Request temporary relief

You can request relief from these servicers. This may include a break from payments for 90 days or other repayment options. Don’t know your lender? Get a copy of your credit report at AnnualCreditReport.com.

Aspire Resources, Inc.  
College Ave Student Loan Servicing, LLC  
Earnest Operations  
Edfinancial  
Figure Lending, LLC  
Kentucky Higher Education Student Loan 
Launch Servicing, LLC  
Lendkey Technologies, Inc.  
MOHELA  
Navient  
Nelnet  
Reunion Student Loan Finance Corporation  
Rhode Island Student Loan Authority  
Scratch Services, LLC  
SoFi Lending Corp.  
Tuition Options  
United Guaranty Services, Inc.  
Upstart Network, Inc.  
Utah Higher Education Assistance Authority  
Vermont Student Assistance Corporation

Private loan help

- IDFPR Division of Banking  
  217-785-2900
- Illinois’ Attorney General Student Loan Helpline  
  1-800-455-2456
- Student Loan Borrower Assistance  
  StudentLoanBorrowerAssistance.org
- The Consumer Financial Protection Bureau  
  ConsumerFinance.gov

Take action

Relief from private student loan servicers is not automatic, you need to contact your lender for any type of financial assistance.

If you are being sued by a private student loan company, contact Legal Aid Chicago.

Tips for private student loans

If your servicer says that you can stop making payments for a period of time, make sure you understand what will happen at the end of the time period, including whether you will have to pay a lump sum.

Ask for an explanation of your relief options in writing.

Ask about how the relief options may affect your credit report/score.

It’s okay to ask questions if you do not understand what the servicer is telling you. Keep asking questions until you understand the relief options.