

IDR and Temporary Relief Sample Email

Learn About Available and Affordable Repayment Plans

The U.S. Department of Education can provide helpful information and support you as you prepare to resume student loan payments this month. These [resources](#) can help you successfully manage your loans and make the best repayment decision for you.

[Income-driven repayment \(IDR\) plans](#) can make your monthly payments more manageable because they base your monthly payment on your income and family size. The new [Saving on a Valuable Education \(SAVE\) Plan](#) is the most affordable IDR plan available. Please take a moment to check if the SAVE Plan can reduce your monthly payment.

How Much You'll Pay Each Month Under the SAVE Plan

If your family size is...

		1	2	3	4
If your income is...	\$70k	\$310	\$214	\$117	\$21
	\$60k	\$227	\$130	\$34	\$0
	\$50k	\$143	\$47	\$0	\$0
	\$40k	\$60	\$0	\$0	\$0
	\$30k or less	\$0	\$0	\$0	\$0

Note: This graph assumes family lives in the contiguous 48 states. Estimates are for illustrative purposes only. Your loan servicer will calculate your monthly payment amount under the new plan.

[Compare Plans](#)

Your Loan Servicer Information

To find your loan servicer's name and contact information, [log in to StudentAid.gov](#).

Be on the lookout for emails from your servicer(s), and make sure they have your up-to-date contact information. You can log in to your account on your servicer's website to find your monthly payment amount, payment due date, and more. Your payment due date may have changed since the last time you logged in to your servicer's site or to StudentAid.gov, so make sure to check this information.

Beware of Scams

You might be contacted by a company saying they will help you get loan discharge, forgiveness, cancellation, or debt relief for a fee. You **never** have to pay for help with your federal student aid. Make sure you work **only** with the U.S. Department of Education and official federal student loan servicers, and **never** reveal your personal information or account password to anyone.

U.S. Department of Education emails to borrowers come from noreply@studentaid.gov, noreply@debtrelief.studentaid.gov, or ed.gov@public.govdelivery.com. You can report scam attempts to the Federal Trade Commission by calling 1-877-382-4357 or by visiting reportfraud.ftc.gov.

Learn how to [avoid student aid scams](#).