

Student Loan Repayment

Understanding the details of repayment on your federal student loan can save you time and money.

Making Payments

The U.S. Department of Education (ED) uses several [loan servicers](#) to handle the billing and other services on loans for the William D. Ford Federal Direct Loan (Direct Loan) Program and for loans that were made under the Federal Family Education Loan (FFEL) Program and that ED later purchased. Your loan servicer will set you up under the Standard Repayment Plan unless you tell your loan servicer you want a [different repayment plan](#).

Type of Loan	Send Payments To	When to Send Payments
Direct Loans and FFEL loans owned by ED	Your loan servicer	Check with your loan servicer.
FFEL loans not owned by ED	The bank, credit union, or other lending institution that made the loan (also known as the lender)	Check with your lender.
Federal Perkins Loans	Your school or the billing agency your school designates	Check with your school.

If you schedule an automatic monthly electronic debit of your loan payment from your checking or savings account, you receive a 0.25% interest rate deduction on Direct Loans. [Contact your loan servicer](#) for more information. To make a payment by postal mail, contact your loan servicer for the mailing address.

To discuss repayment plan options or change your repayment plan, [contact your loan servicer](#). First, though, you can use our [Loan Simulator](#) to get an early look at which plans you may be eligible for and see estimates for how much you would pay monthly and overall.

What Loan Servicers Do

A [loan servicer](#) is a company that we assign to handle the billing and other services on your [federal student loan](#) on our behalf, at no cost to you. Your loan servicer will work with you on repayment options (such as income-driven [repayment plans](#) and [loan consolidation](#)) and will assist you with other tasks related to your federal student loans.

Keep your contact information up to date so your loan servicer can help you stay on track with repaying your loans. If your circumstances change at any time during your repayment period, your loan servicer will be able to help.

Identifying Your Servicer

The following are loan servicers for loans that the U.S Department of Education (ED) owns. To find out who your loan servicer is, call the Federal Student Aid Information Center (FSAIC) at 1-800-433-3243.

Loan Servicer	Contact
<u>FedLoan Servicing (PHEAA)</u>	1-800-699-2908
<u>Granite State – GSMR</u>	1-888-556-0022
<u>Great Lakes Educational Loan Services, Inc.</u>	1-800-236-4300
<u>HESC/Edfinancial</u>	1-855-337-6884
<u>MOHELA</u>	1-888-866-4352
<u>Navient</u>	1-800-722-1300
<u>Nelnet</u>	1-888-486-4722
<u>OSLA Servicing</u>	1-866-264-9762
<u>ECSI</u>	1-866-313-3797
<u>Default Resolution Group (also known as Maximus Federal Services, Inc.)</u>	1-800-621-3115 (TTY: 1-877-825-9923 for the deaf or hard of hearing)

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<u>Default Resolution Group (also known as Maximus Federal Services, Inc.)</u>	1-800-621-3115 (TTY: 1-877-825-9923 for the deaf or hard of hearing)

Student Loan Repayment

Understanding the details of repayment on your federal student loan can save you time and money.

Making Payments

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Direct Loans and FFEL loans owned by ED	Your loan servicer	Check with your loan servicer.
FFEL loans not owned by ED	The bank, credit union, or other lending institution that made the loan (also known as the lender)	Check with your lender.
Federal Perkins Loans	Your school or the billing agency your school designates	Check with your school.

If you schedule an automatic monthly electronic debit of your loan payment from your checking or savings account, you receive a 0.25% interest rate deduction on Direct Loans. [Contact your loan servicer](#) for more information. To make a payment by postal mail, contact your loan servicer for the mailing address.

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<u>Granite State – GSMR</u>	1-888-556-0022
<u>Great Lakes Educational Loan Services, Inc.</u>	1-800-236-4300
<u>HESC/Edfinancial</u>	1-855-337-6884
<u>MOHELA</u>	1-888-866-4352
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<u>MOHELA</u>	1-888-866-4352
<u>Navient</u>	1-800-722-1300
<u>Nelnet</u>	1-888-486-4722
<u>OSLA Servicing</u>	1-866-264-9762
<u>ECSI</u>	1-866-313-3797
<u>Default Resolution Group (also known as Maximus Federal Services, Inc.)</u>	1-800-621-3115 (TTY: 1-877-825-9923 for the deaf or hard of hearing)

Student Loan Repayment

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Making Payments

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FFEL loans not owned by ED	The bank, credit union, or other lending institution that made the loan (also known as the lender)	Check with your lender.
Federal Perkins Loans	Your school or the billing agency your school designates	Check with your school.

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<u>Granite State – GSMR</u>	1-888-556-0022
<u>Great Lakes Educational Loan Services, Inc.</u>	1-800-236-4300
<u>HESC/Edfinancial</u>	1-855-337-6884
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<u>Granite State – GSMR</u>	1-888-556-0022
<u>Great Lakes Educational Loan Services, Inc.</u>	1-800-236-4300
<u>HESC/Edfinancial</u>	1-855-337-6884
<u>MOHELA</u>	1-888-866-4352
<u>Navient</u>	1-800-722-1300
<u>Nelnet</u>	1-888-486-4722
<u>OSLA Servicing</u>	1-866-264-9762
<u>ECSI</u>	1-866-313-3797
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Keep your contact information up to date so your loan servicer can help you stay on track with repaying your loans. If your circumstances change at any time during your repayment period, your loan servicer will be able to help.

Identifying Your Servicer

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<u>FedLoan Servicing (PHEAA)</u>	1-800-699-2908
<u>Granite State – GSMR</u>	1-888-556-0022
<u>Great Lakes Educational Loan Services, Inc.</u>	1-800-236-4300
<u>HESC/Edfinancial</u>	1-855-337-6884
<u>MOHELA</u>	1-888-866-4352
<u>Navient</u>	1-800-722-1300
<u>Nelnet</u>	1-888-486-4722
<u>OSLA Servicing</u>	1-866-264-9762
<u>ECSI</u>	1-866-313-3797
<u>Default Resolution Group (also known as Maximus Federal Services, Inc.)</u>	1-800-621-3115 (TTY: 1-877-825-9923 for the deaf or hard of hearing)

Student Loan Repayment

Understanding the details of repayment on your federal student loan can save you time and money.

Making Payments

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Type of Loan	Send Payments To	When to Send Payments
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FFEL loans not owned by ED	The bank, credit union, or other lending institution that made the loan (also known as the lender)	Check with your lender.
Federal Perkins Loans	Your school or the billing agency your school designates	Check with your school.

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<u>Granite State – GSMR</u>	1-888-556-0022
<u>Great Lakes Educational Loan Services, Inc.</u>	1-800-236-4300
<u>HESC/Edfinancial</u>	1-855-337-6884
<u>MOHELA</u>	1-888-866-4352
<u>Navient</u>	1-800-722-1300
<u>Nelnet</u>	1-888-486-4722
<u>OSLA Servicing</u>	1-866-264-9762
<u>ECSI</u>	1-866-313-3797
<u>Default Resolution Group (also known as Maximus Federal Services, Inc.)</u>	1-800-621-3115 (TTY: 1-877-825-9923 for the deaf or hard of hearing)

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Understanding the details of repayment on your federal student loan can save you time and money.

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Direct Loans and FFEL loans owned by ED	Your loan servicer	Check with your loan servicer.
FFEL loans not owned by ED	The bank, credit union, or other lending institution that made the loan (also known as the lender)	Check with your lender.
Federal Perkins Loans	Your school or the billing agency your school designates	Check with your school.

If you schedule an automatic monthly electronic debit of your loan payment from your checking or savings account, you receive a 0.25% interest rate deduction on Direct Loans. [Contact your loan servicer](#) for more information. To make a payment by postal mail, contact your loan servicer for the mailing address.

To discuss repayment plan options or change your repayment plan, [contact your loan servicer](#). First, though, you can use our [Loan Simulator](#) to get an early look at which plans you may be eligible for and see estimates for how much you would pay monthly and overall.

What Loan Servicers Do

A [loan servicer](#) is a company that we assign to handle the billing and other services on your [federal student loan](#) on our behalf, at no cost to you. Your loan servicer will work with you on repayment options (such as income-driven [repayment plans](#) and [loan consolidation](#)) and will assist you with other tasks related to your federal student loans.

Keep your contact information up to date so your loan servicer can help you stay on track with repaying your loans. If your circumstances change at any time during your repayment period, your loan servicer will be able to help.

Identifying Your Servicer

The following are loan servicers for loans that the U.S Department of Education (ED) owns. To find out who your loan servicer is, call the Federal Student Aid Information Center (FSAIC) at 1-800-433-3243.

Loan Servicer	Contact
<u>FedLoan Servicing (PHEAA)</u>	1-800-699-2908
<u>Granite State – GSMR</u>	1-888-556-0022
<u>Great Lakes Educational Loan Services, Inc.</u>	1-800-236-4300
<u>HESC/Edfinancial</u>	1-855-337-6884
<u>MOHELA</u>	1-888-866-4352
<u>Navient</u>	1-800-722-1300
<u>Nelnet</u>	1-888-486-4722
<u>OSLA Servicing</u>	1-866-264-9762
<u>ECSI</u>	1-866-313-3797
<u>Default Resolution Group (also known as Maximus Federal Services, Inc.)</u>	1-800-621-3115 (TTY: 1-877-825-9923 for the deaf or hard of hearing)