

Student Loan Repayment Checklist

Federal student loan payments have restarted now that the COVID-19 payment pause is over. Here are some actions you can take now that payments are due again.



Update your contact info on StudentAid.gov and with your loan servicer, and make sure you have an online account set up on both websites. To find out who your loan servicer is, visit your account Dashboard at [StudentAid.gov](https://studentaid.gov).



Consider enrolling in an income-driven repayment (IDR) plan for payments as low as \$0 and a path to forgiveness. Check out details of the Saving on a Valuable Education (SAVE) Plan at [StudentAid.gov/save](https://studentaid.gov/save). All IDR plans, including the SAVE Plan, calculate your monthly payment amount based on your income and family size. In addition, the SAVE Plan has unique benefits that will lower payments for many borrowers. Compare repayment plans at [StudentAid.gov/loan-simulator](https://studentaid.gov/loan-simulator).



Enroll (or reenroll) in autopay on your loan servicer's website. Direct Loan borrowers enrolled in autopay save 0.25% on their interest rate. On autopay, you'll get a reminder ahead of each withdrawal.



Explore other loan forgiveness options at [StudentAid.gov/forgiveness](https://studentaid.gov/forgiveness). We've approved nearly 4 million borrowers for forgiveness in the last three years due to public service, disability, college wrongdoing, and completing the required years of repayment under an income-driven repayment plan.

Federal student loan borrowers never have to pay for help. Learn how you can avoid student loan scams at [StudentAid.gov/scams](https://studentaid.gov/scams).

Visit [StudentAid.gov/restart](https://studentaid.gov/restart) for more information about restarting federal student loan payments. Follow Federal Student Aid on social media:



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