

## **5. When do I start repaying my loans?**

While you are in school, your payments can be postponed until you finish. As long as you remain enrolled on at least a half-time or greater basis, no payments are required while you are in school. Your first payment will be due six months after you graduate, or when you are no longer enrolled on at least a half-time basis. If you can not afford the payment once it is due, SC Student Loan will work with you. Educational loans have a lot of options such as deferments and forbearances to help you until you get your finances in order. Call SC Student Loan if you need help determining what to do.