

Prepare for Student Loan Payments to Restart

Federal student loan payments restart after Jan. 31, 2022.

Start preparing now for repayment to begin again.



Log in to your loan servicer's website or mobile app to make sure your contact information is current. Don't know who your loan servicer is? To find out, visit your account dashboard by logging in to [StudentAid.gov/login](https://studentaid.gov/login). Find the "My Aid" section and select "View loan servicer details." You can also call the Federal Student Aid Information Center (FSAIC) at 1-800-4-FED-AID (1-800-433-3243).



Use *Loan Simulator* at [StudentAid.gov/loan-simulator](https://studentaid.gov/loan-simulator) to make sure you're on the best repayment plan. The best plan for you may be different now if your financial situation has changed during the COVID-19 emergency.



Contact your loan servicer to restart auto-debit, sign up for auto-debit for the first time, or find out the easiest way to make a payment. Direct Loan borrowers who use auto-debit get a 0.25% interest rate deduction on their loans.



Check your email and postal mail for student loan payment updates from your loan servicer and the U.S. Department of Education's office of Federal Student Aid. The updates could include your monthly payment amount and due date.



Learn how to avoid student aid scams at [StudentAid.gov/scams](https://studentaid.gov/scams). Your servicer provides free help with your questions or concerns about loan payments.

Visit [StudentAid.gov/coronavirus](https://studentaid.gov/coronavirus) for more information about your federal student loan payments restarting.

If you have questions, you can contact the office of Federal Student Aid at [StudentAid.gov/contact](https://studentaid.gov/contact) or by calling FSAIC at 1-800-4-FED-AID (1-800-433-3243).

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