**Suggested Email Language for Borrowers With Dual-Owned Loans or Split Servicers**

**Your Student Loan Payments Restart After Jan. 31, 2022**

During the COVID-19 emergency, we applied a [payment pause and 0% interest rate](https://studentaid.gov/announcements-events/covid-19) to your federal student loans owned by the U.S. Department of Education (ED). This relief ends soon. Your payments will restart after Jan. 31, 2022.

If you have multiple federal student loans, you can consolidate to combine your loans into one loan with a single monthly payment. Loan consolidation can also give you access to more repayment plans and forgiveness programs.

But loan consolidation may result in loss of other benefits. It isn’t a good option for everyone. Consider the pros and cons of consolidation to decide if it’s right for you.

[Learn About Consolidation](https://studentaid.gov/articles/5-things-before-consolidating-student-loans).

# Enrolled in auto-debit?

**Were you paying your student loans with auto-debit before March 13, 2020?**

Your student loan servicer recently sent you information about what you’ll need to do for auto-debit to restart after the payment pause ends. If you don’t act, your auto-debit will be canceled. Visit your loan servicer’s website to find out more.

**Not enrolled in auto-debit?**

You may be eligible for a 0.25% interest rate reduction. Visit your loan servicer’s website or contact your loan servicer to apply.

**Don’t know who your student loan servicer is?**

Log in to [StudentAid.gov](https://studentaid.gov/login). Find “My Aid,” and select “View loan servicer details.”

# Checklist to Prepare for Loan Payments to Restart

* Update your contact information with your loan servicer.
* Contact your loan servicer if you want to restart your auto-debit or sign up for the first time.
* Use [*Loan Simulator*](https://studentaid.gov/loan-simulator/) to make sure you’re on the best repayment plan for your current circumstances.
* Consider applying for an [income-driven repayment (IDR) plan](https://studentaid.gov/app/ibrInstructions.action) to make your monthly payment more affordable.

Learn more about [preparing for payments to restart](https://studentaid.gov/articles/6-ways-prepare-repayment-begin-again/).

# You Never Have to Pay for Help

If you have questions or need help with your student loans, [contact your loan servicers](https://studentaid.gov/manage-loans/repayment/servicers) for free help.

Learn to [avoid student aid scams](https://studentaid.gov/resources/scams).