



Federal student loans

- ▶ Federal student loans are loans made through the William D. Ford Federal Direct Loan Program (“Direct Loans”) or the Federal Family Education Loan Program (“FFEL Program” or “FFELP”)

Repayment resources

COVID-19

Get updates on payment relief and learn about options available for your type of federal loans. Visit our [COVID-19 Student Loan Support Center](#).

National Student Loan Data System (NSLDS)

To view all your federal loans and their details, [log in to NSLDS](#).

Compare your options

Evaluate repayment plans, loan consolidation, payment postponement, and loan forgiveness with this [repayment overview chart](#).

Traditional repayment plans

Eligibility for traditional repayment plans

Three plans – Standard, Graduated, and Extended – are generally available to borrowers of Direct and FFELP Loans.

Standard repayment plan

Standard repayment plans last up to 10 years or up to 30 years for Consolidation Loans. They have fixed monthly payment amounts with a minimum payment of \$50 per month. Monthly payment amounts are based on your total loan amount – the more you owe, the higher your monthly payment will be. You’ll pay less interest over time under this plan than under other plans.

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Graduated repayment plan

Graduated repayment plans offer lower payments that step up to a fully amortizing payment. Graduated payments are lower at first and then increase, usually every two years. They are set at an amount to ensure your loans are repaid within the remaining terms. The repayment term is generally up to 10 years and may be up to 30 years for Consolidation Loans.

Extended repayment plan

Extended repayment plans offer up to 25 years to repay your loans. Extended plans are available for most borrowers with more than \$30,000 in Direct Loan balances or \$30,000 in FFELP loan balances. An Extended plan can be combined with either a Standard or Graduated repayment plan.

Income-Driven Repayment (IDR) plans

A repayment plan based on your income can help you manage your federal student loan payments. With IDR plans, you could potentially reduce your monthly payment to as low as \$0. Certain eligibility conditions apply and an annual renewal is required, so be sure to find out how these plans work.

Types of IDR plans

Revised Pay As You Earn Repayment Plan (REPAYE)

For Direct Loans only (excluding Parent PLUS and Consolidation Loans that repaid Parent PLUS)

Pay As You Earn Repayment Plan (PAYE)

For Direct Loans only (excluding Parent PLUS and Consolidation Loans that repaid Parent PLUS)

Income-Based Repayment Plan (IBR)

For Direct Loans and FFELP Loans (excluding Parent PLUS and Consolidation Loans that repaid Parent PLUS)

Income-Contingent Repayment Plan (ICR)

For Direct Loans only. NOTE: Direct PLUS Loans made to parents may be eligible if they are consolidated into a Direct Consolidation Loan based on an application received on or after July 1, 2006.

Visit the Federal Student Aid (FSA) website to:

- [Learn more about IDR plans](#)
- [Develop a plan to keep your loan repayment on track](#)
- [Learn about managing your account](#)

[Complete an IDR application at StudentAid.gov](#)

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Income-sensitive for FFELP loans only

Although not part of the IDR program, customers with eligible FFELP Loans also have an Income-Sensitive Repayment (ISR) option. To find out if you're eligible, [log in](#), go to Repayment Options, and follow the prompts. If eligible, you'll have the option to apply online, or you can download the form.

IDR annual renewal

If you're repaying federal student loans in an IDR plan, each year you need to recertify your plan by providing updated income documentation and certification of your family size. Generally, this is around the same time of the year that you first began repayment under the IDR plan that you selected.

It's important for you to provide the required information by the specified annual deadline. If you miss the deadline, unpaid accrued interest may be capitalized (added to the unpaid principal), and your monthly payment will no longer be based on your income. This may cause your monthly payment amount to increase.

[Renew your IDR at StudentAid.gov](#)

Direct loan consolidation

Federal loan consolidation can be helpful for borrowers who want to combine their eligible federal student loans into a single Direct Consolidation Loan. It's important to understand and carefully consider all factors before consolidating.

Consolidation into the Direct Loan program may allow borrowers with FFELP loans to take advantage of repayment plans or forgiveness options created solely for Direct Loans. You should weigh the advantages and disadvantages before you take this action.

Keep in mind that if you are paying your current loans under an IDR plan, or making qualifying payments toward Public Service Loan Forgiveness, then you will lose any credit toward loan forgiveness for payments made before consolidation.

If you consolidate, you may lose borrower benefits associated with your current loans, such as interest rate reduction, timely payment incentives, or some loan cancellation benefits. You may lose benefits under the Service members Civil Relief Act if you consolidate while on active duty.

Adding other loans to a consolidation loan

You may also add eligible federal loans to your existing Direct Consolidation Loan using the form below if you are within 180 days of the date we paid off the first loans you are consolidating. After 180 days, you will need to apply for a new Direct Consolidation Loan.

[Learn more about consolidating your loans on the FSA website](#)

[Apply to consolidate your loans at StudentAid.gov](#)

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For questions, call **800-722-1300**. TDD/TTY users call 711.

Call Eastern Time, Monday 8 a.m. – 11 p.m., Tuesday through Friday 8 a.m. – 8 p.m., and Saturday 10 a.m. – 2 p.m.

Payment postponement

Deferment

Deferment is a period when you postpone making payments on your loan. You are not responsible for paying accrued interest on subsidized federal loans during most deferments. You typically remain responsible for interest that accrues on your unsubsidized loans.

Cancer treatment

You may be eligible for deferment if you are receiving treatment for cancer.

Economic hardship

If you're having temporary issues making your student loan payments due to economic hardship or serving in the Peace Corps, you may be eligible for up to three years of deferment.

Education-related

You're eligible for deferment if you're enrolled at an eligible school at least half time or in a graduate fellowship program. A Parent PLUS Loan may also be eligible if the student is enrolled in school at least half time. There is a deferment for Health Education Assistance Loan (HEAL) borrowers as well.

Military service and post-active duty

You can postpone federal loan payments if you are an eligible service member serving active duty during a war, military operation, or national emergency. For Post-Active Duty, you may be eligible if you were serving active duty in connection with a war, military operation, or national emergency, for the 13-month period after that service ends, or until you return to college or career school on at least a half-time basis, whichever is earlier.

Rehabilitation training program

You may be eligible for deferment if you are enrolled in an approved rehabilitation training program for the disabled.

Unemployment

If you're unemployed or working less than 30 hours per week and seeking full-time employment, you may be eligible for up to three years of deferment.

Loans received before 1993

If you received loans before July 1, 1993, you may be eligible for additional deferments or your deferment options may be different from the deferments described above.

[Log in to request a deferment](#)

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Forbearance

Forbearance is a period during which your monthly loan payments are temporarily suspended or reduced. Payments are postponed, but interest will accrue during the forbearance period. Unpaid interest may be capitalized in connection with forbearance, which will increase your total loan cost. See your Promissory Note for details relating to capitalization of interest.

- **Note:** The use of forbearance may cause the loss of borrower benefits, such as repayment incentives that can lower your interest rate.

General Forbearance

You may be eligible if you are experiencing temporary hardship related to financial difficulties, change in employment, medical expenses, and other situations. Be sure to explore any deferment options for which you may be eligible.

Mandatory Forbearance

You may be eligible while in medical or dental internship/residency, on National Guard active duty, or performing service that qualifies you for a partial repayment under the Department of Defense Student Loan Repayment Program.

Student Loan Debt Burden Forbearance

You may be eligible depending on your total student loan debt and your income. Be sure to explore other options, as you may qualify for deferment or for IDR plans.

Teacher Loan Forgiveness Forbearance

You may be eligible to postpone federal student loan payments while you are performing qualifying teaching service to earn Teacher Loan Forgiveness. If you teach full time for five complete and consecutive academic years in a low-income elementary school, secondary school, or educational service agency, you may be eligible for forgiveness of up to \$5,000 (or up to \$17,500 if you meet the criteria of a highly qualified teacher) on your Direct or FFELP loans.

[Log in to request a forbearance](#)

Loan forgiveness, cancellation, and discharge

In certain situations, you can have your federal student loan forgiven, cancelled, or discharged. Find out whether you qualify due to your job or other circumstances.

Beginning with the January 1, 2021 tax year and through the January 1, 2025 tax year, all discharge or forgiveness of any federal loan balances are no longer federally taxable.

You should consult your tax advisor concerning the income tax consequences of any loan forgiveness, cancellation, or discharge.

[Learn more about student loan forgiveness on the FSA website](#)

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Teacher Loan Forgiveness

If you teach full-time for five complete and consecutive academic years in a:

- Low-income elementary school,
- Low-income secondary school, or
- Educational service agency

You may be eligible for forgiveness of up to \$5,000 (or up to \$17,500 if you meet the criteria of a highly qualified teacher) on your Direct or FFELP loans.

If you live or work in Puerto Rico or the U.S. Virgin Islands and were affected by Hurricanes Maria or Irma, you may be eligible for a one-year gap in your five-year complete and consecutive academic years requirement.

[Learn more about teacher loan forgiveness on the FSA website](#)

Check out these useful tips on [how to complete the Teacher Loan Forgiveness application](#)

Public Service Loan Forgiveness (PSLF)

If you are employed by a government or not-for-profit organization, including religious organizations, you may be able to receive loan forgiveness under the PSLF program.

The PSLF program forgives the remaining balance on your Direct Loans after you have made 120 (10 years) of qualifying monthly payments under a qualifying repayment plan while working full-time for a qualifying employer.

Limited PSLF waiver gets you closer to loan forgiveness

On October 6, 2021, the U.S. Department of Education announced a change to PSLF program rules for a limited time as a result of the COVID-19 emergency. This limited PSLF waiver ends on October 31, 2022.

If you have FFELP, Perkins, or other federal student loans, you'll need to consolidate your loans into a Direct Consolidation Loan to qualify for PSLF, both in general and under the waiver. Before consolidating, make sure to check to see if you work for a qualifying employer.

Previously, you could consolidate into the Direct Loan Program, but you could only get PSLF credit for payments made after you consolidated. The limited PSLF waiver now lets you get credit for periods of repayment before you consolidated those loans.

Past periods of repayment since October 2007 will count toward PSLF. This differs from the prior approach under the normal PSLF rules, where consolidating your Direct Loans in PSLF would have reset your payment count to zero.

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Frequently asked questions about FedLoan to MOHELA PSLF transition

What is the transfer time frame for the transition of PSLF from FedLoan Servicing to MOHELA?

Beginning early this summer 2022, FSA will start transitioning the PSLF program, borrowers, and their loans from FedLoan Servicing to MOHELA. The first PSLF borrowers are expected to transfer from FedLoan Servicing to MOHELA in early July. The remaining borrowers will transfer through the summer and all borrowers should transfer by the end of September 2022.

When I recently tried consolidating my loans on StudentAid.gov to take advantage of the limited PSLF waiver I saw language for me to select MOHELA instead of FedLoan Servicing. Is this accurate?

Yes, this is accurate. As of May 1, 2022, when a borrower checks the PSLF box within their loan consolidation application they will be directed to choose MOHELA as their new loan servicer. FedLoan Servicing is no longer an option for selection and all PSLF borrowers will be transferred to MOHELA for servicing.

Once MOHELA is selected the borrower's loans will be consolidated by Aidvantage, another member of the Federal Student Aid's servicing team. Once Aidvantage completes the consolidation, the new loan will be sent to MOHELA for general servicing.

I sent FedLoan Servicing a PSLF form/application, do I need to resend this to MOHELA?

No. Any form/application already processed or pending to be processed will be forwarded to MOHELA.

I recently submitted a PSLF form but have not yet been transferred to either FedLoan Servicing or MOHELA. What is the status of my account?

On May 1, 2022, FSA instituted a pause on the transfer of borrowers from non-PSLF servicers to the existing PSLF servicer (FedLoan Servicing). Transfers will resume to MOHELA after July 1, 2022.

FFELP borrowers may consolidate to Direct Loans to take advantage of programs such as PSLF.

[Learn if you might qualify for PSLF on the FSA website](#)

For help completing the form required for this program, use the [PSLF Help Tool](#) at StudentAid.gov.

You have options if you were denied PSLF

If your application for PSLF was denied, you may be able to receive loan forgiveness under the Temporary Expanded Public Service Loan Forgiveness (TEPSLF) opportunity. As part of this opportunity, the Department of Education reconsiders your eligibility using an expanded list of qualifying repayment plans.

This TEPSLF opportunity is temporary, has limited funding, and will be provided on a first come, first served basis. Once all funds are used, the TEPSLF opportunity will end.

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[Learn how to be reconsidered for loan forgiveness on the FSA website](#)

Qualified candidates: Download the [Public Service Loan Forgiveness \(PSLF\) & Temporary Expanded PSLF \(TEPSLF\) Certification & Application \(PSLF Form\)](#)

Total and Permanent Disability (TPD) discharge

If you are totally and permanently disabled, you may qualify for a total and permanent disability (TPD) discharge of your federal student loans. If you receive a TPD discharge, you will no longer be required to repay your loans. Before your federal student loans can be discharged, you must provide information to the U.S. Department of Education to show you are totally and permanently disabled.

You can show you are totally and permanently disabled in any of the following ways:

- If you are a veteran, you can submit documentation from the Department of Veterans Affairs showing you've been determined to be unemployable due to a service-connected disability.
- If you are receiving Social Security Disability Insurance (SSDI) or Supplemental Security Income (SSI) benefits.
- If your physician certifies you are totally and permanently disabled.

Each option has specific requirements for the supporting documentation you must submit with your TPD discharge application.

[Learn about TPD and apply on the TPD website](#)

Discharge due to death

Federal student loans may be discharged due to the death of the borrower or the student for which a PLUS loan was obtained. Documentation of death is required.

[Contact us to learn more about discharge due to death](#)

