



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 file consumer complaints regarding issues with the billing and servicing of their loans.

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  
100 W. Randolph Street  
Chicago, IL 60601

SPRINGFIELD  
500 S. Second Street  
Springfield, IL 62701

CARBONDALE  
1745 Innovation Drive,  
Suites C & D  
Carbondale, IL 62901

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

[www.IllinoisAttorneyGeneral.gov](http://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.

To find out if you have a federal student loan, visit the Department of Education's National Student Loan Data System (NSLDS) at <https://fsapartners.ed.gov/home/> or call the Department of Education's Federal Student Aid Information Center at 1-800-433-3243 or 1-800-730-8913 (TDD).

Note: The NSLDS website provides information about federal loans only. If you need information about private loans, you must contact your servicer.

The status of your federal loans will be listed in the "status description" in NSLDS next to each federal loan. Check to see if any of your federal student loans are delinquent or in default. If you need help navigating the NSLDS website, contact the Attorney General's office for assistance.

For information on private student loans, use the contact information on the bills you receive in the mail. Private student loans will not be listed on the NSLDS website. Call your servicer for details about your loans, including balance, payment schedule and status. If you are behind on private student loan payments, your account may be referred to a collection agency. In this case, you may need to contact the collection agency handling your account.

## Contact Your Servicer

Once you have determined whether you have federal or private loans, contact your servicer to ask about your repayment options. You have options even if you are in default on your loans; in this case, you should contact the company collecting the debt.

Before reaching out to your servicer to ask about repayment programs, if you have federal loans, review available programs at <https://studentaid.gov/>

Contact information for Federal Loan Servicers is available at <https://studentaid.gov/manage-loans/repayment/servicers>.

## 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).

You should have the following materials available when you contact the helpline:

- NSLDS information showing which of your loans are federal loans
- The name of your servicer
- Recent bills, collection letters, legal paperwork and other mailings from your servicer

## Avoid Scams

If a debt relief organization charges an upfront fee or promises to reduce your debt, it is a scam. Upfront fees are prohibited by Illinois law. Contact the Attorney General's Student Loan Helpline for assistance.

**Attorney General's  
Student Loan Helpline  
1-800-455-2456  
(7-1-1 relay service).**