

Coronavirus and Forbearance

Information for Students and Borrowers

Find online content and tools to answer borrowers' questions, help borrowers manage their loans, and inform borrowers about their repayment responsibilities:

At the U.S. Department of Education (ED) office of Federal Student Aid, we are actively monitoring the coronavirus/COVID-19 emergency.

On March 20, 2020, the office of Federal Student Aid began providing the following temporary relief on ED-owned federal student loans: suspension of loan payments, stopped collections on defaulted loans, and a 0% interest rate.

On March 27, 2020, the *Coronavirus Aid, Relief, and Economic Security Act (CARES Act)* became law, providing for the above relief measures on ED-owned federal student loans through Sept. 30, 2020.

On Aug. 8, 2020, the COVID-19 emergency relief measures were extended on ED-owned federal student loans through Dec. 31, 2020.

On Dec. 4, 2020, the COVID-19 emergency relief measures were extended on ED-owned federal student loans through Jan. 31, 2021.

On Jan. 20, 2021, the COVID-19 emergency relief measures were extended on ED-owned federal student loans through Sept. 30, 2021.

At [StudentAid.gov/coronavirus](https://studentaid.gov/coronavirus), we have answered questions about these COVID-19 emergency relief measures and the resulting flexibilities for federal student loans.

The *COVID-19 EMERGENCY RELIEF* Outreach Toolkit

Most applicable to borrowers who are currently in school.

The *COVID-19 EMERGENCY RELIEF* Outreach Toolkit provides fact sheets, online resources, and content. This toolkit can be used by schools, partners, media, and other organizations to help inform borrowers, students, and parents about the impact of COVID-19 and the flexibilities for federal student loans. These resources linked below will be periodically updated to provide the latest information.

Note: This toolkit is for your use in your messaging. Please remember that students, parents, and borrowers should not be pointed to this website for financial aid information. Instead, send them to [StudentAid.gov/coronavirus](https://studentaid.gov/coronavirus).

The toolkit currently includes the following items:

- A **Returning to Repayment Fact Sheet** with key information about the impact of COVID-19 and the flexibilities for federal student loans
- A **resource list** of online content and tools to answer borrowers' questions, help them manage their loans, and inform them about their repayment responsibilities
- **Social posts and images** to share on social media to educate borrowers about the flexibilities for federal student loans and help them during the administrative forbearance
- **Messaging content** for borrowers, including specific messages for borrowers in school, borrowers working toward loan forgiveness, and borrowers with loans in default

Upcoming resources include the following items:

- Video to educate borrowers on the flexibilities for federal student loans and administrative forbearance period.
- Additional social media posts