**Suggested Email Language for General Borrowers**

**Use *Loan Simulator* to See if a Different Payment Plan is Right for You**

We paused your federal student loan payments and temporarily set the interest rate on your loans to 0% during the COVID-19 emergency.

**Your payments will restart after Jan. 31, 2022.**

We’ll reach out to you every month to help you prepare for payments to restart.

[Get the Latest Info](https://studentaid.gov/announcements-events/coronavirus).

# Consider Your Repayment Options

Will you need a lower monthly payment when payments restart? Consider what your circumstances will be after Jan. 31, 2022, and see if you want to make changes.

Use [*Loan Simulator*](https://studentaid.gov/loan-simulator/) to find a repayment plan that meets your needs and goals.

# 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 how to [prepare 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 servicer](https://studentaid.gov/manage-loans/repayment/servicers) for free help.

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