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

180°
MY SITUATION HAS CHANGED AND I CAN NO LONGER AFFORD MY PAYMENTS

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.