**Suggested Email Language for General Borrowers Whose Loans Are Serviced by FedLoan Servicing**

**An Income-Driven Repayment (IDR) Plan May Lower Your Payment**

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. This relief ends soon. Your payments will restart after Jan. 31, 2022.

Think about what your circumstances will be when your payments restart. Will you need a lower monthly payment?

For a more affordable payment, consider switching to an IDR plan. Under an IDR plan, payments are based on your income and family size.

Start an IDR application to estimate your monthly payment and find out if an IDR plan is right for you.

[Apply for IDR Now.](https://studentaid.gov/app/ibrInstructions.action)

# Enrolled in auto-debit?

**Were you paying your student loans with Direct Debit prior to March 13, 2020?**

FedLoan Servicing recently sent (or will soon send) you information about what you’ll need to do for Direct Debit to restart after the payment pause ends. If you don’t act, your Direct Debit will be canceled. [Visit MyFedLoan.org](https://myfedloan.org/borrowers/direct-debit/enrollment.shtml) to find out more.

**Not enrolled in Direct Debit?**

You may be eligible for a 0.25% interest rate reduction. [Visit MyFedLoan.org](https://myfedloan.org/borrowers/payments-billing/payment-methods/direct-debit) or contact FedLoan Servicing to apply.

# Checklist to Prepare for Loan Payments to Restart

* Update your contact information with [FedLoan Servicing](https://myfedloan.org).
* Contact FedLoan Servicing 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 [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/).

# Update Your Contact Information With FedLoan Servicing

Your loans will move to a different servicer over the next year. Until this change happens, FedLoan Servicing will remain your loan servicer.

Log in to [MyFedLoan.org](https://myfedloan.org) or call 1-800-699-2908 to make sure your contact information is correct.

Wrong information could make you miss key updates about your new servicer and preparing for payments to restart.

We’ll share more information at [StudentAid.gov/fedloan](https://studentaid.gov/fedloan) as we have it, and we’ll reach out to you again in the coming months.

# You Never Have to Pay for Help

If you have questions or need help with your student loans, [contact FedLoan Servicing](https://myfedloan.org) for free help.

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