

# Returning to Repayment Fact Sheet

*Federal student loan payments restart after Jan. 31, 2022.*

**Federal student loan borrowers should start preparing now to return to repayment. Encourage them to:**



Log in to their loan servicer's website or mobile app to make sure their contact information is current. To find out who their loan servicer is, borrowers should visit their account dashboard—by logging in to [StudentAid.gov/login](https://studentaid.gov/login)—find the “My Aid” section, and select “View loan servicer details,” or call the Federal Student Aid Information Center (FSAIC) at 1-800-4-FED-AID (1-800-433-3243).



Use the *Loan Simulator* tool at [StudentAid.gov/loan-simulator](https://studentaid.gov/loan-simulator) to make sure they're on the best repayment plan, especially if their financial situation has changed during the COVID-19 emergency.



Contact their loan servicer to restart auto-debit, sign up for auto-debit for the first time, or understand the easiest options to make a payment. Direct Loan borrowers enrolled in auto-debit receive a 0.25% interest rate deduction on their loans.



Check their email and postal mail for student loan payment updates—including their monthly payment amount and due date—from their loan servicer and the U.S. Department of Education office of Federal Student Aid.



Learn how to [avoid student loan scams](#). Federal student loan servicers provide free help with questions or concerns about loan payments.

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Visit [StudentAid.gov/coronavirus](https://studentaid.gov/coronavirus) for more information about federal student loan borrowers returning to repayment.

If you have questions about the information in this flyer or are interested in having a member of the Federal Student Aid team speak at your virtual event, email [FederalStudentAid@ed.gov](mailto:FederalStudentAid@ed.gov).

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