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

**Student Loan Consolidation Can Simplify Your Payments**

During the COVID-19 emergency, we applied a [payment pause and 0% interest rate](https://studentaid.gov/announcements-events/coronavirus) 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.

You may also have Federal Family Education Loan (FFEL) Program loans that are not owned by ED. These loans are not eligible for the payment pause and 0% interest rate.

Consolidating your loans may provide you with more options and simplify your payments.

# Consider Consolidating Your Loan

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

For example, consolidation can give you access to Public Service Loan Forgiveness (PSLF). And because of a [limited PSLF waiver](https://studentaid.gov/announcements-events/pslf-limited-waiver), payments you made on your FFEL Program loans may qualify for PSLF if you consolidate and work in public service.

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

[Consider the pros and cons of consolidation](https://studentaid.gov/articles/5-things-before-consolidating-student-loans) to decide if it’s right for you.

# Update Your Contact Information

Log in to your student loan servicers’ websites or call your servicers to make sure your contact information is correct.

Wrong information could cause you to miss important communication from your servicers.

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).