TROUBLE MAKING YOUR FEDERAL STUDENT LOAN PAYMENTS?
We can help you get back on track.

WHY ARE YOU HAVING TROUBLE?

I'M CONFUSED

MY PAYMENTS ARE TOO HIGH

MY SITUATION HAS CHANGED AND I CAN NO LONGER AFFORD MY PAYMENTS

DON'T KNOW

WHO TO PAY

CANT KEEP TRACK OF ALL MY FEDERAL STUDENT LOANS

INCOME

DEBT

MY INCOME IS LOW COMPARED TO MY DEBT

HERE'S WHAT YOU CAN DO

Option 1: Access all of your federal loan information, including contact info for your loan servicers, in one place at My Federal Student Aid. StudentAid.gov/login

Option 2: Consider combining your loans into a Direct Consolidation Loan. StudentAid.gov/consolidation

Option 1: Consider switching repayment plans; don’t forget to ask about plans based on your income. StudentAid.gov/plans

Option 2: Consolidating your loans may help; when you consolidate, your repayment period restarts, which could lower your payments. StudentAid.gov/consolidation

Apply for an income-driven repayment plan. StudentAid.gov/idr

LAST RESORT! If switching repayment plans doesn’t help your situation, request a deferment or forbearance to temporarily postpone your payments. StudentAid.gov/deferment-forbearance

Use the Repayment Estimator to find out if you might qualify for a repayment plan with a lower monthly payment. StudentAid.gov/repayment-estimator

NEED HELP FIGURING IT ALL OUT? NO PROBLEM. YOUR LOAN SERVICER CAN HELP YOU MAKE A DECISION THAT BEST FITS YOUR FINANCIAL SITUATION.

For information on loan servicers, including their contact information, visit StudentAid.gov/servicer.
For information on loan repayment, visit StudentAid.gov/repay.