

Student loan tools and repayment options are available to you

NAVIENT

Department of Education
Loan Servicing

IMPORTANT
MESSAGE

Where you are in your student loan cycle

IN SCHOOL

IN GRACE

**YOU'RE
IN REPAYMENT**

Debra,

We just wanted to reach out to you to tell you about a few options that can make repaying your loan(s) a lot easier.

There are several resources and repayment options available to you as a Navient – Department of Education customer. Here are a few items that may be helpful:

Resources for Borrowers

[Tips and information](#) on managing your finances and much more!

If you have questions, check out these [FAQs](#) about federal student loans.

This [repayment plan chart](#) will help you view and compare all of the federal repayment options that are available.

On the Federal Student Aid website, check out the [repayment estimator](#); you can model several different repayment options to find one that works for you.

Apply For a Repayment Plan

To apply for an Income-Driven Repayment plan, go to the Federal Student Aid website, StudentLoans.gov.

- Quickly calculate your estimated monthly payment under several repayment plans.
- If you've filed taxes with the IRS, you can have your most recent income information forwarded directly to us so you don't have to send it separately.
- To log in you will need your FSA ID.

OR

To apply for all other repayment plans log in to your account online at Navient.com

- Select *Change Your Payment* within the *Change Payment* menu at the top of the page.
- Select *Change Monthly Payment* and answer a

few questions to model different repayment options.

If you need to reach us, please call 800-722-1300. We're here to help you Monday – Thursday 8 a.m. to 9 p.m., and Friday 8 a.m. to 8 p.m., ET.

We appreciate the opportunity to help you navigate the path to financial success.

Sincerely,

Navient – Department of Education Loan Servicing



U.S. Department of Education
Information about your federal student loan

Sign up for Paperless Servicing

Log in to your account, select the *My Account* link, and click on *Edit email address and permissions*. Not only will it help you stay organized, but you'll receive account information and important documents faster.

Enroll in Automatic Debit*

This free and convenient electronic service can save you money – you may qualify for a 0.25% interest rate reduction. Log in to your account, go to the *Make Payment* menu and select *Automatic Debit*.

* The rate reduction benefit applies only if the recurring payment is successfully deducted from the designated account and is suspended during forbearances and certain deferments. For multi-party loans, only one party may enroll in auto debit.

Please do not respond to this automated message. Emails sent to this address are not monitored.

Make sure Navient makes it to your inbox by adding CustomerService@Navient.com as a contact. Instructions on how to add us can be found [here](#).

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