

Student Loan Consolidation Cheat Sheet

WHY WOULD CONSOLIDATE YOUR STUDENT LOANS

- Lower Monthly Payments**
reduce your overall monthly payments from 27% or more depending on the amount that you consolidate — plus lower your debt-to-income ratio for important purchases such as a home. Estimate your monthly reduction:

Link to: www.StudentLoanConsolidate.com/payment.html

- Flexible Repayment Plans**
you can choose from several different repayment plans that make financial sense as you start your career and as your financial situation changes in the future. Use our consolidation wizard to view plans:

TYPE IN:

StudentLoanConsolidate.com/

then add at the end of the URL for

Link to: www.StudentLoanConsolidate.com/wizard/

Apply Now

add to URL: [apply/](#)

- Single Monthly Payment**
submit only one payment per month instead of making two or more payments with different due dates. View other repayment advantages:

Quick Summary Notes

add to URL: [notes/](#)

Link to: www.StudentLoanConsolidate.com/single-payment.html

Repayment Wizard

add to URL: [wizard/](#)

- Fixed Interest Rate**
lock-in at super low fixed interest rates during your repayment term. Estimate your current fixed interest rate (based on a weighted average of all loans):

Get the Facts Before

You Consolidate

add to URL: [facts/](#)

Link to: www.StudentLoanConsolidate.com/rates.html

if completed

- Rate Reduction Incentives**
reduce your federal consolidation rate even further with these lender-specific incentives, including the 1%-in-36 rate reduction. View incentive information:

Link to: www.StudentLoanConsolidate.com/incentive.html

Life-Event Plans

- home buying/selling
- home improvement
- college planning
- debt management
- and more

SayPlanning.com

- Zero Costs / Zero Obligation to Apply**
- no credit check required
 - no costs to apply
 - no costs to setup your account
 - no worry — your submission will be secured
 - no paper work — you can e-sign and process your application online

Link to: www.StudentLoanConsolidate.com/apply/