

For students who graduated in May, your 6 month grace period is coming to an end. If you are not enrolled in a school at in at least half time, you must begin making payments on your student loans.

Although you may select or be assigned a repayment plan when you first begin repaying your student loan, you can change repayment plans at any time. Flexible repayment options are one of the greatest benefits of federal student loan. There are options to tie your monthly payments to your income and even ways you can have your loans forgiven if you are a teacher or employed in certain public service jobs. Work with your loan servicer to determine which repayment plan is right for you.

The SAU Tech Financial Aid Office is here to help. If want to go over repayment options, or if you are unable to start paying on your loans, please contact Connie Riley at 870-574-4711 or [criley@sautech.edu](mailto:criley@sautech.edu).