

## Trouble making your student loan payments?

There are many repayment options available on your VSAC student loans that may provide you with relief as you try to manage your finances during challenging times. Our knowledgeable counselors can assist you in choosing the option that is best for you!

Here is a list of some repayment options that may be available to help you.

### Lower your payment amount

**Reduced payment forbearance** temporarily reduce your monthly payment

**Graduated repayment** your monthly payment starts lower and increases every 24 payments

**Extended repayment** lower your monthly payment by paying your loan off over a longer period of time

**Income-based repayment** adjust your monthly payment each year, based on your annual income and family size

### Postpone your payments

**Unemployment deferment** if you're unemployed or under-employed, and seeking a full-time job

**Economic hardship deferment** if you previously were or currently are receiving federal or state public assistance, or experiencing a financial strain due to limited income

**In-school deferment** if you're enrolled at least half-time at an eligible school

**Military deferment** if you're performing full-time active duty service in a war, military operation, or national emergency

**Excess debt burden forbearance** based on your current income and the total amount of your federal education loan payments

**Lender discretionary forbearance** if you're experiencing temporary financial hardship



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**VSAC is here to help. Call us!**

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