Get Student Loan Help Now

Federal student loan payments restart in October. If you'll be restarting payments, you'll get your bill at least 21 days before your due date. Don't wait until you get your first bill to get ready. Here's what you can do now.



Update your contact information with your loan servicer(s) and on StudentAid.gov, and make sure you have an online account set up on each website. Find your servicer(s) by visiting your Dashboard on StudentAid.gov.



Explore affordable repayment plans for payments as low as \$0 and a path to forgiveness. Check out details of the new, most affordable repayment plan ever created, called the Saving on a Valuable Education (SAVE) Plan, at StudentAid.gov/save. Compare repayment plans with our Loan Simulator at StudentAid.gov/loan-simulator.



Enroll (or reenroll) in auto pay on your loan servicer's website, which will ensure your payment is automatically processed every month so you don't miss a payment. Auto pay is optional, but if you choose auto pay, you'll save 0.25% on your interest rate.



Check if you qualify for a type of targeted loan forgiveness at Studentaid.gov/forgiveness. We've approved more than 3.4 million borrowers for forgiveness in the last two years due to public service employment, disability, or wrongdoing by a college, among other reasons.

Visit StudentAid.gov/restart for more information about restarting federal student loan payments.

Federal student loan borrowers never have to pay for help. Learn how you can avoid student loan scams at StudentAid.gov/scams.





Federal Student Aid | StudentAid.gov









StudentAid.gov/restart