



Online Student Loan Assistance — Resolve your payment problems

If you've fallen behind in payments on your education loans or are in default, you still have options to avoid additional expense and further hassles. You can resolve your payment problems, determine deferment eligibility and evaluate loan consolidation with the help of an enhanced online feature at www.usafundsloansolutions.org.

Review Your Account

You can view the status of your account and contact information for your loan service providers. To provide you with a more complete picture of your student loan debt, USA Funds Loan SolutionsSM displays loan information from the Meteor Network. Many guarantors, lenders and servicers in the Federal Family Education Loan Program provide data to the Meteor Network.

Resolve Payment Problems

If you have past-due loans, you can view helpful advice about how to avoid additional costs and the serious consequences of default. You can make a promise to pay, learn if you qualify to temporarily postpone your loan payment, or consider loan consolidation to reduce your monthly payment amount. By making a promise to pay, you can spread, over a period of up to 30 days, the payments you need to make to bring your account current, reducing the number of collection calls you might receive. You also can request a temporary delay in your loan payments or consolidate your loans to make your monthly payments more manageable.

Delay Your Loan Payment

This online tool also helps you determine your eligibility to temporarily defer your loan payments and the deferment options for which you are eligible — based on the dates your loans were issued. An online questionnaire guides you to the deferment option for which you are likely to qualify. You can view a summary of the eligibility requirements for that deferment type and either download the deferment request form or request the form be mailed or faxed to you. To help you file deferment requests, you can view and print addresses, phone numbers and fax numbers for your lenders and loan servicers.

For unemployment and economic hardship deferments, deferment options that require submission of a form, online form “wizards” guide you through the completion of the deferment request and permit you to print a completed form that is ready to sign and submit to your lender or servicer. This online tool offers the added benefit of automatically calculating your eligibility for the economic hardship deferment based on your income and payment amount.

If you do not qualify for deferment, the website offers instructions for requesting a forbearance from your lender.

Evaluate Loan Consolidation

If you might benefit from reduced monthly payments, you can view a summary of loan consolidation, use an online calculator to estimate payments on a consolidation loan and download a consolidation loan application.

Resolve Your Default

If you have defaulted on a federal education loan, you can learn about the steps to get out of default and restore your good credit. You can access the details of your loans and your payment history. You also can request letters, documents and contracts, and view contact information for organizations that can help you resolve your default.

Access these online features by visiting
www.usafundslsolutions.org.