DELIBERATE FINANCES
Live Life on *Purpose*

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Student Loan Consultation Checklist

1. **Federal student loan record** (.txtfile) from the National Student Loan Data System.

Instructions for downloading:

- Visit https://studentaid.gov/ (If you're creating an account, it takes a day or two to get verified. You will get an email saying something like "SSA results successful". You can't move on to the next step until then)
- Once logged in, click on your first name (top right corner), drop down to "My Aid"
- Click on "Download My Aid Data" (it's a .txt file)

2. **Loan Service Provider Statements** (Navient, GreatLakes, Fedloan, etc.)

3. **Private student loan inventory.** If you have no private student loans, skip this step.

4**. If you find private student loans, I need:**

Loan Statements: Must include balance, monthly payment, interest rate, etc.
Promissory Notes: This is the contract between you and the lender.

5. **Most Recent Tax Return**

6. **Personal information:**

- Full Address
- Name of Employer
- Adjusted Gross Income on most recent federal tax return, and future income expectations. It's helpful to include spousal income as well if recently or soon to be married.
- Family size (borrower, spouse, dependents) & expected changes in future
- Credit Report. This can be from annualcreditreport.com (official site), or from creditkarma.com (much more readable format with almost the same information.)