

[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>, although payments aren't due yet, paying a little now could save you a lot later.

Making payments now, even if it's just a little each month, can significantly decrease the amount you'll pay over the life of your loan.

Ways you can pay

The fastest way to make a payment is by visiting Navient.com. With our mobile site, it's easy to pay on your smartphone, too.

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

Set a monthly budget

[This interactive tool](#) helps you create and stick to a monthly budget.

Save your money

On a tight budget? [Here are some helpful tips](#) on saving money on housing, banking services, and more.

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