

Help for Student Loan Borrowers During Natural Disasters

Pause on Federal Student Loan Payments

- If you live in a FEMA-designated disaster area, you may qualify for a 90-day pause on your federal student loan payments, known as a **disaster forbearance**.
 - You do not have to make payments while you're in disaster forbearance, but interest will add up.
 - The time your loans are in disaster forbearance will count toward Public Service Loan Forgiveness if you are working for a qualifying employer. It will also count toward IDR forgiveness if you had an IDR plan when your forbearance started.
- If you do not live in a FEMA-designated disaster area and your loans are eligible, you may have options:
 - If you lost your job, you can request an [unemployment deferment](#);
 - If your income has been reduced or you have no income due to losing your job, you can apply for an [income-driven repayment](#) (IDR) plan or request to lower your monthly IDR payments; or
 - If you are facing financial hardship due to the disaster, you can request [a general forbearance](#).

Do You Need to Take Action?

- **No, if your loans are NOT in default.** For most federal student loans, your loan servicer will automatically apply disaster forbearance if your address on file with them is in a FEMA-designated disaster area.
- **Yes, if your loans are in default.** You need to contact your loan servicer to request a forbearance.
- **Double-check:** Call your loan servicer to make sure the disaster forbearance is in place. If it isn't, you can request one by phone.

Private Student Loan Relief

- **Ask for Forbearance:** Contact your private student loan servicer to request a disaster forbearance if you are experiencing financial hardship due to the wildfires.
- **If Approved:** Your loan servicer will let you know how long the forbearance will last.
- **If Denied:** You can file a complaint with the [California Department of Financial Protection and Innovation](#). Sometimes, lenders approve forbearance after receiving a complaint.

Important Tips

- **Set Up Email Notifications:** Make sure you turn on email notifications for your accounts on studentaid.gov and your loan servicer's website to get important updates on your loans.
- **Don't Change Your Address:** If you've had to move because of the wildfires, don't change your permanent address with your loan servicer. To receive automatic disaster forbearance, your permanent address must be in a FEMA-designated disaster zone.
- **Avoid Default:** Don't stop making payments without contacting your loan servicer first. If you default on your loans, the government can take money from your paycheck or your federal tax refund.

Still need help?

FAQ: Federal Student Loan Disaster Relief

Q: Is disaster forbearance automatic?

A: Most of the time, if your address on file with your loan servicer is in a FEMA-designated disaster area, your loan servicer will automatically pause your student loan payments (known as a disaster forbearance). However, you'll need to contact your servicer to request forbearance if:

- You do not live in a FEMA-designated disaster area.
- Your loan servicer has an outdated address for you.
- You have a Perkins Loan.
- Your loans are in default.

If you don't get a notice that your loans were placed in disaster forbearance, call your loan servicer to check.

Q: Will interest still add up while my loans are in disaster forbearance?

A: Yes. Even though your payments are paused, interest will keep being added to your loan balance. To stop your balance from growing, you can choose to pay the monthly interest.

Q: How long does disaster forbearance last?

A: In most cases, disaster forbearance lasts for 90 days.

Q: What if I need more time after the 90 days of forbearance?

A: You can usually ask for an extension when the 90 days are over. However, loans in default and Perkins Loans cannot get an extension.

Q: I was in default on my federal student loans before the wildfires. Can I get any disaster relief?

A: If you live in a FEMA-designated disaster area, you, a family member, or someone else can ask your loan servicer to pause collections on your defaulted loans for 90 days. This stops the government from taking money from your paycheck or your federal tax refund.

Q: Will the automatic administrative forbearance apply to my defaulted loans?

A: No, the automatic disaster forbearance only applies to borrowers who are not in default. However, if your loans are in default and you live in or had to move from a FEMA-designated disaster area, you can ask your loan servicer to pause collections for 90 days.

Q: What if I don't want disaster forbearance and want to keep making monthly payments?

**STUDENT LOAN
Empowerment Network**

Still need help?

The **Student Loan Empowerment Network** is a group of 14 nonprofit organizations partnering with the California Department of Financial Protection and Innovation (DFPI) to provide free and individualized assistance with student loan issues. Call 888-774-2227 or visit <https://studentloanhelp.dfpi.ca.gov>.

A: You can call your loan servicer anytime and let them know you don't want disaster forbearance. You can also call after you get the notice and choose to decline it.

Q: I'm not living at my home address because of the wildfires. Should I change my mailing address with my loan servicer?

A: No. If you've moved because of the wildfires, don't change your address on file with your loan servicer. Your address must be in a FEMA-designated disaster zone to get disaster forbearance. Instead, make sure you can receive emails from your loan servicer. You might also want to set up mail forwarding with USPS to get important letters.

Q: How can I make sure I get important updates about my federal student loans?

A: Make sure email notifications are turned on in your studentaid.gov account and your loan servicer account so you can get emails about your loans. To create or update your studentaid.gov account, go to: <https://studentaid.gov/fsa-id/sign-in/landing>. You should also be able to create a login on your loan servicer's website.

Q: I'm working on Public Service Loan Forgiveness (PSLF). Does disaster forbearance affect my progress?

A: No. The months you're in disaster forbearance will count toward PSLF if you work for a qualifying employer during that time.

Q: My loans are on a payment plan based on my income (income-driven repayment (IDR) plan). Does disaster forbearance affect my plan?

A: No, in most cases. The months your loans are in forbearance will count toward IDR loan forgiveness. After the forbearance ends, you should get a notice that your monthly payments will go back to the same amount as before, *unless* the annual certification date for your IDR plan has passed. If that happens, you'll need to update your income with your loan servicer to stay on an IDR plan.

Q: What if I lost my job or my income has decreased a lot because of the wildfires?

A: If your income has decreased or you lost your job, you can apply for an [income-driven repayment](#) (IDR) plan or request to lower your monthly IDR payments. If your loans qualify, your monthly payments could be much lower, even \$0 per month, based on your income and household size. Each month you make an IDR payment (even \$0) will count toward loan forgiveness.

If you lost your job and your loans are eligible, you may also request to delay your payments (known as an [unemployment deferment](#)). If you still have a job, but your income has decreased, you may also ask your loan servicer for [general forbearance due to financial difficulties](#).

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Q: How can I get the tax documents I need to apply for an IDR plan?

A: If your income is still the same as it was on your most recent federal tax return, you can get your latest tax transcript from the IRS online at <https://www.irs.gov/individuals/get-transcript>. If your income is lower than what's shown on your last tax return, you can submit proof of your income from the last two months instead, such as pay stubs.

Q: I am disabled and can't afford my loans. What can I do?

A: If you can't work because of a disability and you don't plan to go back to school, you might qualify to have your federal student loans canceled. For more details, visit <https://www.disabilitydischarge.com>.

Q: How can I find out who my loan servicer is and how to contact them?

A: Your loan servicer is listed on the letters or emails you get about your loans. You can also find their name and contact information in your account on studentaid.gov. Contact info for most federal student loan services is also listed at <https://studentaid.gov/manage-loans/repayment/servicers>. If your servicer isn't on the list, their contact info should be in your studentaid.gov account. Here are the websites for the most common federal student loan servicers:

- Aidvantage: <https://aidvantage.com/help-center/disaster-relief/>
- MOHELA: <https://www.mohela.com/DL/resourceCenter/NaturalDisasterForbearance.aspx>
- EdFinancial: <https://edfinancial.com/about/contact/natural-disaster>
- Nelnet: <https://nelnet.com/natural-disaster-updates>
- Default Resolution Group: <https://myeddebt.ed.gov/borrower/>
- ECSI: <https://efpls.ed.gov/>
- CRI: <https://cri.studentaid.gov/welcome>

Q: What if I forgot my studentaid.gov password or don't have an account?

A: You can create an account or reset your password at <https://studentaid.gov/fsa-id/create-account/launch>.

Q: I'm worried about scams. How can I be sure I'm getting correct information?

A: Sadly, scams often increase after natural disasters. Always check any requests for information directly by contacting your loan servicer, visiting their website, or logging into your account on studentaid.gov. **Watch out for these red flags:**

- Promises that your loans can be canceled because of a natural disaster. (This isn't true; the government will not discharge your loans due to a disaster).
- Promises of instant loan forgiveness for any reason.
- Charging upfront fees to help you with your student loans. Real help is usually free, and upfront fees are often illegal.
- Pressures you to make quick decisions.

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- Requests for your FSA ID password (never share this!).
- Requests that you sign a power of attorney form.
- Requests that you sign an agreement to make regular payments to them to handle your loans.

FAQ: Private Student Loan Disaster Relief

Q: How do I know if my student loans are private or federal?

A: Only federal government loans are listed on your studentaid.gov account. If a loan isn't listed there, it's probably a private loan. If you don't have an account on studentaid.gov or forgot your password, you can create an account or reset your password here: <https://studentaid.gov/fsa-id/create-account/launch>. You can also ask your loan servicer if your loans are federal or private.

Q: How can I get a disaster forbearance for my private loans?

A: Most private lenders won't give forbearances automatically—you have to ask for one. If you live or work in a FEMA-designated disaster area or are struggling financially because of a disaster, contact your private loan servicer to request a forbearance.

Q: How long will a disaster forbearance last on my private loans?

A: If your loan servicer approves your forbearance, they will tell you how long it will last. If you think it's too short, you can ask for more time, but the servicer doesn't have to say yes.

Q: Will interest keep adding up during a disaster forbearance?

A: Interest will probably keep adding up during a disaster forbearance, but you should check with your private loan servicer to be sure.

Q: What if my disaster forbearance request is denied?

A: Private lenders don't have to give disaster forbearances by law. If your request is denied, you can complain to the California Department of Financial Protection and Innovation at <https://dfpi.ca.gov/submit-a-complaint>. Sometimes, loan servicers approve forbearances after you file a complaint with a government agency.

More Resources

- **Federal Student Aid Disaster Relief:** <https://studentaid.gov/announcements-events/disaster>
- **California Department of Financial Protection and Innovation:** <https://dfpi.ca.gov/submit-a-complaint>

Disclaimer: This is general information and should not be considered legal or financial advice. Contact your loan servicer or a qualified professional for personalized guidance.

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