, and submitted.

**Step 1**  
Download your Income-Driven Repayment Plan Request form.

**Step 2**  
Provide your proof of all taxable income (e.g., employment, unemployment, dividend, interest, alimony).  
The acceptable forms, for example, are:

- Most recent month's pay stubs. Make sure it is clear how often you receive it ("twice per month" or "every other week").
- A signed letter from your employer stating monthly or annual gross income if no pay stubs available. This includes a contract for residency and teachers.
- A signed letter from your spouse with allowance information (for allowance only).
- Bank statement showing direct deposit of income, such as Social Security Income (SSI).
- A signed letter of self-employment if you are self-employed.

\* Any supporting documentation must be no older than 90 days from the date you signed the form.

**Step 3**  
Your spouse also needs to sign the form.

DID YOU KNOW CONGRESS SETS INTEREST RATES ON FEDERAL STUDENT LOANS?

**INCOME-DRIVEN REPAYMENT (IDR) PLAN REQUEST**  
OMB No. 1845-0102  
Form Approved  
Exp. Date 10/31/2018

For the Revised Pay As You Earn (REPAYE), Pay As You Earn (PAYE), Income-Based Repayment (IBR), and Income-Contingent Repayment (ICR) plans under the William D. Ford Federal Direct Loan (Direct Loan) Program and Federal Family Education Loan (FFEL) Programs  
**WARNING:** Any person who knowingly makes a false statement or misrepresentation on this form or on any accompanying document is subject to penalties that may include fines, imprisonment, or both, under the U.S. Criminal Code and 20 U.S.C. 1097.

**SECTION 1: BORROWER INFORMATION**  
Please enter or correct the following information.  
 Check this box if any of your information has changed.

SSN 999-99-9999  
Name Lisa Customer Account # 9999999999  
Address 110 Anystreet  
City Anytown State PA Zip Code 00000  
Telephone - Primary 570-999-9999  
Telephone - Alternate 570-888-8888  
Email (Optional) lisacustomer@email.com

**SECTION 2: REPAYMENT PLAN OR RECERTIFICATION REQUEST**  
It's faster and easier to complete this form online at [StudentAid.gov](#). You can learn more at [StudentAid.gov/IDR](#) and by reading Sections 9 and 10. It's simple to get repayment estimates at [StudentAid.gov/repayment-estimator](#). If you need help with this form, contact your loan holder or servicer for free assistance. You can find out who your loan holder or servicer is at [StudentAid.gov/login](#). You may have to pay income tax on any loan amount forgiven under an income-driven plan.

1. Select the reason you are submitting this form (Check only one):  
 I want to enter an income-driven plan - Continue to Item 2.  
 I am submitting documentation for the annual recertification of my income-driven payment - Skip to Item 5.  
 I am submitting documentation early to have my income-driven payment recalculated immediately - Skip to Item 5.  
 I want to change to a different income-driven plan - Continue to Item 2.

2. Choose a plan and then continue to Item 3.  
 (Recommended) I want the income-driven repayment plan with the lowest monthly payment.  
 REPAYE  IBR  
 PAYE  ICR

3. Do you have multiple loan holders or servicers?  
 Yes - Submit a request to each holder or servicer. Continue to Item 4.  
 No - Continue to Item 4.

4. Are you currently in deferment or forbearance?  
 After answering, continue to Item 5.  
 No.  
 Yes, but I want to start making payments under my plan immediately.  
 Yes, and I do not want to start repaying my loans until the deferment or forbearance ends.

Note: If you have FFEL Program loans, they are only eligible for IBR. However, you can consolidate your loans at [StudentAid.gov](#) to access more beneficial income-driven repayment plans.

**SECTION 3: FAMILY SIZE INFORMATION**

5. How many children, including unborn children, are in your family and receive more than half of their support from you? 2

6. How many other people, excluding your spouse and children, live with you and receive more than half of their support from you? 0

- Borrower opens the pre-populated form, reviews it, saves, prints and wet signs
- The request form, and any supporting documentation is then uploaded at Inbox/Upload

# Repayment Options – stop making payments

NAVIENT

LISA CUSTOMER  
Account # 9999999999

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Message Profile Learn

## Repayment Options

Schedule a Call Back

What would you like to do?  
Select the path that best describes your situation.

- Help me select a repayment plan that's right for me.
- I need to stop making payments for a while.
- I'd like to explore loan forgiveness and discharge.
- I know what I'm looking for - go to my Options List

Account Summary

Make a Payment

Auto Pay

Loan Details

Account History

Repayment Options

Inbox/Upload

Tools & Requests

Tax Statements

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DID YOU KNOW CONGRESS SETS INTEREST RATES ON FEDERAL STUDENT LOANS?

## Second option: Stop Making Payments

# Postpone Payments - Deferment

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## Postpone Payments

Schedule a Call Back

Here are options to postpone loan payments.  
Select the path that best describes your situation.

- I'm struggling to make payments - due to short-term unemployment or financial situation**
- I'm in school - or a fellowship program, internship/residency, parent of student, or school teacher
- I'm in the military or public service - volunteer for a non-profit, Peace Corps, NOAA, Action Programs, etc.
- I don't qualify for a deferment and need temporary relief - I'm interested in a forbearance.

**DID YOU KNOW CONGRESS SETS INTEREST RATES ON FEDERAL STUDENT LOANS?**

**Example: clicking on**  
**I'm struggling to**  
**make payments**

# Postpone Payments - Deferment

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Account Summary  
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Auto Pay  
Loan Details  
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Help Center

## Deferment Options

Schedule a Call Back

**Did You Know?**  
You could potentially reduce your monthly payment amount to as low as \$0.  
Our Explore Repayment Plans online tool helps you compare estimated payment amounts.

[Explore Federal Loan Repayment Plans](#)

### Can't Make Payments

Here's what you may be eligible for. ⓘ

Select the one that best describes your situation.

- Experiencing temporary financial hardship
- Unemployed or working less than 30 hours a week
- In a rehabilitation program

Cancel **Next →**

**DID YOU KNOW CONGRESS SETS INTEREST RATES ON FEDERAL STUDENT LOANS?**

## Deferment options

- We advise the borrower about their Federal Loan Repayment Plan options
- And provide an options wizard to assist the borrower in understanding eligibility



# Postpone Payments - Deferment

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Account # 9999999999

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Message Profile Learn

## Deferment Options

Schedule a Call Back

Step 1 Details Step 2 Preview Step 3 Confirmation

All information is Required unless it's labeled Optional.

### Economic Hardship Deferment Request

#### Other Deferments ?

Have you been granted an Economic Hardship Deferment on a loan made under another federal student loan program for the same period of time for which you are applying for this deferment?

Yes  No

What date would you like your deferment to begin on? ? MM/DD/YYYY

**IMPORTANT**

→ If you answer Yes, you'll be required to provide supporting documentation.

Cancel Next →

DID YOU KNOW CONGRESS SETS INTEREST RATES ON FEDERAL STUDENT LOANS?

Three steps to make a deferment request

Step 1, enter information

Step 2, preview information

Step 3, confirm information

# Postpone Payments - Forbearance

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Account # 999999999





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Message Profile Learn

## Postpone Payments

Schedule a Call Back

Here are options to postpone loan payments.  
Select the path that best describes your situation.

 <p>I'm struggling to make payments - due to short-term unemployment or financial situation</p>	 <p>I'm in school - or a fellowship program, internship/residency, parent of student, or school teacher</p>
 <p>I'm in the military or public service - volunteer for a non-profit, Peace Corps, NOAA, Action Programs, etc.</p>	 <p>I don't qualify for a deferment and need temporary relief - I'm interested in a forbearance.</p>

DID YOU KNOW CONGRESS SETS INTEREST RATES ON FEDERAL STUDENT LOANS?

**Example: clicking on**

**I don't qualify for a deferment and need temporary relief**

# Postpone Payments - Forbearance

**NAVIENT** LISA CUSTOMER Account # 999999999 Log Out

Message Profile Learn

## Forbearance Options

 Schedule a Call Back

**Did You Know?**

You could potentially reduce your monthly payment amount to as low as \$0. Our Explore Repayment Plans online tool helps you compare estimated monthly payment amounts.

[Explore Federal Loan Repayment Plans](#)

### Forbearances Available to You

Here's what you may be eligible for. ⓘ

Select the one that best describes your situation.

- Experiencing financial difficulties, change in employment, medical expenses, or other hardship
- I'm having trouble making all my student loan payments
- I teach where low-income families are served and I plan to apply for loan forgiveness
- I'm enrolled in a medical or dental internship/residency
- I'm on National Guard duty
- I'm in a Department of Defense Student Loan Repayment Program
- I'm in an approved national service position in AmeriCorps

[Cancel](#) [Next →](#)

**DID YOU KNOW CONGRESS SETS INTEREST RATES ON FEDERAL STUDENT LOANS?**

## Forbearance options

- When a borrower chooses an option that fits their situation, we give them a detailed list of forbearance options for which their loans may be eligible
- We then provide an online wizard to determine eligibility and process the request

# Postpone Payments - Forbearance

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Message Profile Learn

## Forbearance Options

Schedule a Call Back

Step 1 Details Step 2 Preview Step 3 Confirmation

All information is Required unless it's labeled Optional.

### Student Loan Debt Burden Forbearance Request

#### Determination of Eligibility

Do you currently have taxable income?  Yes  No

**IMPORTANT**

→ You must provide documentation of your monthly income, such as a tax return, W-2s, or dividend statements.  
Monthly income is either (you choose):

1. Your gross taxable income from all sources or,
2. One-twelfth of the Adjusted Gross Income from your most recent federal income tax return.

→ You must provide documentation of your most recent monthly payments due on each of your Title IV loans not serviced by Navient, such as a monthly statement or repayment schedule.

Since you currently have income, we need some additional information to help determine your eligibility.

What is your monthly taxable income?

Cancel

DID YOU KNOW CONGRESS SETS INTEREST RATES ON FEDERAL STUDENT LOANS?

Three steps to make a forbearance request

Step 1, enter information

Step 2, preview information

Step 3, confirm information

# Repayment Options

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## Repayment Options

Schedule a Call Back

What would you like to do?  
Select the path that best describes your situation.

 <p>Help me select a repayment plan that's right for me.</p>	 <p>I need to stop making payments for a while.</p>
 <p>I'd like to explore loan forgiveness and discharge.</p>	 <p>I know what I'm looking for - go to my Options List</p>

DID YOU KNOW CONGRESS SETS INTEREST RATES ON FEDERAL STUDENT LOANS?

**Third option:**  
**Forgiveness and discharge**



# Repayment Options – forgiveness and discharge

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## Forgiveness & Discharge

Under certain circumstances, your outstanding federal student loan balance may be forgiven or canceled (discharged). These situations include:

- **Public Service Forgiveness** – If you work at a government or non-profit organization
- **School Closure Discharge** – Loan discharge due to school closure
- **Total and Permanent Disability Discharge** – Loan discharge due to a disability
- **Teacher Loan Forgiveness** – see below for more details
- And more

[Learn about Federal Loan Forgiveness, Cancellation, and Discharge options](#)

### Teacher Loan Forgiveness

If you teach:

- ✓ At least full-time for five complete and consecutive academic years
- ✓ In certain elementary and secondary schools ,and educational service agencies that serve low-income families
- ✓ And meet other qualifications

You may be eligible for forgiveness of up to \$5,000 on your Direct or FFELP Loans.

You may receive up to \$17,500 in loan forgiveness if you are employed in certain specialty areas and are a highly qualified teacher.

Also, you must not have had an outstanding balance on Direct Loans or FFELP Loans as of 10/1/1998, or on the date that you obtained a Direct Loan or FFELP Loan after 10/1/1998.

[Go to StudentAid.gov/teach-forgive for information and eligibility requirements](#)

**DID YOU KNOW CONGRESS SETS INTEREST RATES ON FEDERAL STUDENT LOANS?**

## Information on eligibility and links for more details on:

- Public Service Forgiveness
- School Closure Discharge
- Total and Permanent Disability Discharge
- Teacher Loan Forgiveness

# Repayment Options – forgiveness and discharge

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Account # 9999999999 [Log Out](#)

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## Repayment Options

Schedule a Call Back

What would you like to do?  
Select the path that best describes your situation.

 <p>Help me select a repayment plan that's right for me.</p>	 <p>I need to stop making payments for a while.</p>
 <p>I'd like to explore loan forgiveness and discharge.</p>	 <p>I know what I'm looking for – go to my Options List</p>

DID YOU KNOW CONGRESS SETS INTEREST RATES ON FEDERAL STUDENT LOANS?

## Fourth option: My Options List

# Repayment Options – options list

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## Options List

Schedule a Call Back

### Federal Student Loan Repayment Plan Eligibility

Our online tool helps you learn which repayment plans you're eligible for and lets you compare estimated monthly payment amounts and estimated total amounts to be paid.

[Explore Federal Loan Repayment Plans](#)

### Federal Student Loan Deferment Eligibility

Here are the general deferment types you may be eligible for.

1. Enrolled in School or School-Related Activity
2. Military-Related and Public Service Activity
3. Experiencing Unemployment or Financial Hardship

Depending on the specific deferment, you may be able to apply online.

[Apply for a deferment online in Postpone Payments.](#)

OR

[Download the deferment request form you need.](#)

### Federal Student Loan Forbearance Eligibility

Here are the forbearances you may be eligible for.

**DID YOU KNOW CONGRESS SETS INTEREST RATES ON FEDERAL STUDENT LOANS?**

A single page of options, with information and links on:

- Federal Student Loan Deferment Eligibility
- Federal Student Loan Forbearance Eligibility
- Federal Student Loan Forgiveness & Discharge Eligibility
- Teacher Loan Forgiveness
- Private loan options



# Inbox/Upload

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**Inbox / Upload**

Get Correspondence and Monthly Statements

[Inbox for Direct and FFELP Loans owned by the U.S. Department of Education](#)

[Inbox for Private and FFELP Loans serviced by Navient](#)

**Securely Upload Your Documents** [Next](#)

Select the documents to upload, then select the **Next** button.

- Repayment Plan
  - Income-Based Repayment (IBR)
    - Proof of Income
    - 
    - Income-Driven Repayment Plan Request form – *Only upload if you didn't submit your request at StudentLoans.gov*
  - + Pay As You Earn (PAYE)
  - + Revised Pay As You Earn (REPAYE)
  - + Income-Contingent Repayment (ICR)
  - + The income-driven repayment plan with the lowest monthly payment
  - + Income-Sensitive Repayment (ISR)
    - Graduated Repayment Plan
    -
  - Extended Repayment Plan
- + Deferment
- + Forbearance
  - Name or Date of Birth Change
  - Canceled Check, Money Order, or Bank Statement
  - Military Orders or Certification – *Do not upload your Military ID!*

**DID YOU KNOW CONGRESS SETS INTEREST RATES ON FEDERAL STUDENT LOANS?**

[Learn More About Your Interest Rate](#)

## Comprehensive page for secure uploads for:


- Repayment plans, including Income-Driven Repayment (IDR)
- Deferments
- Forbearances
- Loan Discharge
- Teacher Loan Forgiveness
- Private Loans
- HEAL Loans
- Bankruptcy Filings



Expand this symbol for information



# Tools & Requests

LISA CUSTOMER  
Account # 9999999999Log Out

MessageProfileLearn

## Tools & Requests

Select the tool or request form you're looking for.

Looking for forms to download? [Go to Documents & Forms](#)

Tool or Request Form	Description
<a href="#">Servicemember Request Form</a>	The Servicemembers Civil Relief Act (SCRA) 6% interest-rate benefit on federal student loans and private student loans obtained prior to the military service is capped at 6%, for both borrowers and cosigners during periods of active duty.
<a href="#">Interest Accrual Estimator</a>	This calculator helps you see how much Unpaid Interest is accruing on your loans.
<a href="#">Printable Account Information</a>	Print this page to provide information on your loans for a variety of purposes, such as applying for a mortgage.
<a href="#">Authorization to Release Information</a>	You can authorize Navient to release information about your student loans to an individual or organization that is not listed on your account.
<a href="#">Reaffirmation Agreement</a>	Using this, you can regain eligibility for federal student financial aid if you inadvertently received a federal student loan that caused you to exceed the limit.

DID YOU KNOW CONGRESS SETS INTEREST RATES ON FEDERAL STUDENT LOANS?

## Information and links to:

- Servicemembers Civil Relief Act (SCRA) request forms
- Interest Accrual Estimator
- Printable Account Information
- Authorization to Release Information
- Reaffirmation Agreement



# Tools & Requests – Servicemembers

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## SCRA

### Servicemembers Civil Relief Act

The Servicemembers Civil Relief Act (SCRA) interest-rate cap is available for federal student loans and private student loans, for both borrowers and cosigners. Interest on student loans obtained prior to your military service is limited to 6% during periods of active duty. (If your existing interest rate is less than 6%, it will not change.) And, while your loans are on the SCRA benefit, they won't be assessed service charges, renewal charges, fees, or any other charges.

This benefit applies to loans that were disbursed prior to active-duty service. For federal loans, the earliest benefit effective date is August 14, 2008, and active duty periods that fall on or after that date may qualify. However, if you consolidated your federal loans after your active duty start date, your consolidation loan may not be eligible for this benefit.

**Most servicemembers will receive the SCRA benefit automatically.** If you're not receiving the benefit and believe you are eligible, you can provide your information here.

#### Servicemember Request (Check One)

Primary borrower is the servicemember

I am requesting that SCRA be applied to my loans during the time period that I was engaged in active duty military service.


Co-borrower, cosigner, co-maker, or spouse (in the case of a spousal consolidation loan) is the servicemember

I am requesting that SCRA be applied to my loans during the time period that the co-borrower, cosigner, co-maker on my loans was engaged in active military service.

DID YOU KNOW CONGRESS SETS INTEREST RATES ON FEDERAL STUDENT LOANS?

- The SCRA interest-rate cap is available for federal student loans and private student loans, for both borrowers and cosigners.
- Interest rate on student loans obtained prior to military service is limited to 6% during periods of active duty service.
- Most servicemembers will receive the SCRA benefit automatically. If a borrower is not receiving the benefit and believes he/she is eligible, a request can be completed on this page

# Tools & Requests – Interest Accrual Estimator

LISA CUSTOMER  
Account # 999999999[Log Out](#)

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## Interest Accrual Estimator

This calculator helps you see how much Unpaid Interest is accruing on your loans.

The Unpaid Interest amount is calculated based on the current Unpaid Principal and Interest Rate of your loan.

The amount is an estimate and does not account for future loan events, such as a change in Interest Rate or if Unpaid Interest may be capitalized on (added to) the Unpaid Principal balance. Please refer to your statement for the most accurate information on your loan.

Number of days interest is accrued

[Calculate](#)

Loan	Unpaid Principal	Interest Rate	Days	Unpaid Interest
0069 Signature Student	\$14,352.53	7.235%	1	\$2.53
1-01 Direct Loan – Unsubsidized	\$14,352.53	7.235%	1	\$2.53
1-02 Direct Loan – Subsidized	\$14,352.53	7.235%	1	\$2.53
<b>Total</b>				<b>\$7.59</b>

Note that changes in interest rates will affect the amount of Unpaid Interest.


For your subsidized loans, you are responsible for the Unpaid Interest that accrues as soon as your loans enter repayment following school, grace, and deferment.

**DID YOU KNOW CONGRESS SETS INTEREST RATES ON FEDERAL STUDENT LOANS?**

Allows a borrower to see how much unpaid interest is accruing on each loan



# Tools & Requests – Authorization

LISA CUSTOMER  
Account # 999999999Log Out

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## Authorization

### Authorization to Release Information

For your convenience, you can authorize Navient to release information about your student loans to an individual or organization that is not listed on your account by providing this authorization.

Note that we're already authorized by law to provide information concerning your education loan account to your school and the U.S. Department of Education (for any federal loans).

**Beware of offers for debt relief** from third-party companies that claim they can reduce or eliminate your student loan debt, but **they charge for services that we offer for free.** [Learn about debt relief fraud](#)

All information is Required unless it's labeled Optional.

I authorize Navient to release information about my current and any future student loans serviced by Navient, orally, in writing, and electronically to:

First Name or Organization

Middle Initial (Optional)

Last Name or Organization Type


Suffix (Optional)

Country

Address Line 1

A request to release a borrower's student loan account information to a third party can be completed online.

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# Navient.com

## Money & Finances

# Navient.com/Loan-Customers/Money & Finances

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Money-Saving Tips for Life Budgeting Worksheets Path to Success Video Series Career Playbook Video Series Financial Tips Blog

## Money-Saving Tips for Life

Just about everyone wants to cut back on expenses and save money. If you've created a budget and you're still coming up short each month, you're not alone.

Here are some tips that can bring your expenses down to where you need them to be, to help keep you on the path to financial success.

[Download Money-saving tips for life](#)

### The Fun Stuff

#### Entertainment

- Take advantage of what your community offers for free, and visit local museums and parks.
- Stream movies rather than go to a theater, and use your local library rather than a subscription service.
- Explore lower-cost cable/internet options.

#### Food and Groceries

- Plan your meals ahead of time.
- Pack your lunch on workdays.
- Use cost-saving recipes.
- Save restaurants for special occasions.

[Contact Navient](#)

#### Repaying Your Loans

Learn more about repaying your student loans on the [Federal Student Aid Site](#)

#### Federal Student Aid Videos

- [Repayment: What to Expect](#)
- [How to Manage Your Student Loans](#)

#### Never Miss a Payment - Sign Up for Auto Pay

[Log in to your account](#)

NAVIENT  
path to success

[Our interactive series helps you manage your finances.](#)

- Financial literacy basics: Navient has aggregated practical financial tips and tools on our new **Money & Finances** tab of Navient.com.
- These resources include a checklist for financial planning, interactive budgeting worksheets, a to-do list for making a first loan payment, and more.

# Budgeting Worksheets

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Money-Saving Tips for Life Budgeting Worksheets Path to Success Video Series Career Playbook Video Series Financial Literacy

## Budgeting Worksheets

College graduates strive to manage expenses, set and keep track of financial goals, and save for the future.

These worksheets and tips can help you follow a realistic budget and focus on your financial success.

Download the worksheets to your computer so you can use the calculators and save your progress.

### Make a budget



This PDF is an interactive worksheet for you to record your monthly income and expenses – which can help you clarify, "Where does my money go?"

[Download Make a budget](#)

**Make a budget**

Use this worksheet to create a budget and assess how you're doing each month compared with your budget goals. The worksheet automatically calculates your income and spending totals. Compare and contrast what you spend – and make adjustments to save more. Visit [Navient.com](#) for more money-saving strategies, tips, and a worksheet on setting goals to keep you on your path to financial success.

MONEY & FINANCES		
INCOME		
	BUDGET	ACTUAL
Monthly net salary	\$	\$
Other income	\$	\$
<b>TOTAL INCOME</b>	\$ 0.00	\$ 0.00

EXPENSES		
	BUDGET	ACTUAL
<b>Housing</b>		
Rent/mortgage	\$	\$
Insurance	\$	\$
Taxes (federal, state)	\$	\$
Home repair	\$	\$
<b>Food/Groceries</b>		
Groceries (eating in)	\$	\$
Restaurants (eating out)	\$	\$
<b>Utilities</b>		
Cell phone	\$	\$
Cable/internet	\$	\$
Phone (if separate)	\$	\$
Electricity	\$	\$
Gas and water	\$	\$
Home security	\$	\$
Other	\$	\$
<b>Debt</b>		
Credit card payments	\$	\$
Student loan payments	\$	\$
Other	\$	\$
<b>Savings</b>		
Emergency fund	\$	\$
Retirement	\$	\$
Additional saving goals in total	\$	\$

EXPENSES		
	BUDGET	ACTUAL
<b>Education</b>		
Tuition and fees	\$	\$
Books and supplies	\$	\$
Other	\$	\$
<b>Health/personal</b>		
Doctor/dentist	\$	\$
Insurance (health, life)	\$	\$
Prescriptions	\$	\$
Child day care	\$	\$
Other	\$	\$
<b>Transportation</b>		
Auto payment	\$	\$
Auto insurance	\$	\$
Fuel	\$	\$
Auto maintenance	\$	\$
Public transportation	\$	\$
<b>Miscellaneous</b>		
Clothing	\$	\$
Laundry/dry cleaning	\$	\$
Sports, movies, concerts	\$	\$
Pets (food, supplies)	\$	\$
Vacation(s)	\$	\$
<b>TOTAL EXPENSES</b>	\$ 0.00	\$ 0.00

TOTALS		
	BUDGET	ACTUAL
Total monthly income	\$ 0.00	\$ 0.00
Total monthly expenses	\$ 0.00	\$ 0.00
<b>Excess/Shortfall</b> (Income minus expenses)	\$ 0.00	\$ 0.00

Expand your knowledge of key financial topics with our interactive modules at [Navient.com/path](#).

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# Path to Success

The screenshot displays the Navient website interface. At the top, the Navient logo is on the left, and navigation links for 'About Us', 'Loan Customers', 'Schools', and 'Professional Services' are on the right. A search bar and a 'Customer Log In' button are also present. Below the navigation is a secondary menu with categories like 'Getting Started', 'Money & Finances', 'Repayment Plans', 'How Payments Work', 'Interest & Taxes', and 'Postponing Payments'. The main content area features a 'Path to Success Video Series' section with a description and a 'View Video >' link. Below this are three video thumbnails: 'Student Loan Repayment Options', 'Understanding How Interest Works', and 'The Career Playbook'. An inset window shows an EverFi video player for 'Understanding How Interest Works', which includes a 'Monthly Payment Formula' section with a bar chart and a 'Never Miss a Payment - Sign Up for Auto Pay' section with a 'Log in to your account' link.

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Money-Saving Tips for Life Budgeting Worksheets Path to Success Video Series Career Playbook Video Series

## Path to Success Video Series

With Path to Success interactive learning videos, you can increase your knowledge on a range of financial subjects, including student loan repayment options, credit scores and reports, how interest works, and having a successful career.

[Access all of the Path to Success video series, powered by EverFi](#)

### Student Loan Repayment Options

Learn how student loans work, the different repayment options available to you, and methods for comparing different repayment plans.

[View Video >](#)

### Understanding How Interest Works

Learn what interest is, and how it is calculated and applied to your loan or loans. Explore different repayment options and strategies to help you pay off your loan effectively.

[View Video >](#)

### The Career Playbook

Learn how to plan and excel in a meaningful and prosperous career. Examine common career stages, tactics to build professional relationships, and frameworks for managing expectations around satisfaction, lifestyle, and salary.

[View Video >](#)

NAVIENT path to success powered by EverFi Welcome

## Understanding How Interest Works

Introduction [Loan Terms](#) Repayment Strategies Summary

### Monthly Payment Formula

(annual interest rate expressed as a decimal)(loan balance) / 12 = approximate interest accrued each month.

$$\frac{(.1)(10,000)/12}{1000/12} = \$83$$

Monthly interest accrued = \$83

12 Month Period Total Debt

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Navient collaborated with leading education technology company EverFi to create **Path to Success**, an interactive video series covering a range of topics.

# The Career Playbook

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Money-Saving Tips for Life Budgeting Worksheets Path to Success Video Series Career Playbook Video Series

## Career Playbook Video Series

Financial success begins with career success. Created in partnership with renowned expert Jim Citrin, The Career Playbook consists of more than 25 short YouTube videos on a variety of topics. Whether you're just starting out in your career or are a seasoned pro, the Playbook can help, providing insight from senior leaders at well-known companies, career counselors at colleges and universities, and others.

You can find several Playbook videos below. If you're a Navient customer, you can access all the videos from your online account.

[Log in to your account and access The Career Playbook videos from the Learn menu.](#)

### Liberal Arts Degree: Now What?

As a liberal arts grad, it may be more challenging for you to land that first job than it is for those with technical degrees. But once you're in, you can start showing off the skills you have that employers value: critical thinking, problem solving, communications, and more. Learn how sales roles and a global perspective can help.

**Career Playbook - Liberal Arts Degree, Now What?**

**The Career Playbook**  
**Liberal Arts Degree: Now What?**

**ProTip**  
**Roger Woolsey**  
Director & Assistant Dean, Center for Professional Development Staff  
Dartmouth College

2:05 / 7:56

Student Loans

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Developed in partnership with career expert and author Jim Citrin, **The Career Playbook** offers advice for career success: interview skills, how to cultivate a mentor, relationships and networks, and using LinkedIn to identify and attract potential employers.

# Financial Tips Blog

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Money-Saving Tips for Life Budgeting Worksheets Path to Success Video Series Career Playbook Video Series **Financial Tips Blog**

## Financial Tips Blog

The mission of our blog is to help student loan borrowers navigate the path to financial success – including and beyond loan repayment.

Visit often to get the latest tips and strategies you can use to help achieve your goals.

### What You Should Know Before Your Next Job Interview

April 11, 2017

Whether you're just starting out in the work world or you're looking to take your career to the next level, finding the right path can be both exhilarating and daunting. That's why Navient is excited to partner with Jim Citrin, head of the CEO practice at Spencer Stuart, one of the top executive recruiters in the country, and author of seven books.

We're making his expertise—sought after by top companies around the world—available to anyone, anywhere you can connect to YouTube, and for FREE. [The Career Playbook](#) video series offers not just guidance from Citrin, but practical insights from recruiting experts and young professionals.

Here are four things to know to get started:

[Read More](#)

### Tax savvy tips from student loan customers

January 11, 2017

Tax season is well underway, which means if you haven't already, now is the time to begin the yearly ritual of rounding up necessary forms and receipts in order to file your taxes.

If you have higher education expenses or loans, you may be eligible to take certain [deductions](#) or [tax credits](#). College students should be on the lookout for their Form

#### More Posts

- [Tax savvy tips from student loan customers](#)  
March 27, 2017
- [What you can learn from 2016 to help you crush student loans in 2017](#)  
January 11, 2017
- [10 Things to do BEFORE You Make Your First Student Loan Payment](#)  
November 1, 2016
- [3 reasons why finishing what you started \(in college\) is so important](#)  
October 24, 2016
- [Paying off student loans? Read how Ellen paid her 10-year loans in only six years](#)  
September 19, 2016
- [How to Make \(and Keep\) a Budget After Graduation](#)  
July 25, 2016
- [How One Savvy College Grad Cut Expenses to Pay Off Her Student Loans](#)  
June 27, 2016
- [4 Good Credit Habits for Student Loan Borrowers](#)  
June 9, 2016
- [3 Ways to Stand Out During the Job Search](#)  
June 1, 2016

## Navient blog

- Our blog posts on Medium offer insights and practical tips from borrowers and from Navient's own research.
- Topics include *Tax savvy tips*, *Paying off student loans*, and *3 ways to make your student loans disappear faster and cheaper*

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# Financial Literacy Resources, Social Media and Surveys

# Navient Social Media

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Millions of student loan success stories: it's all about the conversation.

**Social Media Hours**  
Monday-Friday 8am-5pm ET  
For customer service, email [socialmedia@navient.com](mailto:socialmedia@navient.com) or call 888-272-5543

TWEETS 5,964 FOLLOWING 270 FOLLOWERS 2,330 LIVES 995 LISTS 15

Following

Navient @Navient

#TeamNavient helps customers navigate the path to financial success! Email [socialmedia@navient.com](mailto:socialmedia@navient.com) for #ustarvc. Social Media Hours: M-F 8am-5pm ET

Wilmington, DE  
[navient.com/about/legal/so...](http://navient.com/about/legal/so...)  
Joined May 2014

1 Follower you know

292 Photos and videos

Finally answered the phone for Navient after 2228868299222 attempts to reach me and they actually had some good news for me 😊

9:14 AM - 29 Jul 2016

Said it before, I'll say it again. @Navient is incredibly flexible and once again helped me to afford my loans and not have to live in a tent.

@Navient Exactly. I was able to apply for Income Base payments again. They helped me reduce my payment by more than half.

10:45 AM - 1 Dec 2016

Navient @Navient 9/22/15  
Nine times out of 10, when we speak with struggling federal student loan customers, they avoid default. [cards.twitter.com/cards/18ce545g...](https://cards.twitter.com/cards/18ce545g...)

@Navient Very True! Answer their calls! It's worth it 🙌

9/22/15, 6:44 PM

Huge thanks to @Navient for an affordable payment plan & not making fun of me when I admitted to hiding from them. #studentloans

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How FOMO Could One young woman's hefty debt. [forbes.com](http://forbes.com)

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NAVIENT Navient 21 hrs · 🌐

Have you checked out our new "Money & Finances" section on Navient.com? Here you can find countless resources to help with managing student loans and understanding your finances. #finlit #financialliteracymonth

**Take control of your important loan information.**

Sign up for eDelivery today.

Money-Saving Tips for Life

Main Menu Loan Customers Home Login & Overview Getting Started Types of Student Loans What to Consider Before Repayment Working with Navient Managing Your Account Online 5 Habits of Successful Borrowers Credit...

[WWW.NAVIENT.COM](http://WWW.NAVIENT.COM) [Learn More](#)

Like Comment Chat (8)

Denise

Just completely paid off my @Navient student loan. Great way to start the morning!

NAVIENT Navient @Navient

Way to go, Denise! A great start to the day indeed! What helped you become #PaidInFull? Congrats on your #StudentLoanSuccess!

CONGRATULATIONS  
**Denise**  
YOU DID IT!

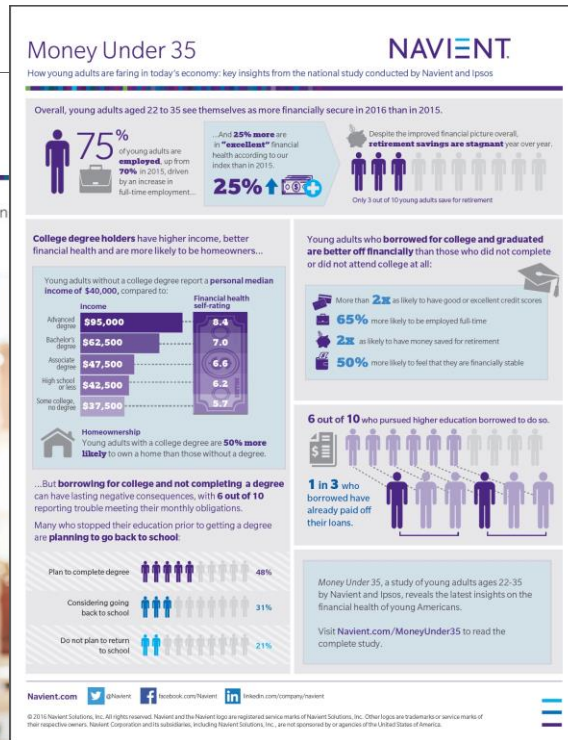
#StudentLoanSuccess

Hey, @Navient, thanks for having super nice call center folks who are actually helpful and empathetic. Student loans are scary.

# Navient Research Study

## Money Under 35

Navient's 2016 national study designed to measure the financial health of young adults between the ages of 22 and 35.



**NAVIENT**  
Conducted by  
Ipsos Public Affairs

## Money Under 35

A study of the financial health of young Americans aged 22 to 35 conducted with Ipsos.

- Feedback from more than 3,000 young adults representing all levels of educational attainment
- Impact of educational attainment and student debt
- Life and career satisfaction levels
- Employment status





# Help students gain control of their loans, money & finances

April 26, 2017

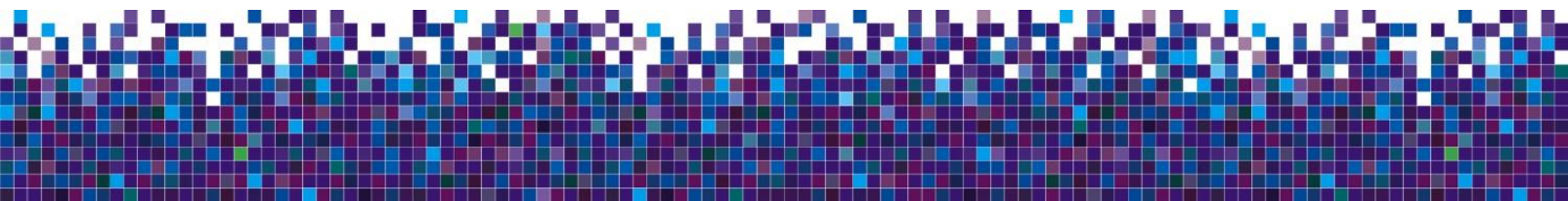
**For questions or comments, please email the Navient School Ombudsman.**

[SchoolOmbudsman@navient.com](mailto:SchoolOmbudsman@navient.com)

**To download a copy of today's presentation:**

Go to [Navient.com/Schools](http://Navient.com/Schools), click Support & Resources. The presentation will be posted in the Training & Webinars section.

[www.navient.com/schools/support-and-resources/training-and-webinars/](http://www.navient.com/schools/support-and-resources/training-and-webinars/)





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