

Stay on Track

If you have completed the rehabilitation of a defaulted federal student loan, or are in the process of rehabilitating your loans, we at USA Funds® congratulate you. As the guarantor of one or more of your loans, we take a keen interest in your continued repayment success.

As you may be aware, under federal law, you have only one opportunity to rehabilitate a defaulted loan. If you fall behind in your payments again, you'll encounter those same collection calls, additional costs and potential damage to your credit record that you worked hard to eliminate by loan rehabilitation in the first place. If you default on your rehabilitated loan, you don't get a second chance to clean up your credit.

For these reasons, we offer special online resources to help you stay on track to repay your loans. You'll find information about managing credit, checking your credit report, enhancing your employment prospects, repaying your student loans and more at the following Web address:

www.usafunds.org/stayontrack.

Loan Rehabilitation Resources

If you have rehabilitated — or are in the process of rehabilitating — your federal student loans, the following free resources can help you stay on track to successful repayment of your loans:

- www.mappingyourfuture.org/Money/— Manage Your Money, from Mapping Your Future. Offers links to a variety of resources for setting up a budget, using credit cards wisely, balancing your checkbook, and repaying your student loans.
- www.usafunds.org/studentloanhelp — If you encounter problems repaying your rehabilitated loans, select Repayment issues for advice on resolving your payment issues.
- loansolutions.usafunds.org — You can establish a USA Funds Loan SolutionsSM account and log in to review your account status and take action to address your payment issues.

Consumer Credit Counseling

The following websites can help you get a handle on how to manage your debt.

- www.nfcc.org.
- www.cccsintl.org.
- www.consumer.ftc.gov — Federal Trade Commission. Select Money & Credit, then Credit & Loans.

Credit Card Debt

- www.bankrate.com — Bankrate. Select Credit Cards to calculate credit card repayment, interest and terms.

Credit Reports

Use the following websites to check your credit report.

- www.annualcreditreport.com — The site from which you can request a free copy of your credit report once every 12 months.
- www.equifax.com.
- www.transunion.com.
- www.experian.com.

Employment

- www.salary.com — Offers access to annual salary ranges, job descriptions and job requirements for common entry-level or advanced careers by region of the country.
- www.bls.gov/ooh/ — From the Bureau of Labor Statistics, U.S. Department of Labor. A nationally recognized source of career information designed to provide assistance to individuals making decisions about their future work lives. Revised every two years, the handbook describes what workers do on the job, working conditions, training and education needed, earnings, and expected job prospects in a wide range of occupations.

The following websites provide information on jobs that are currently available in your area and related salaries:

- www.monster.com.
- www.vault.com.

Other useful job-search and career exploration websites, include the following:

- roadtripnation.com — Offers books and other resources to help individuals pursue fulfilling careers.
- www.wsj.com — The Wall Street Journal. Choose the Careers section in Life for an index of articles on career-related topics.
- www.jobhuntersbible.com — The companion site to the book What Color Is Your Parachute?
- www.rileyguide.com — The Riley Guide, one of the oldest and most respected job-related Internet sites.

Student Loan Repayment

- Repayment Estimator at studentloans.gov — From the U.S. Department of Education. Estimate your monthly payment to determine which repayment option is right for you.
- www.usafunds.org/studentloanhelp — From USA Funds. Offers advice for managing student loans at each stage of the loan life cycle.
- studentaid.ed.gov — From the Department of Education. Select How to Repay Your Loans to learn about options for repaying your federal student loans.