

Returning to Repayment Fact Sheet

These are “fast facts” that can be shared regarding COVID-19 emergency relief for federal student loans.

Federal Student Loan Borrowers: Start Preparing to Return to Repayment

- No payments due (unless borrower opts out)
- 0% interest rate on qualifying loans
- No collections activity on defaulted loans
- No wage garnishments (money taken from a paycheck)
- No offsets of federal payments, such as federal tax refunds and Social Security payments
- Current student loan flexibilities are scheduled to continue through at least Sept. 30, 2021



Visit [StudentAid.gov/loan-simulator](https://studentaid.gov/loan-simulator) to explore repayment options and tools, especially if your financial situation has changed during the COVID-19 emergency.



Log in to your loan servicer’s website or mobile app to make sure your contact information is current.



Check your email and your mailbox for COVID-19 emergency updates from the U.S. Department of Education office of Federal Student Aid and your loan servicer.

Visit [StudentAid.gov/coronavirus](https://studentaid.gov/coronavirus) for more information about emergency relief available on federal student loans due to the COVID-19 emergency.

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