



THINKING ABOUT **REFINANCING** YOUR STUDENT LOANS?

If you are struggling with student loan debt or just want to make it more manageable, refinancing or consolidating your student loans may help your financial situation. FAME is a resource for those borrowers who are seeking to refinance or consolidate student loan debt.

FAME partners with banks and credit unions right here in Maine to help you become a more informed borrower and explore options to:

- Lower your loan interest rates
- Reduce your monthly payments
- Change your loan repayment terms
- Change your type of interest rate (e.g. variable to fixed)
- Consolidate several loans into one loan with one monthly payment
- Compare rates and terms from local Maine lenders

FAME offers the following:

- Tips and tools to help you evaluate your current student loan debt situation.
- Things to consider and steps to take before you decide to refinance.
- FAQs, videos and interactive tools that help you understand what happens when you refinance different types of loans.
- Checklist for information you need to gather to apply for refinancing.
- Comparison tool for local Maine lenders and easy link to a lender's loan details and applications.

Participating Maine Lenders



THE LOAN FOR **ME**
Maine's Student Loan Resource

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FAME
WORKS FOR ME