

Student Loan Refinancing Document list

Get organized before you apply for a smoother process

PROOF OF IDENTITY

- ☐ Government-issued photo ID (driver's license, state ID, or passport)

PROOF OF INCOME

- ☐ Recent pay stubs (last 30-60 days)
- ☐ W-2 forms or tax returns (previous 2 years)
- ☐ Employment offer letter (if starting new job)

LOAN VERIFICATION

- ☐ Current loan statements (all student loans)
- ☐ Account numbers and servicer contact information
- ☐ Current balances and interest rates

ADDITIONAL DOCUMENTS

- ☐ Proof of residence (utility bills, lease agreement)
- ☐ Education verification (diploma or transcripts)
- ☐ Co-signer information (if applicable)

