5 Good Reasons to think about consolidation before June 30, 2006.

Interest rates are expected to rise after June 30, 2006, so consolidating before then may allow you to lock in a lower rate.

You can consolidate your federal student loans while you are still in school, but only if you consolidate before June 30, 2006.

New Stafford and PLUS loans borrowed after June 30, 2006, will have fixed rates, so they will not be affected by interest rate fluctuations whether they are consolidated or not. Even if you plan to borrow more loans, you may want to lock in a lower, fixed rate for your existing loans by consolidating them now.

Consolidating during your grace period may allow you to lock in a lower rate than waiting until you begin repayment.

Take the time to learn the pros and cons of consolidation now, before you become busy with graduation or finding a summer job.

The Student Loan Specialists at American Student Assistance® (ASA) are ready to answer all of your consolidation questions.

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