



Private Student Loans

Updated 1/6/2022

Take action

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.](#)

[Reunion Student Loan Finance Corp.](#)

[College Ave Student Loan Servicing, LLC](#)

[Rhode Island Student Loan Authority](#)

[Earnest Operations](#)

[Scratch Services, LLC](#)

[Edfinancial Figure Lending, LLC](#)

[SoFi Lending Corp.](#)

[Kentucky Higher Education Student Loan](#)

[Tuition Options](#)

[Launch Servicing, LLC](#)

[United Guaranty Services, Inc.](#)

[Lendkey Technologies, Inc.](#)

[Upstart Network, Inc.](#)

[MOHELA](#)

[Utah Higher Educ. Assistance Authority](#)

[Navient](#)

[Vermont Student Assistance Corp.](#)

[Nelnet](#)

Private loan help

- IDFPB 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

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.



Call
312.341.1070

Monday to Friday
between 8AM and 4:30PM



Apply Online

www.legalaidchicago.org