

# IT'S MY FUTURE!

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| KEEPING YOUR FINANCIAL AID                            |
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## IT'S MY FUTURE!



Smart loan choices today = financial freedom tomorrow

[QUESTIONS? ASK PETE](#)

St. Petersburg College provides FREE, easy-to-use loan management and planning tools so you can afford to finish your education without accumulating a pile of debt.

### QUICK TIPS

- Research your entry level salary for your career field
- No more than 10-12% of your pre-tax salary should go toward your student loan debt
- Make a smart borrowing decision now and you won't regret it later!

See this list of support resources for SPC students.  
See this information about credit.

### Student Loan Payment Pause Extended

From studentaid.gov, "The student loan payment pause is extended until the U.S. Department of Education is permitted to implement the debt relief program or the litigation is resolved. Payments will restart 60 days later. If the debt relief program has not been implemented and the litigation has not been resolved by June 30, 2023 – payments will resume 60 days after that. We will notify borrowers before payments restart."

[SPEAK TO A LIVE COUNSELOR](#) | [24/7 STUDENT LOAN ACCESS](#) | [24/7 MONEY COUNSELING](#)



iontuition™ makes it easy to manage your student loans all in one place!

- Receive loan status notifications via email or text
- Live chat with a Loan Counselor!
- See your loan status, balance, payment amount, due date, interest info and servicer contacts

iontuition™ is a web-based tool provided to you at no cost to help you manage all of your student loans through a single portal. Once you register, you'll get immediate access to a personalized profile showing your federal student loan and grant information. You can opt to receive loan status notifications via email or text message. You can receive reminders on your mobile device.

#### Features include:

- Live Chat with a Loan Counselor
- Refreshable dashboard - see your loan status, balance, payment amount, due dates, interest accrual information, and your lender or servicer contacts
- Calculators that help you run payment optimization, income-based repayment, and consolidation scenarios
- Budgeting tools
- Cloud storage for important student loan documents
- A Notepad to insert reminders and track conversations with lenders/servicers
- Private student loan information by selecting from a growing list of private/alternative lenders
- Bank-level security - visit the security page for details

**How do I activate my account?** You can activate through a single sign-on through MySPC. Use this [iontuition User Guide](#) to help you create your account.

- Go to the *My Financial Aid* section (don't click on the *Financial Aid* tab)
- Select the *iontuition* link
- Complete *Sign up* and select *Register*
- Read *Terms of Use* & select *Accept and continue*
- In the *School Link* section on the right side, enter your SSN twice and select *Get School Updates*
- Select *ionManage* to view your Financial Dashboard

[REQUEST INFORMATION](#)  
[APPLY TO SPC](#)

**CONNECT**

- > ALUMNI ASSOCIATION
- > CONTACT SPC
- > EMERGENCY PREPAREDNESS
- > EMPLOYMENT
- > EVENTS
- > NEWSROOM & BLOGS

**RESOURCES**

- > ACADEMIC CALENDAR
- > ACCESSIBILITY SERVICES
- > SAFETY AND SECURITY
- > STUDENT SERVICES
- > TECHNICAL SUPPORT
- > TITLE IX

**ABOUT**

- > ACCREDITATION & IR
- > BOARD OF TRUSTEES
- > FOUNDATION
- > LEADERSHIP
- > LOCATIONS
- > STRATEGIC PLAN

