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

**Consolidation and Perkins Loan Options May Benefit You**

During the COVID-19 emergency, we applied a [payment pause and 0% interest rate](https://studentaid.gov/announcements-events/coronavirus) to your Federal Perkins Loan. This relief ends on Jan. 31, 2022. Your next payment on this loan will be due on March 1, 2022.

Here are two options that may help you manage your payments before they restart:

1. Loan consolidation
2. Loan forgiveness through Perkins Loan cancellation or discharge

Read on to learn how these options could benefit you.

# Consider Consolidating Your Loan

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.

Plus, 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 Perkins Loan may qualify for PSLF if you consolidate and work in public service.

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](https://studentaid.gov/articles/5-things-before-consolidating-student-loans) to decide if it’s right for you.

# Perkins Loan Cancellation and Discharge Options

You may be eligible to have all or a part of your Perkins Loan cancelled 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, you 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.

# Update Your Contact Information With ECSI

Your Perkins Loan servicer is ECSI. [Log in to your ECSI account](https://borrowerefpls.ed.gov) or call 1-866-313-3797 to make sure your contact information is correct.

Wrong information could cause you to miss key updates to help you prepare for payments to restart.

# 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).