

Having trouble paying your student loans after a hurricane or other disaster? It is important to act quickly. A disaster-related forbearance is the fastest solution for staying current on federal student loans. You don't have to make payments during a forbearance, but it is a temporary solution and your loan balance will continue to increase.

### **What is a disaster-related forbearance?**

- If your area has been declared a federal disaster, you may qualify for disaster forbearance for up to 90 days. Borrowers are eligible if they live or work in disaster areas designated by FEMA for individual assistance. For Hurricane Maria, these areas include all of Puerto Rico. Areas are listed at <https://www.fema.gov/disasters>.
- During that time, you do not have to make payments, though interest will still accumulate on your loans that you will have to pay later.
- After the initial 90 days, you may request additional forbearance time (30 days at a time for up to 1 year after the disaster) if you are still recovering.
- Some servicers automatically put loans into forbearance when borrowers in disaster areas miss payments, but don't count on this unless your servicer has specifically told you that your loans are in forbearance.

### **Two Easy Steps to Get Help**

1. **Get your loan servicer's contact information.** Find this at [www.nslids.ed.gov](http://www.nslids.ed.gov) or call 1-800-4-FED-AID.
2. **Call your servicer and request a disaster forbearance for 90 days.** Make sure you specifically request a disaster-related administrative forbearance. This is different than general or economic hardship forbearances.
  - ✓ **If your forbearance ends and you need more time,** call your servicer again and request additional disaster-related forbearance time.

**Already in default?** You can contact the agency collecting on your loans and ask them to stop any wage garnishments, Social Security (or other benefit) offsets, or tax refund seizures for 90 days due to the disaster. To find contact information for the agency collecting on your loan, visit [www.nslids.ed.gov](http://www.nslids.ed.gov) or call 1-800-4-FED-AID.

### **Tips**

- **Long-term relief solutions:** You may be able to reduce your payments to fit your income, including when your income drops. This takes a bit of paperwork, but can potentially be done quickly online. A short guide to this and other relief options is available at: <http://bit.ly/2DY2IH1>. The U.S. Department of Education also has information about income-driven repayment plans at: <https://studentaid.ed.gov/sa/repay-loans/understand/plans/income-driven>.
- **Access short- and long-term relief options for free online or with the help of your servicer. Be wary of companies offering relief for an upfront fee.**
- **Watch out for auto-debit!** If you have set up auto-debit payments for your student loans, then payments may continue to be withdrawn from your bank account automatically – whether or not you have the money. You can cancel the auto-debit by contacting your servicer and re-establish it later.