**Suggested Email Language for General Borrowers**

# Update Your Contact Info and Start Planning for Repayment

During the COVID-19 emergency, your federal student loan payments were paused. Also, interest on your loans is temporarily set at 0%.

**The payment pause and 0% interest period were extended one last time. This is the final deadline. Your payments will restart after Jan. 31, 2022.**

Pay attention to updates as you get ready for payments to begin again.

[Get the Latest Info](https://studentaid.gov/announcements-events/coronavirus)

# Important: Update Your Contact Information

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 to get ready for payments to begin again.

Don’t know who your student loan servicer is? Log in to [StudentAid.gov](https://studentaid.gov/fsa-id/sign-in/landing). Find “My Aid” and select "View loan servicer details."

# Start Planning for Repayment

Compare ways to lower your payments.

[Use Loan Simulator to compare repayment options](https://studentaid.gov/loan-simulator/).

# Enrolled in Auto-Debit?

If you plan to repay your student loans by auto-debit, watch for news from your loan servicer before your payments start 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).