

PAYMENT OPTIONS

Now Paying Your Bill Has Never Been So Easy!

Here are the payment options available to you:

EasyPaySM - Have your monthly payment automatically deducted from your checking or statement savings account and applied to your loan(s). By enrolling you may even qualify for an interest rate reduction.

Pay Online - Make your monthly payment online at www.gsmr.org. (convenience fee applies)

Pay by Telephone - All you need is your nine digit GSM&R account number. Call 866-444-2855. (convenience fee applies)

Mail in Your Payment:

Payments Only
PO Box 9560
Manchester, NH 03108-9560

Visit Us - Running late? You may drop off payments after 5 p.m. by using the drop box in the front of our offices at 3 Barrell Court, Concord, NH.

Returning to Learning

Juggling work, family obligations, a rigorous schedule and other obligations can leave some students without the time to devote to academic pursuits. This is not uncommon. Sometimes life gets in the way of your educational plans and requires you to take time away from school. After time away, returning to class can seem daunting. Don't feel alone! If you need assistance getting back on track, we can help.

The **Center for College Planning Department (CCP)** offers college planning and funding information and resources for students, parents and families. Contact CCP at 800.525.2577 x119 or collegeplanning@nhheaf.org.

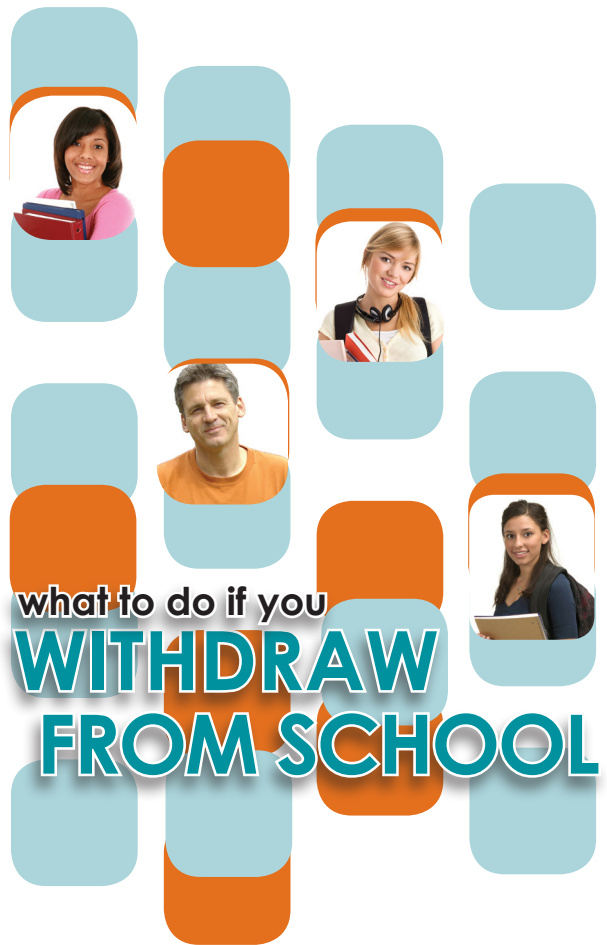
We can help you....

Find the appropriate program by:

- Exploring part-time options.
- Finding a program in a convenient location or online.
- Helping you with the college transfer process.

Develop College and Career Planning with:

- Career Interest Inventories
- College Searches
- Scholarship Resources
- Financial Aid Assistance
- Webinars & Workshops



Granite State Management & Resources



SIMPLE TRUTHS

There are three simple truths when it comes to postsecondary education: college is an investment in your future, going to college costs money, and federal loans are a serious financial commitment and must be repaid.

If it is time to start paying back your student loan but you aren't sure how to get started, Granite State Management & Resources' (GSM&R) loan servicing experts can guide you through the repayment process. If you think you are unable to pay back your loan because the monthly payment is too high, you have not found a full-time job or your bills are overwhelming, our Customer Service Representatives can offer advice to help you find the best alternative repayment option.

First Things First:

Your First Payment

- Most Federal/Direct Stafford loans have a six-month grace period. Your grace period begins the day after you graduate, withdraw or cease to be enrolled at an eligible school on at least a half-time basis.
- Payments for Federal/Direct PLUS loans are due 30-60 days from the date of disbursement.
- Your lender will send you a Repayment Disclosure statement that lists your monthly payment, payment due date and the length of your repayment period.
- Repayment start dates for alternative loans vary by program. Check your loan documents or contact your loan servicer directly.

Keep Your Loan Servicer Informed

Contact GSM&R at 1-800-719-0708 or log onto www.gsmr.org to update your contact information. It is important to make sure that your servicer has the most up-to-date information including your address, name, telephone number, employer, and enrollment status.

Be Organized

Carefully read all correspondence about your student loan. Create a student loan file to hold statements, notices and other important loan documents. Staying organized will help you avoid confusion or problems later.

Develop a Monthly Budget

Creating a budget helps you to better understand your income, expenses and priorities. This naturally helps you better manage your obligations. For tips on creating a budget or related topics, check out the Financial Literacy section of our website at www.gsmr.org.

Don't avoid the problem. Keep in touch with your servicer to help you plan ahead for repayment. There are options available to help you manage your student loans during tough times.



www.gsmr.org

