



Repaying student loans is an overwhelming and sometimes intimidating undertaking. Many borrowers are struggling and do not know how to avoid defaulting on student

loan debt when their loans become unaffordable.

To further complicate the matter, scam artists may attempt to take advantage of student borrowers by offering bogus services or charging for free government programs.

The Office of the Attorney General created the Student Loan Helpline to provide Illinoisans who are struggling to repay their student loans with free resources about repayment options and information on avoiding default. Borrowers can also use the helpline to learn about filing consumer complaints for loan billing and servicing issues.

If you need assistance with your student loans, have been the victim of a student debt relief scam or are having trouble with your student loan servicer, please call the toll-free Student Loan Helpline at 1-800-455-2456 (7-1-1 relay service).

Kwame Raoul
Illinois Attorney General



KWAME RAOUL ATTORNEY GENERAL

Figuring out how to repay your loans can be challenging, but there are steps you can take to avoid default. Please call for more information.

Student Loan Helpline
1-800-455-2456

CHICAGO
115 S. LaSalle Street
Chicago, IL 60603

SPRINGFIELD
500 S. Second Street
Springfield, IL 62701

CARBONDALE
1745 Innovation Drive
Suites C & D
Carbondale, IL 62903

Individuals with hearing or speech disabilities can reach us by using the 7-1-1 relay service.

www.IllinoisAttorneyGeneral.gov

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STUDENT LOAN ASSISTANCE



**Helping Student Borrowers
Manage Debt**



KWAME RAOUL
ILLINOIS ATTORNEY GENERAL

Struggling to repay your student loans? Worried about default?

Flexible and affordable repayment options may be available to you, depending on the types of student loans you have and your current repayment status. There are also limited ways to cancel student loans.

No matter what your options are, it is important to remain in contact with the servicer of your loans. Your servicer is the entity to which you make your payments. You may have more than one servicer if you have multiple loans.

Federal or Private?

Find out if your loans are federal or private and determine your loan status. Federal student loans have flexible and affordable repayment options available for most borrowers. There are also limited ways to cancel student loans.

For federal loans, set up a Federal Student Aid account at studentaid.gov. After you login you will see your account dashboard. Any federal loans or federal aid will be listed on your FSA dashboard in the “My Aid” section.

There are different types of federal loans, including Direct Loans, Federal Family Education Loans (FFELs) and Perkins Loans. Some are owned by the U.S. Department of Education, and others are owned by private lenders. Your loan type and loan’s owner will be listed on your dashboard.

Download your student loan records by logging into your account and going to your dashboard.

In the My Aid box at the top of the screen, click the View Details button.

Click Download My Aid Data to download a .txt file of your federal loans and/or aid.

The status of your federal loans will be listed in your account dashboard. Check to see if any of your federal student loans are in repayment, a grace period, forbearance or deferment, are delinquent, or in default.

You can also call Federal Student Aid Information Center at 1-800-433-3243 or 1-800-730-8913 (TDD) to learn who your servicer is or your loan status.

For information on private student loans, use the contact information on the bills you receive in the mail. You can also find your private loan owner by looking at your credit report. If you are behind on private student loan payments, your account may be referred to a collection agency. You may need to contact the collection agency handling your account.

Contact Your Servicer

Your servicer can provide information about your repayment plans. Federal borrowers can apply for repayment plans directly with Federal Student Aid.

You have options even if you are in default on your loans; in this case, you should contact the company collecting the debt.

Federal loan repayment plan information can be found at <https://studentaid.gov/manage-loans/repayment/plans/income-driven>.

Contact information for Federal Loan Servicers is available at <https://studentaid.gov/manage-loans/repayment/servicers>. Federal loans in default are serviced by the Default Resolution Group. <https://myeddebt.ed.gov/>.

Need Help? Call the Student Loan Helpline

If you need help understanding your options or do not think all of the options were presented to you, please contact the Attorney General’s Student Loan Helpline at 1-800-455-2456 (7-1-1 relay service).

When you call the helpline be prepared with the following:

- Know if your loan is federal or private;
- The name of your servicer;
- Recent bills, collection letters, legal paperwork and other mailings from your servicer.

Avoid Scams

For federal loans, only the Department of Education can forgive loans, cancel loans, or reduce monthly payments and they will never charge you a fee to apply.

Debt relief companies must be registered to operate in Illinois and can’t charge you any upfront fees, beyond a one-time \$50 enrollment fee.

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Student Loan Helpline
1-800-455-2456
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