

# FAQs: Relief for Private Education Loan Borrowers During COVID-19

**1. I have a private student loan. Are there any relief options available for me at this time?**

The Bowser Administration collaborated with a coalition of states to secure relief options for borrowers with private student loans. A borrower must contact their servicer to explore relief options. Relief options include:

- 90-day forbearance
- No late payment fees
- No negative credit reporting
- Your loan servicer must work with you to explain different repayment options, such as income-based repayment, and enroll you in the program that fits your circumstances.

**2. Will I be automatically enrolled in a relief option?**

No. Call your loan servicer immediately to secure relief and enroll in a program.

**3. I do not know who my servicer is. How do I find out?**

Your loan servicer is the company to which you pay your monthly bill. If you are still unsure, you can call the Federal Student Aid Information Center at 1-800-433-3243 for assistance.

**4. Which loan servicers agreed to provide relief options?**

The following servicers agreed to offer relief options. If your servicer is listed, you should call them immediately to ask for relief.

- Aspire Resources, Inc.
- College Ave Student Loan Servicing, LLC
- Earnest Operations
- Edfinancial
- Kentucky Higher Education Student Loan Corporation
- MOHELA
- Navient
- Nelnet
- Rhode Island Student Loan Authority

- SoFi Lending Corp.
- Tuition Options
- Utah Higher Education Assistance Authority
- Vermont Student Assistance Corporation

**5. I think my loan servicer is not acting in my best interest, and they are difficult to work with. Is there anyone I can contact?**

Yes. Borrowers experiencing trouble with loan servicers are encouraged to contact:

- The Student Loan Ombudsman located in the Department of Insurance, Securities and Banking (DISB) at (202) 727-8000 or [DCLoanHelp@dc.gov](mailto:DCLoanHelp@dc.gov).
- The DISB Consumer Services Division for information or to file a complaint: [disb.dc.gov/service/file-complaint-or-report-fraud](https://disb.dc.gov/service/file-complaint-or-report-fraud)
- The Consumer Financial Protection Bureau to file a complaint: [consumerfinance.gov/complaint/](https://consumerfinance.gov/complaint/)

For updates on the District's response to the coronavirus (COVID-19), visit [coronavirus.dc.gov](https://coronavirus.dc.gov).