

Problem Making a Payment?

If you're having trouble making payments, don't ignore your loans. Your lender may offer several options that can help keep your loans in good standing, even if your finances are tight.

4 Ways You Can Keep on Track with Loan Payments

1. **Change your payment due date.** If you are having trouble making your payments on the due date that was issued by your servicer, you can, [contact your loan servicer](#) and ask whether you'd be able to switch the date your student loan payment is due.
2. **Change your payment plan.** If you have trouble making payments because of income there are other payment options based on your income and/ or family size. What you ultimately pay depends on the plan you choose and when you borrowed. If you need lower monthly payments, consider an [income-driven repayment plan](#) that'll base your monthly payment amount on how much you make.
3. **Consolidate your loans.** If you have multiple student loans, simplify the repayment process with a [Direct Consolidation Loan](#)—allowing you to combine all your federal student loans into one loan for one monthly payment.
4. If the options above don't work for you and you simply can't make any payments right now, you might be eligible to postpone your payments through a [deferment or forbearance](#). However, depending on the type of loan you have, interest may still accrue (accumulate) on your loan during the time you're not making payments.

Contact your servicer(s) to:

- Learn your account number and monthly payment
- Set up your online account
- Enroll in automatic payment
- Update your contact information



My servicer is: _____ Account# _____

Due Date: _____ Monthly Payment \$ _____

Online Account Auto Payment Monthly Payment

My servicer is: _____ Account# _____

Due Date: _____ Monthly Payment \$ _____

Online Account Auto Payment Monthly Payment