

Sample Email Language for Borrowers Not in Default

Prepare for Your Upcoming Student Loan Payment

As a result of legislation enacted by Congress, the student loan payment pause is ending. Interest on your loans resumes on Sept. 1, 2023, and **your first payment is due in October.**

Over the next couple of months, you'll receive important documents like billing statements from your loan servicer(s). Make sure your contact information is up to date in your StudentAid.gov account and with your loan servicer(s), so you don't miss important communications.

Your life may have changed since the last time you made a student loan payment, or this may be your very first time making a payment. The U.S. Department of Education can provide support and resources as you prepare for payments to resume so that you can identify the needs of your unique financial situation.

To find your loan servicer's name and contact information, [log in](#) to StudentAid.gov and go to your Dashboard.

Visit [StudentAid.gov/restart](#) to look at all the resources available to support borrowers.

Now is a great time to make sure you're on the best repayment plan for you. A new income-driven student loan repayment plan that ensures borrowers only pay what they can afford is now available: the [Saving on a Valuable Education \(SAVE\) Plan](#).

[Explore next steps.](#)

Here Are Actions You Can Take to Prepare:

- **Update your contact information** with your loan servicer(s) and on [StudentAid.gov](#), and make sure you have an online account set up on each website.
- **Explore affordable repayment plans** for payments as low as \$0 a month and a path to forgiveness. Check out details of the new, affordable repayment plan, called the [Saving on a Valuable Education \(SAVE\) Plan](#). Compare repayment plans with [Loan Simulator](#).
- **Enroll (or reenroll) in auto pay** on your servicer's website, which will ensure your payment is automatically processed every month, so you don't miss a payment and don't incur extra costs. Auto pay is optional, but if you choose auto pay, you'll save 0.25% on your interest rate.

- **Check if you qualify for a type of targeted [loan forgiveness](#).** The U.S. Department of Education has approved more than 3.4 million borrowers for forgiveness in the last two years due to public service employment, disability, and wrongdoing by a college, among other reasons.

Review the full list of actions at [StudentAid.gov/restart](https://studentaid.gov/restart).

Sign Up for Auto Pay

Benefits of enrolling in auto pay include

- saving 0.25% on your interest rate if you have Direct Loans;
- staying on track with payments; and
- getting reminders ahead of each withdrawal.

You can sign up for auto pay on your servicer's website by setting up payments with your bank account. If you were previously on auto pay before the payment pause, you **must reenroll** with each of your loan servicers, either on their websites or by email.

Beware of Scams

You might be contacted by a company saying they will help you get loan discharge, forgiveness, cancellation, or debt relief for a fee. You **never** have to pay for help with your federal student aid. Make sure you work **only** with the U.S. Department of Education and official federal student loan servicers, and **never** reveal your personal information or account password to anyone.

U.S. Department of Education emails to borrowers come from noreply@studentaid.gov, noreply@debtrelief.studentaid.gov, or ed.gov@public.govdelivery.com. You can report scam attempts to the Federal Trade Commission by calling 1-877-382-4357 or by visiting reportfraud.ftc.gov.

Learn how to [avoid student aid scams](#).