

## **When do I have to begin repaying a non-consolidated federal student loan?**

You will only have to begin repaying your student loan after you leave college or your enrollment drops below half-time enrollment. On the other hand, a PLUS loan will need to begin repayment once the loan has been fully disbursed.

Your loan lender or loan servicer is responsible for providing you with a loan repayment schedule. This schedule will state when your first payment will be due, in addition to the amount of each payment, and the number of overall payments. Your loan may come with the benefit of a grace period.