

Who's My Student Loan Servicer?

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Learn about the role that student [loan](#) servicers play in the repayment process and which servicer handles your federal student loans.

Find your servicer by logging in below and visiting your My Aid page.

Find My Servicer

What Loan Servicers Do

A [loan servicer](#) is a company that we assign to handle the billing and other services on your [federal student loan](#) on our behalf, at no cost to you. Your loan servicer will work with you on repayment options (such as income-driven [repayment plans](#) and [loan consolidation](#)) and will assist you with other tasks related to your federal student loans.

Keep your contact information up to date so your loan servicer can help you stay on track with repaying your loans. If your circumstances change at any time during your repayment period, your loan servicer will be able to help.

Never pay an outside company for help with your federal student loans. Your loan servicer will help you for FREE. [Contact your servicer](#) to apply for income-driven repayment plans, student loan forgiveness, and more.


Loan Servicer Assignment

We will assign your loan to a loan servicer after your loan amount is first disbursed to you after that.

Identifying Your Servicer

The following are loan servicers for loans that the U.S Department of Education (ED) owns:

- [visit your account dashboard](#) and scroll down to the “My Loan Servicers” section
- call the Federal Student Aid Information Center (FSAIC) at 1-800-433-3243.

Loan Servicer	Contact
Edfinancial 	1-855-337-6884

Hi there! I'm Aidan®, the financial aid virtual assistant. How can I help you today?

Help with the FAFSA® form

Login (FSA ID) issues

I want my loan and grant info

I have a different question



MOHELA	1-888-866-4352
Aidvantage	1-800-722-1300
Nelnet	1-888-486-4722
ECSI	1-866-313-3797
Default Resolution Group	1-800-621-3115 (TTY: 1-877-825-9923 for the deaf or hard of hearing)
CRI	1-833-355-4311

Whom to Contact for Loan Information

If your loan is for the current or upcoming school year, contact your school’s [financial aid office](#) directly for information about

- loan status,
- the timeframes for [cancelling all or part of your loan or loan disbursement](#), and
- loan [disbursement](#) amounts and timing.

Only your school’s financial aid office can provide this information.

If your loan was disbursed in a past school year and you’re still in school, keep your contact information up to date with your school and contact your loan servicer when you

- withdraw,
- graduate,
- drop below half-time enrollment, or
- stop going to school.

If you’re no longer in school, contact your loan servicer when you

- change your name, address, or phone number;
- need help making your loan payment;
- have a question about your bill; or
- have other questions about your student loan.

Contact Information for Loans Not Owned by ED

If you have [Federal Family Education Loan \(FFEL\) Program](#) loans that are not owned by ED, contact your servicer for details about repayment options and tools. Not sure who your servicer is? [Visit your account dashboard](#) and scroll down to the “My Loan Servicers” section.

If you have Federal Perkins Loans that are not owned by ED, contact the school with whom you borrowed for details about repaying your loan. Your school may be the servicer for your loan.

If you have HEAL Program loans and you’re not in [default](#), contact your loan servicer for details about repaying your loan. Use the contact information your loan servicer provided to you. Not sure who your loan servicer is? Contact the entity sending you bills for your loan payments.

After September 10th, 2024, if you have a HEAL Program Loan and are in default, contact ED’s HEAL Program Team at 1-202-297-5938 or [HEAL@ed.gov](#) with any questions.

Submit payments using the free and secure electronic payment service at pay.gov. If you prefer to use a debit card, or credit card, visit: [www.pay.gov/paygov/forms/formInstance.html?agencyFormId=30729068](#).

Please disregard the text indicating that the service is not available to submit student loan payments. This service is being used for HEAL Program loan payments.



NOTE: We strongly encourage electronic payments. When making a payment using pay.gov, enter **NOTE0** (NOTE + the digit zero) and then the **last 6 digits of your claim number** as the *Promissory Note Loan* number.

To mail a payment, include your account number and send via overnight or traceable mail service to:

US Department of Education
Office of Finance and Operations
Accounts Receivable and Bank Management Division
400 Maryland Ave SW
2nd Floor
Washington DC 20202
ATTN: Jenee Tyler

If your debt is serviced by the US Department of Justice (DOJ), or through a DOJ private counsel office, you must continue to submit payments or account inquiries to them.

Understanding Loan Transfers

In some cases, we need to transfer loans from one servicer to another servicer. If we transfer your federal student loans from one servicer to another servicer, your loans will still be owned by ED. The “transfer” to another servicer simply means that a new servicer will provide the support you need to fully repay your loans.

Here’s what you should expect if your loan is transferred to a new servicer:

- You will receive an email or a letter from your assigned servicer to inform you about the transfer.
- You will receive a welcome letter from the new servicer after the new servicer receives your loans. This notice will provide you with the contact information for the new servicer and inform you of actions that you may need to take.
- All of your loan information will be transferred from your assigned servicer to your new servicer, but you may only be able to see online information that covers the period since your new servicer took your loans over.
- There will be no change in the terms of your loans.
- Your previous loan servicer and new loan servicer will work together to make sure that all payments you make during the transfer process are credited to your loan account with the new servicer.

After you receive the welcome letter from your new servicer, you should do the following:

- Begin sending your loan payments to your new servicer. If you use a bank or bill paying service to make your loan payments, update the new servicer’s contact information with the bank or bill paying service.
- Follow the new servicer’s instructions for creating an online account so that you can more easily communicate with the new servicer and keep track of your loan account.

Avoid Paying for Federal Student Loan Assistance

You don’t have to pay to receive help with loan services such as consolidating your federal student loans or applying for an income-driven repayment plan.

If you are contacted by a company asking you to pay “enrollment,” “subscription,” or “maintenance” fees to enroll you in a federal repayment plan or [forgiveness](#) program, you should walk away.

These services and more can be completed by your servicer for **free**!

Hi there! I'm Aidan®, the financial aid virtual assistant. How can I help you today?

Want to learn more? Read our blog post called “[3 Ways to Spot Student Loan Scam](#)”

Was this page helpful?*