# Suggested Email Language About Loans and Repayment for Undergraduate Borrowers

As you know, borrowers entering repayment often have questions about their loans. Below is proposed email language you can send to undergraduate borrowers who are graduating. Feel free to customize the language to fit your needs.

## Email Subject Line:

Graduating? What you can do about your student loans.

## Email Language:

As you prepare for life after school, we want to provide you with next steps, tips, and advice regarding your student loans.

First, review your student loan records. You can access your federal student loan record at [StudentAid.gov/login](https://studentaid.gov/fsa-id/sign-in/landing). You’ll need to figure out whether you have federal student loans, private student loans, or both. The advice below is for your federal student loans only. To discuss repayment options for your private student loans, contact your lender.

### Not attending graduate school or continuing your education?

In most cases, you’ll have six months from the time you graduate before you must begin making federal student loan payments. This is called your grace period. Use this time to explore the different repayment options available to you and prepare for repayment. Learn more about the different repayment options at [StudentAid.gov/repay](https://studentaid.gov/h/manage-loans). During your grace period, you can also start making payments of any amount. Contact your federal loan servicer to find out how to get a head start on repaying your student loans.

Here’s your repayment checklist:

* **Know whom to contact if you need help with your student loans.** Your loan servicer can help you for free. You never have to pay for student loan help!

TIP: Save your loan servicer’s phone number in your phone. You can find your loan servicer’s phone number at [StudentAid.gov/servicer](https://studentaid.gov/manage-loans/repayment/servicers).

* **Choose a repayment plan that meets your needs.** Compare your monthly payment options under different repayment plans using the *Loan Simulator* at [StudentAid.gov/loan-simulator](https://studentaid.gov/loan-simulator/). Consider applying for an income-driven repayment (IDR) plan at [StudentAid.gov/idr](https://studentaid.gov/manage-loans/repayment/plans/income-driven). Under an IDR plan, your monthly student loan payment is based on your income and family size and can be as low as $0 per month. If you take no action, you’ll be placed on the 10-year Standard Repayment Plan.
* **Consider whether your career choice might qualify you for loan forgiveness**. If you plan to work for a government or not-for-profit organization, you may qualify for loan forgiveness after 10 years of federal student loan payments through the Public Service Loan Forgiveness (PSLF) Program. Learn more about the PSLF Program at [StudentAid.gov/publicservice](https://studentaid.gov/manage-loans/forgiveness-cancellation/public-service). You may qualify for the Teacher Loan Forgiveness Program after five years of teaching service in a low-income school. For more information about the Teacher Loan Forgiveness Program, visit [StudentAid.gov/teach-forgive](https://studentaid.gov/manage-loans/forgiveness-cancellation/teacher).
* **Understand your options for making payments.** You won’t pay the U.S. Department of Education directly. In most cases, you’llmake payments to your federal loan servicer. Before your first payment is due, your loan servicer will provide you with information about how to make your payments.

TIP: Ask your federal loan servicer how to sign up for automatic payments to receive a 0.25% interest rate deduction!

* **Consider whether consolidation may be right for you.** If you have more than one loan servicer, consolidation can simplify the repayment process. In some cases, loan consolidation also can help you qualify for better repayment options. Just be sure to weigh the pros and cons of loan consolidation. Learn more about loan consolidation at [StudentAid.gov/manage-loans/consolidation](https://studentaid.gov/manage-loans/consolidation).

**Continuingyour education?**

In most cases, if you return to school on at least a half-time basis, your loan servicer will automatically place your loans in a status that doesn’t require you to make payments while you’re in school. If you return to school on at least a half-time basis but start receiving bills for your student loans, contact your loan servicer.

While you’re in school, interest will continue to accrue (accumulate) on your unsubsidized loans. If you can afford it, consider paying the interest while you’re in school. This may help to reduce the total amount you repay over the life of your loans.

**Beware of student loan scams.**

You never have to pay for help with your student loans. As you’re researching repayment and forgiveness options, make sure you’re getting information from trusted sources, such as [StudentAid.gov](https://studentaid.gov/) or your loan servicer’s website. The U.S. Department of Education and your loan servicer will never charge fees to help you with your student loans, so if you’re asked to pay, walk away.[Read more about how to avoid student aid scams](https://studentaid.gov/resources/scams) or contact your loan servicer for free assistance.