**Suggested Email Language for Borrowers With Perkins Loans**

**Review Your Options Before Loan Payments Restart on 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 Perkins Loans serviced by ECSI. This relief ends on Jan. 31, 2022. Your next payment on this loan will be due on March 1, 2022.

Before payments restart, you may be able to arrange to better manage your loan payments. Consider consolidating your loans. Also, learn whether you might be eligible to have your Perkins Loan canceled.

# Consider Consolidating Your Loans

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

Consider consolidating your Perkins Loans into a Direct Loan. Consolidating would give you access to additional repayment plans that could make your payments more affordable.

But loan consolidation can also result in loss of other benefits. It isn’t a good option for everyone. Review 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).

# Perkins Loan Cancellation and Discharge

You may be eligible to have all or a part of your Perkins Loan canceled based on your employment or volunteer service.

Under certain conditions, you may also qualify to have your Perkins Loan discharged.

Keep in mind, if you consolidate your Perkins Loans into a Direct Loan, your loans will no longer be eligible for Perkins Loan cancellation.

Learn about [Perkins Loan cancellation and discharge](https://studentaid.gov/manage-loans/forgiveness-cancellation/perkins) and about how to apply.

# You Never Have to Pay for Help

If you have questions or need help with your student loans, [contact ECSI](https://borrowerefpls.ed.gov) for free help.

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