**Suggested Email Language for Borrowers Exiting Their Grace Period**

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 Jan. 31, 2022.

Your grace period has ended or will end during the payment pause. This means that you’ll begin making your loan payments shortly after Jan. 31, 2022. Your student loan servicer will notify you of your due date and payment amount before your first payment is due.

We’ll continue to reach out every month to help you get ready for your payments to start.

# Update Your Contact Information with Your Student Loan Servicer

Log in to your student loan servicer’s website or call your servicer to make sure your contact information is correct.

Wrong information could cause you to miss key updates as you get ready for payments to begin.

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.”

# You Never Have to Pay for Help

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

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