

# Who's My Student Loan Servicer?

## What Loan Servicers Do

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

## 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.

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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 (paid out). Your loan servicer will contact you after that.

## Identifying Your Servicer

The following are loan servicers for loans that the U.S Department of Education (ED) owns. To find out who your loan servicer is, call the Federal Student Aid Information Center (FSAIC) at 1-800-433-3243.

Loan Servicer	Contact
<a href="#">FedLoan Servicing (PHEAA)</a> 	1-800-699-2908
<a href="#">Granite State – GSMR</a> 	1-888-556-0022
<a href="#">Great Lakes Educational Loan Services, Inc.</a> 	1-800-236-4300
<a href="#">HESC/Edfinancial</a> 	1-855-337-6884
<a href="#">MOHELA</a> 	1-888-866-4352
<a href="#">Navient</a> 	1-800-722-1300
<a href="#">Nelnet</a> 	1-888-486-4722
<a href="#">OSLA Servicing</a> 	1-866-264-9762
<a href="#">ECSI</a> 	1-866-313-3797



## 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 [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? Look for the most recent communication from the entity sending you bills for your loan payments.

If you have Federal Perkins Loans that are not owned by ED, contact the school where you received your [Federal Perkins Loan](#) 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 help with account-related questions. Use the contact information your loan servicer provided to you. Not sure who your servicer is? Look for the most recent communication from the entity sending you bills for your loan payments.

If you have HEAL Program loans and you're in default, contact the Debt Collection Center for help with account-related questions:

### For mail sent via U.S. Postal Service:

Accounting Services, Debt Collection Center  
Mailstop 10230B  
7700 Wisconsin Avenue, Suite 8-8110D  
Bethesda, MD 20857

### For mail sent via UPS or FedEx:

HHS Program Support Center  
Accounting Services, Debt Collection Center  
Mailstop Seventh Floor



## 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!**

Want to learn more? Read our blog post called “[Don’t Be Fooled: You Never Have to Pay for Student Loan Help](#). [↗](#)”

### Additional Links

[Repayment Plans](#)

[Student Loan Consolidation](#)

[Student Loan Delinquency and Default](#)

[Resolving Disputes](#)

[Feedback Center](#)

