

Checklist for PRIVATE Student Loan Review

In order to provide the best analysis and options, please send the following information. Include a copy of this checklist and write N/A next to any item you do not have.

- Promissory Note(s) or other written documentation on the loan such as bills and statements.
- Letters and other written communications to and from the lender, collection agencies, and other companies contacting you about your private student loan(s).
- Notes and list of calls to and from collection agencies and other companies contacting you about your private student loan(s).
- Your budget showing monthly income and expenses – evidence of expenses is not required.
- A narrative about your experience with your private student loan(s) relating to recent activity.
 - If you feel you cannot afford the minimum required payment, state why and explain any special or unusual circumstances you are going through.
 - If you are in default, explain why you defaulted.
 - If you are receiving calls from a collection agency or other companies, describe the conversations, relevant dates and times (as best you remember), where you were contacted (at home, at work, on the road), and most importantly how you felt after the conversation. If the calls affected you in a noticeable way, feel free to have family, friends, and/or co-workers right up general statements about their observations of you (only if you are comfortable with this, and they wish to do so.)