



Student Loans During COVID-19

Federal Student Loans

On March 27, 2020, the President signed the *CARES Act*, which, among other things, provides broad relief in response to COVID-19 for federal student loan borrowers whose loans are owned by the U.S. Department of Education (ED). The servicer of these loans should have contacted you to attempt and explain the law and its impact on your student loans, likely through a letter to your account online or a letter through the mail.

During this time, all federally held student loans have been placed in an administrative forbearance making the loan holders payment amounts \$0 until at least the end of August.

Private Student Loans

If you have private student loans and are unsure as to the status of them, you should reach out to your loan provider for guidance on the status of them. If you are in a time of hardship and have lost your job due to COVID-19, you should reach out to your loan provider to report this if you are still being required to make payments.

Further Questions

If you have further questions about your student loan payment options, please contact your individual loan provider(s)!

CALL NORTHWESTERN LEGAL SERVICES AT 800-665-6957 OR APPLY ONLINE AT WWW.NWLS.ORG TO SEE IF YOU QUALIFY FOR FREE LEGAL HELP