


As a Navient customer, you have payment relief options available to you no matter what type of loan you have.

DEPARTMENT OF EDUCATION (DIRECT) LOANS:

These loans have been automatically placed into forbearance (payments suspended) until October and interest rates have been set to 0% according to the terms of the CARES Act passed by Congress. Your Auto Pay payments were paused automatically.



Planning ahead - August/September:

 Watch for communications concerning payment resumption in October. Contact Navient to discuss your options if you are not able to resume making payments. If you were in an income-driven repayment plan before this forbearance, your recertification date has been pushed back.

October: Payments are due on your normal due date and interest rates return to normal.

Note: If you are pursuing a loan forgiveness program, you will receive credit during the period of suspension (April – September) as though you made on-time monthly payments.

FFELP LOANS:

Contact Navient to discuss your best option for payment relief.

- Options include:
- National Emergency Forbearance
 - Income-Driven Repayment (IDR) Plan
 - Unemployment Deferment
 - Loan Consolidation into a Direct Loan

Note: If you're already in an IDR plan but your income recently changed, you can have your payment recalculated.

PRIVATE LOANS:

Contact Navient to discuss your best option for payment relief.

- Options include:
- National Emergency Forbearance
 - Extended Repayment
 - Interest-Only payment
 - Rate Reduction program

Not sure what type of loan you have? Login to your account at [Navient.com](https://www.navient.com) to see your loans at a glance. "Type" is next to the loan column and is either Direct, FFELP, or Private. For "FFELP", click the purple plus sign to check your interest rate. If it's been set to 0%, that loan has the same relief benefits as Direct (Department of Education) loans, otherwise see the FFELP Loan relief options above.



CONTACT NAVIENT at **888-272-5543** to discuss your options.

Keep track of the most up-to-date information at [Navient.com/COVID-19](https://www.navient.com/COVID-19)



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