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

**Update Your Contact Information With Your Student Loan Servicer**

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

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.”

# Checklist to Prepare for Loan Payments to Restart

* Update your contact information with your loan servicer.
* Contact your loan servicer 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 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).