**Becoming your best financial self as you graduate:**

1. **COVID relation federal loan updates**
   1. 0% interest and no payments required through 9/30/2020 on all federally held loans
   2. <https://studentaid.gov/announcements-events/coronavirus#:~:text=To%20provide%20relief%20to%20student,making%20your%20monthly%20loan%20payment.>
2. **Know your federal student loans**
   1. Visit this government site to track and manage your federal loans
   2. <https://studentaid.gov/fsa-id/sign-in/landing>
3. **Know your federal student loan servicer**
   1. ***Developing good creditor relationships is critical to your success!***
   2. <https://studentaid.gov/manage-loans/repayment/servicers>
4. **Know your repayment options**
   1. There are “income based” and several other options to meet everyone’s long term needs
   2. <https://studentaid.gov/manage-loans/repayment/plans>
5. **Deferment & forbearance options:** 
   1. Going back to school, in between jobs, having financial challenges…
   2. <https://studentaid.gov/manage-loans/lower-payments/get-temporary-relief>
6. **Know your private educational loans**
   1. Contact your lender or loan servicer directly
   2. OR: Check your credit report: [www.annualcreditreport.com](http://www.annualcreditreport.com)
7. **Protecting your credit**
   1. “Multiplicity”: One delinquent payment, that covers multiple loans, can mean many credit hits
   2. [www.annualcreditreport.com](http://www.annualcreditreport.com)
8. **Create a budget that supports your goals**
   1. Learn how to pay yourself first
   2. [www.miami.edu/moneymgmt](http://www.miami.edu/moneymgmt)
9. **Loan term financial planning**
   1. Get educated and consult a financial planner as needed
   2. <https://finaid.miami.edu/resources/fiscal-fitness/saving-and-investing/index.html>
10. **Do you have an age specific financial “Life Plan” in place?**
    1. We all need this so that we can ensure a more secure financial future
    2. See the next pages for goal setting examples







**Financial “Life Plan” goal setting:**

**What will be your future financial accomplishments? Created: \_\_\_\_/\_\_\_\_/\_\_\_\_\_\_**

1. By age \_\_\_\_\_ I want to \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_
2. By age \_\_\_\_\_ I want to \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_
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6. By age \_\_\_\_\_ I want to \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_
7. By age \_\_\_\_\_ I want to \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

**Attaining Goal # 1:** \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

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**Attaining Goal # 2:** \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

* By age \_\_\_\_\_\_\_\_ I have to \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_
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**Attaining Goal # 3:** \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

* By age \_\_\_\_\_\_\_\_ I have to \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_
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**Continued on reverse side**

* By age \_\_\_\_\_\_\_\_ I have to \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_
* By age \_\_\_\_\_\_\_\_ I have to \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

**Attaining Goal # 4:** \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

* By age \_\_\_\_\_\_\_\_ I have to \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_
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* By age \_\_\_\_\_\_\_\_ I have to \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

**Attaining Goal # 5:** \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

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**Attaining Goal # 6:** \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

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**Attaining Goal # 7:** \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

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