

# Student Loan Refresher Sample Email

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## Getting Ready for Your First Payment Due in October

Starting student loan repayment can seem overwhelming after the payment pause, but the U.S. Department of Education can help with the tools and resources you need, including those to potentially lower your payment. Below is key information to help with your first payment due in October.

You will receive—or might have already received—a billing statement from your loan servicer(s) at least 21 days before your due date. Your bill includes your monthly payment amount and due date.

After your bill is generated, your StudentAid.gov Dashboard and your servicer's website will also update to show your payment amount and due date. If you have recently applied to change repayment plans, your servicer will send you information about your new monthly payment when your application is processed. Afterward, you will see the new payment information on your Dashboard and servicer's site.

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## Choose Your Repayment Plan

Most borrowers will benefit from signing up for an [income-driven repayment \(IDR\) plan](#), like the new Saving on a Valuable Education (SAVE) Plan. If you didn't choose a repayment plan, you've been put on the Standard Repayment Plan. This plan may not be the most affordable option for you based on your income. IDR plans use your income and family size to calculate and potentially reduce your monthly payment. The newest IDR plan, the SAVE Plan, offers the **lowest payment amount** for most borrowers. Explore the [SAVE Plan](#) to lower your monthly payments right now.

If you need to choose a plan but aren't sure what's available, you can also use the Loan Simulator to compare plans based on your specific loan details. Review and select the best repayment plan for you as soon as possible since applications take time to process. [Compare plans](#).

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## Frequently Asked Questions About Student Loan Repayment

Here are some of the most common questions the U.S. Department of Education receives about beginning repayment on student loans:

- **When will my first payment be due?**

Your first payment will be due in October. You'll receive a billing statement with your payment amount from [your loan servicer](#) at least 21 days before your payment due date.

- **How do I make payments?**

You can make payments through your loan servicer's website. Enroll 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.

To find your loan servicers' names and contact information, [log in to StudentAid.gov](#).

- **What should I do if I can't afford payments?**

If you can't afford your payments, consider applying for an income-driven repayment plan such as the [Saving on a Valuable Education \(SAVE\) Plan](#), which is the most affordable repayment plan for most borrowers. If your payment is still not affordable, explore [temporary relief options](#) (deferment or forbearance).

Learn more about [options if you can't afford your payments](#).

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## Additional Resources To Help With Repayment

- [Repaying Student Loans 101](#) covers basic concepts, tips, and recommendations to help you understand how repaying student loans works.
- [Repaying Student Loans for the First Time](#) features the most important information about preparing for repayment and provides a recommended list of actions to take right now.

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## 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](mailto:noreply@studentaid.gov), [noreply@debtrelief.studentaid.gov](mailto:noreply@debtrelief.studentaid.gov), or [ed.gov@public.govdelivery.com](mailto: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](https://reportfraud.ftc.gov).

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