

**\$ALT**

TM

# SALTMONEY.ORG

The screenshot shows the SALT Money Coach website. At the top, there's a navigation bar with the SALT logo, a search bar, and links for 'Sign Up' and 'Log On'. Below the navigation bar are three buttons: 'MONEY COACH', 'RIGHT NOW', and 'SORT BY'. The main banner features a blue-tinted image of a human brain with a dollar sign inside, and the text 'EXERCISE THE MONEY-SAVVY SECTION OF YOUR BRAIN'. Below this, it says 'Gain skills and earn achievements with SALT's Money Coach' and a 'GET STARTED >' button. A secondary banner states 'SALT™ keeps more money in your pocket during and after college—for FREE! BROUGHT TO YOU BY AMERICAN STUDENT ASSISTANCE® (ASA)—A NONPROFIT ORGANIZATION'. The 'FEATURED' section includes a download icon and a video player titled 'How To Make The Best Financial Decisions Every Time'. On the right, there are two article teasers: 'Daily Interest: Beach Blanket Barristers' by Ryan Lane and 'Can Eating Better Fix The Rumbling In My Tummy? (And The Hole In My Wallet?)'. Below these are sections for 'Tweets' and a 'Blog' link.

This screenshot shows the SALT Facebook page. The header includes the Facebook logo and a search bar. The main image is a person sitting on a green couch, with the text 'Find serious money with SALT.' overlaid. Below the image is the SALT logo and a 'Like' button. The page also features a 'Polls' section with a question about 'SALT' and a 'Like' button.

This screenshot shows the SALT Twitter page. The header includes the SALT logo and a search bar. The main image is a person sitting on a green couch, with the text 'Find serious money with SALT.' overlaid. Below the image is the SALT logo and a 'Like' button. The page also features a 'Polls' section with a question about 'SALT' and a 'Like' button.

This screenshot shows the SALT Blog page. The header includes the SALT logo and a search bar. The main image is a person sitting on a green couch, with the text 'Find serious money with SALT.' overlaid. Below the image is the SALT logo and a 'Like' button. The page also features a 'Polls' section with a question about 'SALT' and a 'Like' button.

# Repayment Tools

**\$ALT**  **MONEY COACH**

HOME / ARTICLES / REPAY YOUR WAY

## REPAY, YOUR WAY

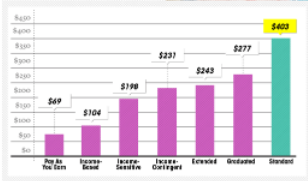
If you have federal student loans and are not in default, you generally have the option to change your repayment plan. Repayment options vary depending on your situation—some even let you lower payments based on your income and family size.

**WHAT YOU'LL LEARN**

- Payment plans that can lower your monthly payment
- Benefits and disadvantages of different plans
- How to apply

**Your first option: standard repayment**

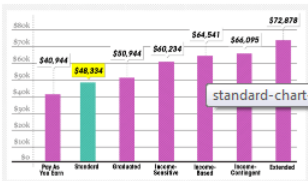
When you first start repayment, you automatically enter this plan where you make the same monthly payment for 10 years. The best part about standard repayment is that you pay off your loan faster—so you pay less overall. However, it does mean that your monthly payments are higher:



Depending on your financial circumstances and repayment plan, your monthly payment may go up over time. The repayment period will vary for each repayment plan. To find out how long you will be making payments under this repayment plan and how we came up with these numbers, [check out the bottom of the page](#).

Remember, the faster you pay off the loan, the less interest builds up.

**The total cost of your loan**



The repayment period will vary for each repayment plan. To find out how long you will be making payments under this repayment plan and how we came up with these numbers, [check out the bottom of the page](#).

As you can see, paying a higher monthly amount can really lower the total cost of your loan.

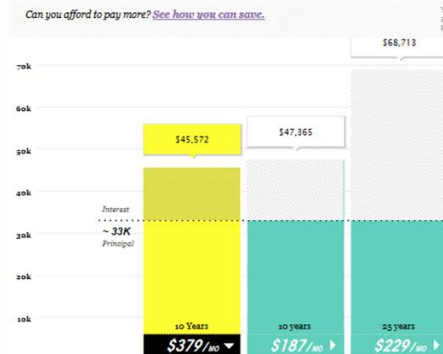
**MY NUMBER IS \$33,000.00 FOR 4 STUDENT LOANS** [Add/Edit Loans](#)

## UNDERSTAND YOUR PAYMENT OPTIONS

Want to pay more or less than your estimated monthly repayment amount? We'll help you through the options.

**FEDERAL LOANS** **\$379 / MO** **PERKINS LOANS** **\$0 / MO** **OTHER LOANS** **\$0 / MO** **TOTAL**

Can you afford to pay more? [See how your car can.](#)



**YOUR STUDENT LOANS**

With some basic info about your loans we can estimate what you owe and give advice on how to pay. [I don't have any loans](#)

Type of Loan	Date Received	Original Loan Amount	Current Balance	Interest Rate (%)	Loan Term (Years)
DL Subsidized Staff...	2011	8500	8500	6.8	10
DL Subsidized Staff...	2010	7500	7500	6.8	10
DL Subsidized Staff...	2012	8500	8500	6.8	10
DL Subsidized Staff...	2013	8500	8500	6.8	10

Select a loan type Year

[IMPORT LOAN INFO >](#) [SAVE & CLOSE >](#)

**STANDARD REPAYMENT** WHY TO CHOOSE IT You pay the least interest.

**What It Costs** **\$379 / MO** Years 1 - 10

**Making the Change** If you've never changed plans, you're currently in standard repayment. To get back to this plan, contact your servicer—the company who sends your bills. Not sure who your servicer is? Find out at [NSLDS](#).

**The Bottom Line** Lower Total Cost Higher Total Cost

**WHAT CAN** \$25K **GET IN A** Average City (like Minneapolis) **Where are these numbers from?**

What can \$25K get in Minneapolis?

Category	Amount / MO	Description
Monthly Payment	\$456 / MO	your loan payment is 3% of your total income
Housing	\$400 / MO	An apartment with roommates
Recreation	\$250 / MO	A trip to the movies
Food	\$200 / MO	Lots of ramen
Transport	\$150 / MO	A bike

**APPROXIMATE MONTHLY PAY AFTER TAXES** **\$1458 / MO** **COMFORT LEVEL** **SNUG**

If you watch your spending, you can afford to have a little fun and still put food on the table.

# Repayment Tools

**SALT**


MONEY COACHRIGHT NOWEXCLUSIVESARTICLESVIDEOSLESSONSTOOLS & APPSTOPICS

Sign UpLog On


## REPAY YOUR WAY


They're your student loans, so repay them in a way that works for you.


FIND OUT HOW




**SALT™** is your *free* money coach for college and beyond.  
BROUGHT TO YOU BY AMERICAN STUDENT ASSISTANCE, A NONPROFIT ORGANIZATION

  
Understand your finances on a whole new level.  
[Cash in](#)

  
Repay your student loans in a way that works for you.  
[Know your options](#)

  
Get exclusive benefits to keep more money in your pocket.  
[Check it out](#)

  
**SECURE DATA**  
SALT is committed to keeping your data, your identity, and all of your personal information secure. Protecting you is our top priority.  
[SECURE LOGIN](#)  
[SECURE SIGN UP](#)

**KNOW WHAT YOU OWE:**

Put all your student loan info in one place by importing it to your SALT™ account. It's easy! And when you're done, we'll crunch your numbers and simplify your repayment.

\$20,000

\$15,000

[Sign in](#)

**SALT A "TOP PRODUCT" FOR 2012**


When *University Business* asked for products that contribute to schools' success, college leaders chose SALT.




[Learn more](#)

**NEW: FIXX BY SALT**

If you're broke, Fixx it! Our new mobile app will help you cut back on small purchases and save big money.




[Learn more](#)



### Deconstructing Your Paycheck

Do you know what your paycheck is telling you? Understand how to speak your paycheck's language and know where your salary goes.


[Read more](#)



### Negotiating Your Salary

Asking for more money can get awkward fast. Find out how to handle the conversation and get paid what you're worth... without any uncomfortable silences.

[Read more](#)



### Your Credit and Your Job Search

Search for a job or internship that will drive your career in the right direction from the very beginning.


[Read more](#)

**SALT BLOG**

Tweet Of The Day:  
March 22, 2013  
Sasha Laferle

Daily Interest: Bring Out The Best Links ... And Bring Out The

[Read more on the SALT Blog](#)

  
SALT\_Money | 1 Hour Ago  
RT @Dpoin21: My Dad Says I Got \$140 Pillow And Then My Mom Goes Mine Was Only \$50...they Talk About Saving Money But Spend My College Funds On Pillows

Connect with us

True or False: You can appeal your financial aid award letter.  
☒ True  
☐ False  
[SUBMIT](#)


**MONEY COACH**  
Learn the Basics  
Pay for Next Semester  
Start my Career  
Repay Student Loan Debt  
Make a Large Purchase  
Pay my Bills

**RIGHT NOW**  
Get the Latest

**EXCLUSIVES**  
Job & Internships  
Scholarships  
Discounts & Deals

**MY SALT ACCOUNT**  
Manage my Loans  
Manage my Profile

**MORE**  
Articles  
Videos  
Lessons  
Tools & Apps  
Forms  
Topics

[Visit SALT on Facebook](#)  
[Follow @SALT\\_MONEY](#)  
[Contact Us](#)  
 991 people like this.

# My Money 101

**MY MONEY 101**  
Overview  
What's in a Budget  
What We're Covering  
**Recall Your Answers**  
Describe Your Style  
What's Income?  
Why Budget?  
What Would You Do?  
Reflection  
Compare Your Answer  
You've Learned a Lot!  
Next Steps

**Money Management**  
**Recall Your Answers**

**Do you have income?**  
a. yes  
b. no  
c. not sure  
d. what's income?

**What best describes your spending habits?**  
a. I'm a 4 cups of Starbucks per day kind-of person.  
b. I make my coffee at home and take it with me too.  
c. I don't have any beverage habits.  
d. Something like A or B, but I drink tea

**My expenses are:**  
a. A mystery to me! Where does my money go?  
b. Manageable. I've made some calculations and pay bills on time...usually.  
c. I pay my bills late constantly.  
d. My parents take care of my expenses.

**SALT**   
Recall Your Answers  
UP NEXT: Describe Your Style

**Money Management**  
Overview  
What's in a Budget  
What We're Covering  
Recall Your Answers  
Describe Your Style  
What's Income?  
**Why Budget?**  
What Would You Do?  
Reflection  
Compare Your Answer  
You've Learned a Lot!  
Next Steps

**Why Budget**

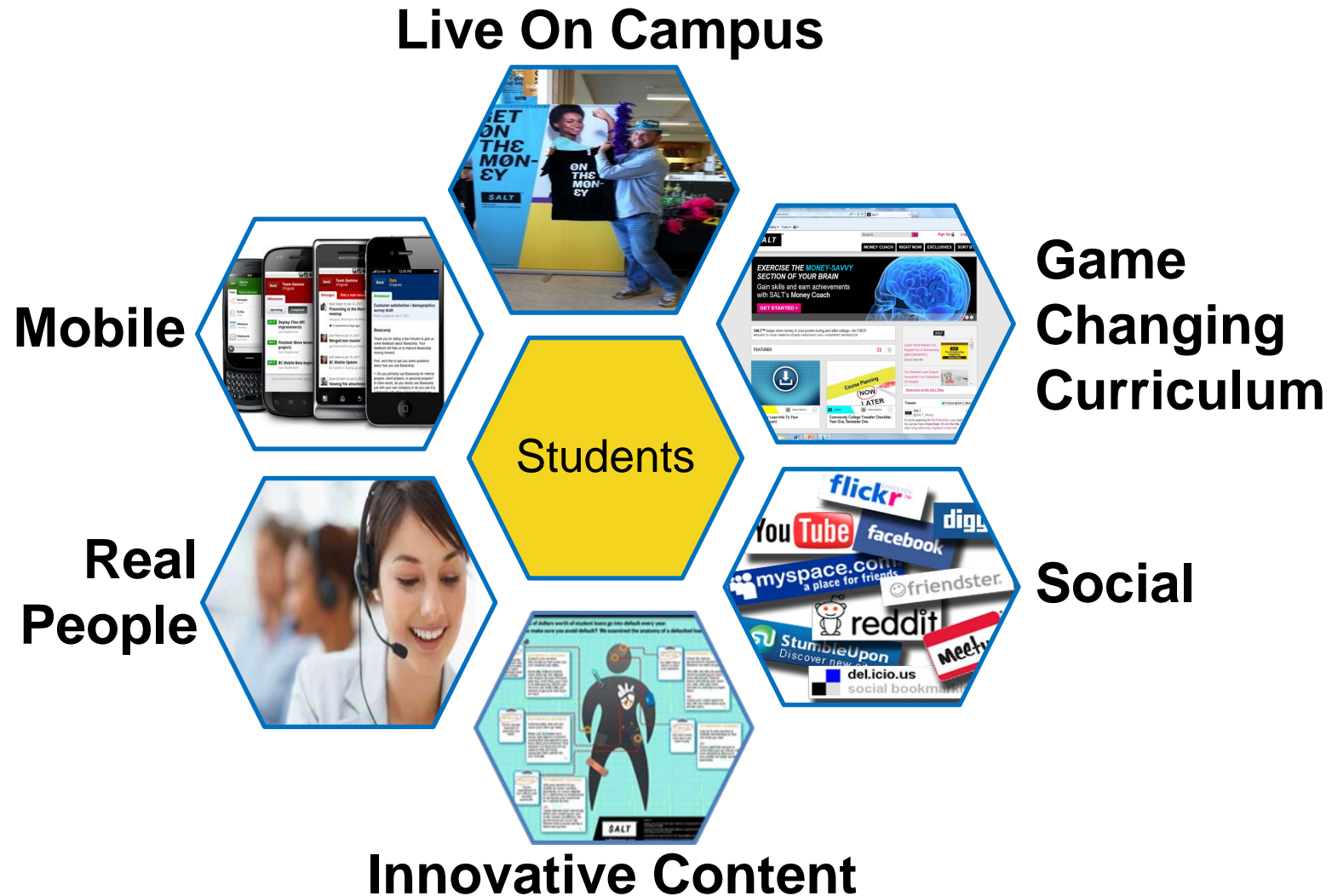
See how and why Jon, Limor, and Phylecia use their spending plans.

0:43

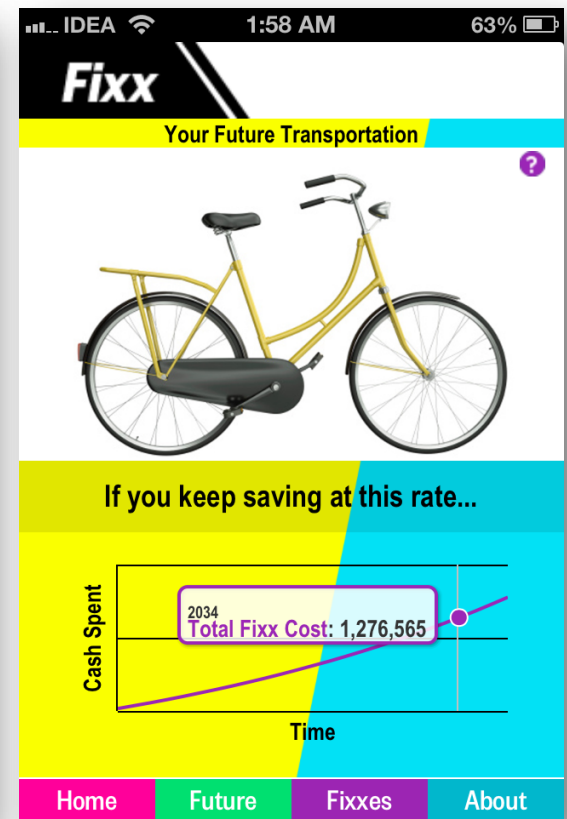
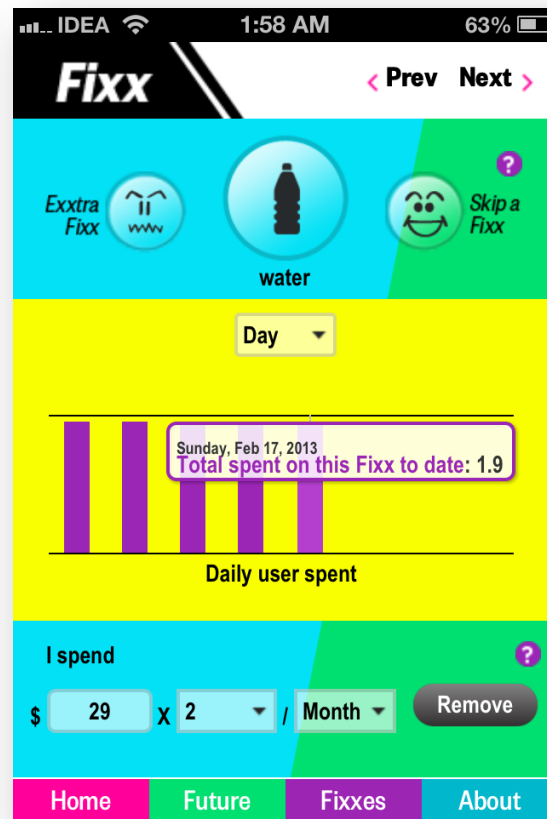
**MY MONEY 101**  
**SALT**   
Why Budget?  
UP NEXT: What Would You Do?



# ***Multiple Channels to Reach Users***



# Fixx



# ***Face the Red***





# ***Face the Red***



# *Face the Red*

**GET THE RED BEFORE IT GETS YOU.**

**FaceTheRed.com:** Take control of your student debt.



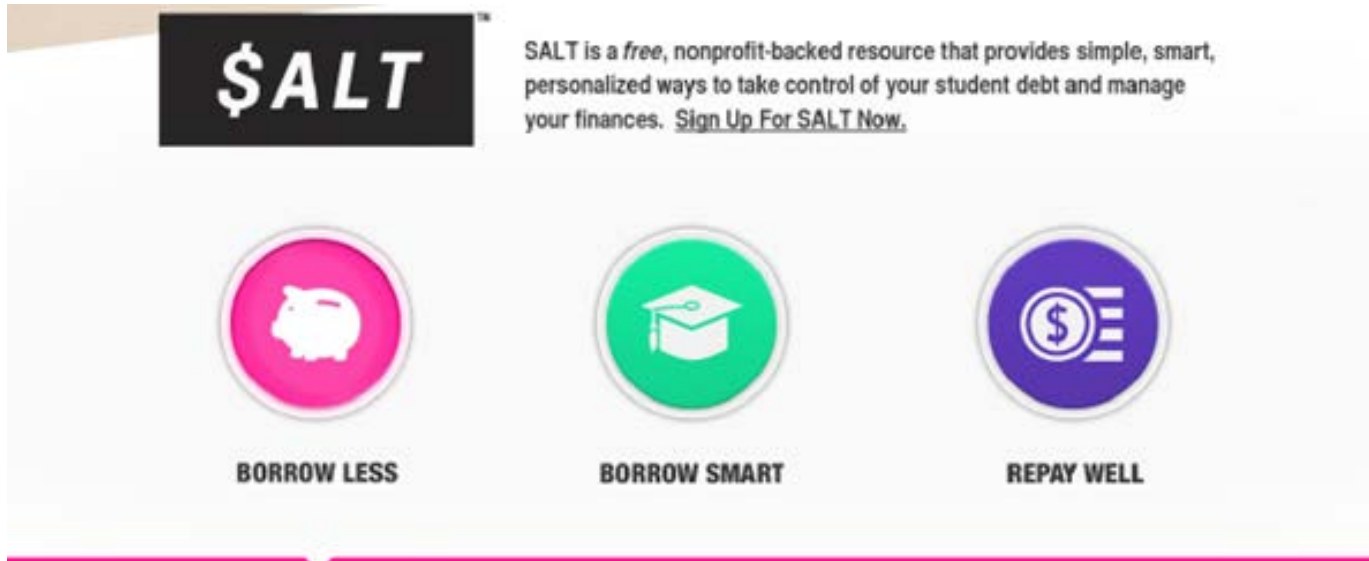
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7:28 / 8:15



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