

- **GETTING A GRIP ON YOUR STUDENT LOANS IS EASIER THAN YOU THINK!**

We get it: you are either trying to get through school, in between, graduating and finding a job, or even in repayment. You are multitasking to the max, and figuring out what is going on with your student loans seems like one more daunting task to add to the pile. We. Get. It.

- **HOW DO I GET STARTED VIEWING MY PERSONAL LOAN INFORMATION?**

Use the online tool on Inceptia's website at heroknowl.org to stay on top of your loans! Here you can see a summary of your federal loan totals. It is simple! Follow the steps below to get started:

1. Visit heroknowl.org.
2. Find the **Welcome** section.
3. Enter your last name, the last four digits of your SSN, and your date of birth.
4. Select the **SIGN IN** button.

Once logged in, this website will help you understand your repayment obligation based on what you have already borrowed. This online tool shows a summary of all the federal loans you have received from all schools you have attended. You will be able to view the school name, loan type, loan status, loan period, outstanding principal amount, outstanding interest amount, and the servicer name and contact. Please keep in mind that if you borrowed private loans, those are not included in this calculation.

Other important information is also provided, including federal loan limits that explain the total amount you may borrow based on your program and how close you are to reaching that limit! In addition, you will have the capability to download your loan summary letter or view your loan repayment estimate.

- **WHAT OTHER HELPFUL TOOLS ARE AVAILABLE?**

Once you log out of your personal information, heroknowl.org offers a ton of great information! You can really dive into the details of how to make smart borrowing choices! There are tools to estimate your expected annual salary, create a budget for repayment, explore different federal loan repayment options, and tips and tools to avoid loan delinquency or default.

