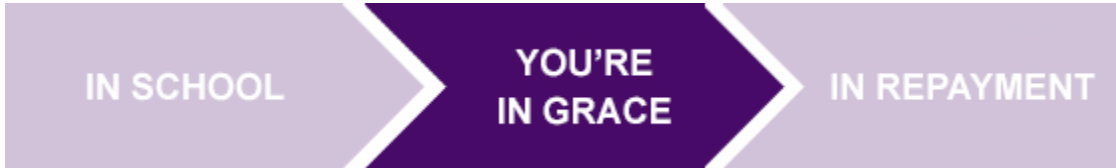




Department of Education  
Loan Servicing

Where you are in your student loan cycle



**Alan, once your student loan grace period ends, your monthly payments will begin. We want to help you get ready.**

A great place to start is by [managing your account at Navient.com](#). There, you can review your loan information, make payments, and explore options for changing your payment plan or your monthly payment amount. Check out the following resources too. They can help boost your financial know-how, keep you on target for success, and simplify your life.



**"How do other people repay their student loans successfully?"**

We analyzed the behaviors of more than 6 million successful borrowers. [Discover the 5 habits](#) they have in common.



**"Where can I learn more about personal finances?"**

Helpful information is at your fingertips with [Path to Success](#). These brief, free, interactive, and mobile-friendly modules can help you move confidently toward your goals, covering topics like:

- Federal student loan repayments
- Savings and investments
- Payment types and credit cards
- Credit scores and reports
- Personal budgeting



## "How can I more easily manage my student loans?"

Our free mobile app makes it quick and convenient to monitor your loans and take action, from anywhere. Just visit your app store and download the app, called "Navient Loans".

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We hope you find these resources helpful. Watch for more information soon, including your monthly payment amount, payment due dates, and information about managing your account online.

We look forward to helping you navigate the path to financial success.

Sincerely,

Navient – Department of Education Loan Servicing

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*Please do not respond to this automated message. Emails sent to this address are not monitored.*

Path to Success modules will not function properly on Internet Explorer version 8 or earlier.

Make sure Navient makes it to your inbox by adding [CustomerService@Navient.com](mailto:CustomerService@Navient.com) as a contact. [Get instructions on how to add us to your contacts.](#)

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