

Now that Federal Loans have been disbursed to you
Here are tips to help you keep track and pay for your loan:

Know the Who, and How much?

- Who is your Loan Servicer?
- How much are your total loans?
- How much of each loan have you borrowed?
- How much is your monthly payment, if any?

Keep your contact information up to date with your school

What is a loan servicer?

Loan servicer is a company that Department of Education assigns to you to handle the billing and other services on your federal student loan on their behalf, at no cost to you.



<https://studentaid.gov/manage-loans/repayment/servicers>

Who is your loan servicer?

Two ways to find out which loan servicer is assigned you:

First Option: Log on to Student's Aid Dashboard

1. Log on to your account's dashboard: [https://studentaid.gov/fsa-id/sign in/landing?redirectTo=%2F](https://studentaid.gov/fsa-id/sign-in/landing?redirectTo=%2F)
2. Once you log in, look for **My Loan Servicers** towards the bottom right of the screen. Underneath is your loan servicer.
3. For payments, look for **Upcoming Payments** and click on "Pay on Servicer Website."

The screenshot shows the 'Dashboard' page of the Student Aid system. It features several key sections:

- My Aid**: A section with two donut charts. The left chart is blue and labeled 'Loans' with 'Amount here' in the center and 'Total Balance' below. The right chart is green and labeled 'Grants' with 'Amount here' in the center and 'Total Disbursed' below. Below these charts are checkboxes for 'Principal' and 'Interest' (under Loans) and 'Pell Grant' (under Grants). A red circle with the number '3.' is placed over the 'My Aid' section.
- Upcoming Payments**: A section showing 'Servicer: Mohela' and 'Due Date: 1/30/23'. Below this is a blue button labeled 'Pay on Servicer Website' with an external link icon, which is highlighted with a red box.
- My Loan Servicers**: A section with 'View Servicer Details >' and a green box containing 'DEPT OF ED/MOHELA' and 'www.mohela.com' with an external link icon. A red circle with the number '2.' is placed over this section.

At the bottom of the dashboard, it says 'Loan Information as of 10/31/2022'.

Second Option:

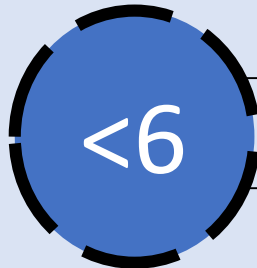
Call Federal Student Aid Information Center (FSAIC) at 1-800-433-3243

When to update information if you're *still* in school

If your loan was disbursed in a past school year, contact your loan servicer when you:

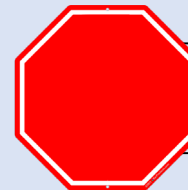


Withdraw



Drop below half-time enrollment

Graduate



Stop going to school

When to update information with your loan servicer if you're *no longer* in school



Need help making your loan payment

Change your name, address, or phone number



Inquiries about your bill

Questions about your student loan



Loan Servicers

Loan Servicer	Contact
<u>FedLoan Servicing (PHEAA)</u>	<u>1-800-699-2908</u>
<u>Great Lakes Educational Loan Services, Inc.</u>	<u>1-800-236-4300</u>
<u>Edfinancial</u>	<u>1-855-337-6884</u>
<u>MOHELA</u>	<u>1-888-866-4352</u>
<u>Aidvantage</u>	<u>1-800-722-1300</u>
<u>Nelnet</u>	<u>1-888-486-4722</u>
<u>OSLA Servicing</u>	<u>1-866-264-9762</u>
<u>ECSI</u>	<u>1-866-313-3797</u>
<u>Default Resolution Group</u>	<u>1-800-621-3115</u> (TTY: <u>1-877-825-9923</u> for the deaf or hard of hearing)

IMPORTANT UPDATES ABOUT

LOAN FORGIVENESS & THE PAYMENT PAUSE



Loan Forgiveness is currently on hold and has the potential to be overturned, do you have a plan for repayment?

Pending litigation outcomes, student loan payments may start as early as April or as late as August, are you ready?



ECMC SOLUTIONS IS HERE TO HELP

We've partnered with ECMC Solutions to help you create a plan for repayment and address your questions/concerns regarding federal student loans at no cost to you.

877-331-3262 | www.ecmcsolutions.org

GOOD NEWS!

We have hired
Solutions at ECMC
to provide you with
FREE Federal Student
Loan counseling
services.

(Just a heads up that they may be
reaching out to you soon)

ECMC

Solutions

877-331-3262

www.ecmcsolutions.org

