

Student Loans

Federal Student Loans Forbearance

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Am I Eligible?

You may be eligible if:

- You making payments on a federal student loan,
- You are enrolled in a loan forgiveness program, or
- You are behind in your payments on a federal student loan.

What Do I Need to Know?

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- Effective March 13, 2020, all payments due on **federal student loans** are automatically stopped through September 30, 2020.
- To find out if you have a federal student loan call, your loan servicer or visit StudentAid.gov.
- There will be no interest charges on your federal student loans during this six-month suspension.
- If you are currently enrolled in a loan forgiveness program such as Public Service Loan Forgiveness (PSLF), the six-month suspension will qualify as six qualifying payments for purposes of your loan forgiveness program.
- You do not need to do anything to take advantage of this suspension. It is automatic. You can contact your loan servicer directly to confirm that your payments have been suspended.
- If you are already behind on your federal student loans, the Department of Education has frozen all collection activities, including any possible garnishment of your taxes or any direct cash payments under the CARES Act.
- If you made a payment or had a direct debit from your account after March 13, 2020, you are entitled to a refund for that payment. Contact your loan servicer to request a refund.
- Federal Family Education Loans (FFEL) and Perkins Loans do not qualify for this automatic suspension. If you have FFEL or Perkins Loans, you should contact your loan provider to go over your options for loan consolidation or modification.

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Private Student Loans

- The current federal relief programs in response to COVID-19 do not apply to borrowers with private student loans. If you have private student loans, you should call your lender and ask them about loan modification programs, which many are offering.
- If you're at risk of falling behind on loan payments, request help from your lender as soon as possible.
- Some items to ask about include options for reducing or pausing payments and waiving late fees. The sooner you call, the better.

Contact Legal Aid of East Tennessee if you need legal help

- Johnson City Office: (423) 928-8311
- Morristown Office: (423) 587-4850
- Knoxville Office: (865) 637-0484
- Maryville Office: (865) 981-1818
- Cleveland Office: (423) 303-2266
- Chattanooga Office: (423) 756-4013
- Family Justice Center, Blountville: (423) 574-7233
- Family Justice Center, Johnson City: (423) 722-3720
- Family Justice Center, Knoxville: (865) 215-6835
- Family Justice Center, Chattanooga: (423) 643-7604
- Erlanger, Chattanooga: (423) 778-7807
- Tennessee Senior Law Alliance: (866) 333-1505