**Suggested Email Language for Borrowers Exiting Their Grace Period Whose Loans Are Serviced by FedLoan Servicing**

**Update Your Contact Information With FedLoan Servicing**

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. This relief ends on Jan. 31, 2022.

Your grace period has ended or will end during the payment pause. This means that you’ll begin making student loan payments shortly after Jan. 31, 2022.

We’ll continue to reach out to you every month to help you prepare for your payments to begin.

# Update Your Contact Info With FedLoan Servicing

Over the next year, your loans will move to a different servicer. 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 begin.

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.

# 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 sign up for auto-debit. If you sign up, you may be eligible for a 0.25% interest rate reduction.
* Use [*Loan Simulator*](https://studentaid.gov/loan-simulator/) to make sure you get 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 [preparing 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 FedLoan Servicing](https://myfedloan.org) for free help.

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