Relief from private student loan servicers is not automatic, you need to contact your lender for any type of financial assistance. If you are being sued by a private student loan company, contact Legal Aid Chicago.

How to Request Temporary Relief

You can request relief from these servicers. This may include a break from payments for 90 days or other repayment options. Don’t know your lender? Get a copy of your credit report at AnnualCreditReport.com.

- Aspire Resources, Inc.
- College Ave Student Loan Servicing, LLC
- Earnest Operations
- Edfinancial Figure Lending, LLC
- Kentucky Higher Education Student Loan
- Launch Servicing, LLC
- Lendkey Technologies, Inc.
- MOHELA
- Navient
- Nelnet
- Reunion Student Loan Finance Corp.
- Rhode Island Student Loan Authority
- Scratch Services, LLC
- SoFi Lending Corp.
- Tuition Options
- United Guaranty Services, Inc.
- Upstart Network, Inc.
- Utah Higher Educ. Assistance Authority
- Vermont Student Assistance Corp.

What to ask your loan servicer

1. If your servicer says that you can stop making payments for a period of time, make sure you understand what will happen at the end of the time period, including whether you will have to pay a lump sum.
2. Ask for an explanation of your relief options in writing.
3. Ask about how the relief options may affect your credit report/score.
4. It's okay to ask questions if you do not understand what the servicer is telling you. Keep asking questions until you understand the relief options.

Private loan help

- IDFPR Division of Banking
  217-785-2900
- Illinois’ Attorney General Student Loan Helpline
  1-800-455-2456
- Student Loan Borrower Assistance
  StudentLoanBorrowerAssistance.org
- The Consumer Financial Protection Bureau
  ConsumerFinance.gov