

Student Loan Repayment Info Sheet

1. Finding your Loan Balance & Servicer

Federal Student Loans

- Visit Studentaid.gov
- Login to your account using your FSA ID and password
- On your Dashboard click on *View Details*

Private Student Loans

- Visit [Annual Credit Report](#) - Federal law allows you to get a free copy of your credit report every 12 months.
- You will need the following information: Legal name, birthday, social security number, current U.S. address, previous U.S. address

2. Graduate School Options

Federal Student Loans can be deferred if you attend graduate school at least half-time. Submit an [In-School Deferment Request](#) or ask your new school to report your enrollment.

Private Student Loans may or may not have a deferment option and vary from lender to lender. Contact your lender to see what options are available to you.

3. Unable to Make Loan Payments

Federal Student Loans: Several options are available to you: income-driven repayment plans, student loan deferment or forbearance. Contact your loan servicer to see which option is best for you and how to apply.

Private Student Loans: Forbearance is available for private student loans. Contact your loan servicer to explain your circumstances.

4. Loan Forgiveness Options

Federal loans (Direct and Perkins) have forgiveness options for borrowers who pursue certain fields.

- [Public Service Loan Forgiveness \(PSLF\)](#)
- [4 Loan Forgiveness Programs for Teachers](#)
- [Income-Driven Repayment Plans](#)

5. Avoid Student Loan Scams

- Only work with your loan servicer as their assistance is free.
- Don't respond to aggressive phone calls, texts or emails with claims that are too good to be true.

6. Available Resources

- [Direct Loan Exit Counseling Guide](#)
- [Manage Loans](#) – Federal Student Aid
- [Income-Driven Repayment Plans](#)
- [Annual Credit Report](#)
- [Consumerfinance.gov](#)
- [Avoiding Student Aid Scams](#)
- [Student Loan Repayment Plans](#)
- [What are loan deferment and forbearance?](#)
- [Student Loan Deferment](#)
- [Student Loan Forbearance](#)