



CREDIT UNION OF  
**OHIO**

## **1 Find resources for free money.**

Many scholarships can be found before college, but there are several opportunities for financial aid and scholarships while attending school too. For example, OSU students can find scholarship opportunities here.

## **2 Research your loan options.**

It's important to get used to a budget before you're faced with multiple bills upon graduation. The Smart Option Student Loan<sup>®</sup> by Sallie Mae<sup>®</sup> gets you in the habit of paying fixed \$25 monthly payments in school. This can save you up to \$6,000 and pay off your loan five years earlier. Find other loan options.

# THE STUDENT LOAN SURVIVAL GUIDE

## **3 Get advice from experts that care.**

Credit Union of Ohio is the only credit union located in the heart of campus and offers a free financial counselor for students to ask loan questions, receive financial tips and get a variety of savings strategies. Make sure to talk with an expert before committing to your loans. Get more information here.

## **4 Know what you owe.**

Ask a loan provider or use a repayment calculator to figure out the specific amount you will owe. Then take a look at what your payments will be and how long it will take to pay them off in different scenarios. There are a variety of repayment plans and options. Learn more about repayment

## **5 Know your consolidation options.**

When you consolidate a loan, you combine one or more loans into a single loan. This simplifies your repayment by having just one bill, but can possibly change your interest rate and repayment period. Find out about the benefits of consolidation.

**MORE TIPS**