



# FEDERAL STUDENT LOANS DURING COVID-19

## Many federal student loans require no payments until Sept. 30, 2020.

If you have Direct Loans, Federal Family Education Loans (FFEL), or Perkins loans owned by the Department of Education, then you don't have to make payments until September 30, 2020.

If your loans are covered, then your account should **automatically** be put in "administrative forbearance," meaning that you do not have to make payments.

## Some federal student loans still require payment.

If you have FFEL loans owned by a private servicer, Perkins loans owned by your school, or some HEAL loans, then you must continue making payments. If you have one of those loans, you can still contact your servicer and ask about available relief. If you are not sure whether you have to make payments on your loans, contact your servicer or look at your loans on [StudentAid.gov](https://studentaid.gov).

## Apply for an income driven repayment plan now.

Income driven repayment programs help you to reduce your monthly payment to an affordable amount based on your income. You can apply for an income driven repayment program at any time at the [Department of Education's website](https://www.ed.gov).

## All collection activity on defaulted loans must stop from March 13, 2020 to Sept. 30, 2020.

If money has been taken from your paycheck, Social Security check, or tax refund to pay your student loans, that money should be returned to you. If you experience any problems, please contact [Legal Aid Chicago](https://www.legalaidchicago.org) for assistance.

### Do you have federal student loans?

1. Create an account on [StudentAid.gov](https://studentaid.gov).
2. View your loan dashboard.
3. Look for a summary of loan types, and your servicer.

### Additional Resources

- **Illinois' Attorney General Student Loan Helpline**  
1-800-455-2456
- **The Consumer Financial Protection Bureau**  
[ConsumerFinance.gov](https://www.consumerfinance.gov)
- **Student Loan Borrower Assistance**  
[StudentLoanBorrowerAssistance.org](https://studentloanborrowerassistance.org)

### What to do after Sept. 30, 2020

- Right now the suspension of payments will stop as of September 30, 2020.
- Check [StudentAid.gov](https://studentaid.gov) to see if there are any updates.
- Apply for an [Income Driven Repayment Plan](https://studentaid.gov) now to ensure that you can afford your payments when they begin again.