

Path to Success

Are you on the right path?



MONEY & FINANCES

With Path to Success, you'll find tips and insights on managing your finances. These brief, free, and interactive modules can help you improve your knowledge on a range of topics, including: student loan repayment, understanding how interest works, credit scores, savings, investments, and pursuing a meaningful and prosperous career.

Why not get started today? Path to Success is available to anyone, so you can share it with friends and family: Navient.com/path.

Path to Success Learning Modules:

Student Loan Repayment Options

	Jada	Julia	Abby	Katsu
ORIGINAL LOAN AMOUNT	\$30,000	\$30,000	\$30,000	\$30,000
INTEREST RATE	6.9%	6.9%	6.9%	6.9%
REPAYMENT METHOD	Standard	Graduated	Pay As You Earn	Income-Based Repayment
INITIAL PAYMENT	\$345.24	\$199	\$0	\$219
FINAL PAYMENT	\$345.24	\$597	\$98	\$345
TIME IN REPAYMENT	10 years	19 years	20 years	13 years
INTEREST PAID	\$11,423	\$16,500	\$9,423	\$16,885
TOTAL PAID	\$41,423	\$46,500	\$39,423	\$46,885
FORGIVENESS	Not Applicable	Not Applicable	\$61,380	\$0

Student Loan Repayment

Savings Vehicles

Click on each piggy bank to learn more.

- Savings Account
- Money Market Account
- Certificate of Deposit (CD)
- Online Savings Account

Savings

Income-Driven Repayment Plans

This is a student loan repayment method for borrowers whose income is lower than the amount due on their loans or is otherwise unaffordable.

Standard Repayment Plan vs. Income-Driven Repayment Plan

Income-driven Repayment Plans

Military Student Loan Benefits

Available Benefits

- Military Service Repayment
- Servicemembers Civil Relief Act
- Military Interest Accrual
- IBR/PSL: No Waiver After 90 Days
- Deferrals After Active Duty
- Old Repayment of Your Loans
- Public Service Loan Forgiveness
- Unemployment & Repayment Disability Discharge
- Income-Driven Repayment Plans

Military Student Loan Benefits

Credit Scores And Reports

WHAT IS A CREDIT SCORE?

A three-digit number based on your credit history that helps lenders know how likely you'll repay your debt. Credit scores generally range between 300 and 850.

Credit Scores & Reports

Career Playbook

Elevator Pitch

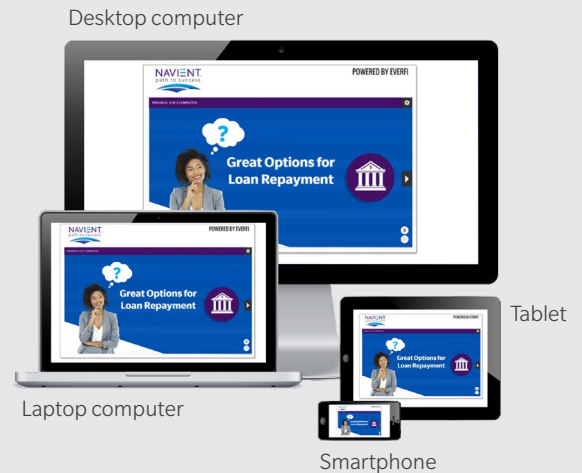
An elevator pitch is a two-sentence summary of who you are and what you want to do, which is short enough to share in the time span of an elevator ride.

- Emily Moore: This interested in government work and an opportunity to use my existing strategic, organizational and interpersonal skills to help this city.
- Jason Lee: I love sports, was captain of my varsity soccer team and want to help create a new, exciting sports industry.

Career Playbook

Find your Path to Success at Navient.com/path

- Accessible on any web-enabled device
- Free to use
- Confidential
- Available to anyone



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