

A GUIDE FOR Repayment Success

It is possible that your federal student loans are entering repayment soon. Here are steps you can take to prepare for repayment.



What can you do to prepare today?

- Know who your servicer is. Log into studentaid.gov to view your current servicer's contact information.
- Update your contact information with your servicer.
- Visit your current servicer's website to review your student loan balance, payment amount, and due date.
- Look for more communication from your current servicer and the Department of Education about your loan.
- Apply for an income-driven repayment plan (such as REPAYE) or identify which repayment plan best meets your needs by using the loan simulator: <https://studentaid.gov/loan-simulator/>.
- Apply for Public Service Loan Forgiveness (if appropriate).

FEDERAL STUDENT LOAN SERVICING AGENCIES

Student Loan Servicer	Website	Phone Number
Ed Financial	https://edfinancial.com/home	1-855-337-6884
MOHELA	https://www.mohela.com/	1-888-866-4352
Nelnet	https://www.nelnet.com/welcome	1-888-486-4722
Aidvantage (Maximus)	https://aidvantage.com	1-800-722-1300
ECSI	https://efpls.ed.gov/	1-866-313-3797
Default Resolution Group	https://myeddebt.ed.gov/	1-800-621-3115

*Navient loans have transitioned to Aidvantage, Granite State loans have transferred to Ed Financial. Federal loans at Great Lakes will transition to Nelnet. OSLA (Oklahoma Student Loan Authority) loans have transferred to Aidvantage.

SCAN for additional steps you can take to prepare for repayment.



For more information about repayment or questions about your educational debt.

ALUMNI SUPPORT CENTER

- ☎ 866-508-0748 [option 7]
- ✉ alumnisupport@herzing.edu