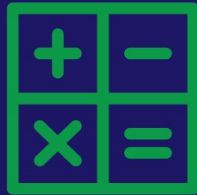

Student Loan Repayment Guide

This student loan repayment guide is a collection of helpful information for current college students, recent graduates, parents and anyone seeking to repay student loans.



This guide is a consumer education project by the:

Connecticut Office of the Attorney General
Connecticut Department of Banking
Connecticut Department of Consumer Protection

Welcome

Dear Borrower,

Welcome to the Student Loan Repayment Guide, a collection of helpful information for current college students, recent graduates, parents and *anyone* seeking to repay student loans.

This guide will help you understand your loans, rights, responsibilities, repayment options and where to get more information. It also explains how your loan servicer can help you and how you should avoid being a victim of scams.

The information in this guide applies to borrowers with federal loans. Private loans, such as those issued by a bank, credit union, or school, may be subject to different rules.

Student loan repayment can be difficult to understand. To help you, we have included a useful Glossary of Terms used in this guide. We have also included a Web Address Index with full web addresses from the guide.

Although some general borrower tips are included, those looking for information on how to pay for college should visit [Student Financial Aid](#) on the State of Connecticut website.

Finally, the guide is intended as a helpful starting point rather than a comprehensive and definitive source for all information that may be relevant to a particular student loan borrower. The information provided in here is current as of January 2016.

This guide is a consumer education project by the:



Thank you to the organizations below
for use of information and links on their websites:

[U.S. Department of Education](#)
[Consumer Finance Protection Bureau](#)
[Connecticut Office of Higher Education](#)

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•Types of Federal Student Loans

The U.S. Department of Education has *two* federal student loan programs:



The **William D. Ford Federal Direct Loan (Direct Loan) Program** is the largest federal student loan program. Under this program, the U.S. Department of Education is your *lender*. There are four types of Direct Loans available:

- [Direct Subsidized Loans](#) are loans made to eligible undergraduate students who demonstrate *financial need* to help cover the costs of higher education at a college or career school.
- [Direct Unsubsidized Loans](#) are loans made to eligible undergraduate, graduate, and professional students, but the student does not have to demonstrate financial need to be eligible for the loan.
- [Direct PLUS Loans](#) are loans made to graduate or professional students and parents of dependent undergraduate students to help pay for education expenses not covered by other financial aid.
- [Direct Consolidation Loans](#) allow you to combine all of your eligible federal student loans into a single loan with a single *loan servicer*.

Interest rates for direct loans are fixed and the amount is set annually by federal law.



The [Federal Perkins Loan Program](#) is a school-based loan program for undergraduates and graduate students with exceptional financial need. Under this program, the school is the lender. **At the time this manual was drafted, Perkins Loans were no longer available to new borrowers. However, if you are currently in repayment, you may have one.**

Other options for borrowing in Connecticut:



[Connecticut Higher Education Supplemental Loan Authority](#) is a quasi-public state authority created to help students and their families finance the cost of higher education. CHESLA serves as an alternative source of loan funds for students in or from the State of Connecticut who do not qualify for need-based loans, need to borrow more than the maximum amounts provided by other loan programs, or seek other loan options and services. Loans from CHESLA are not federal loans.

Where can I find more information on Types of Student Loans?

- [Federal vs. Private Loans: U.S. Department of Education Federal Student Aid Office](#)
- ["Paying for College: Your Guide to Federal College Aid Programs" from the State of Connecticut Office of Higher Education](#)

• Your Repayment Planning

Your repayment planning is an important part of making sure your loans are paid off on schedule. When you graduate, drop below half the credits you need to be full time, or withdraw from your academic program, you will receive a six-month grace period for your *Direct Subsidized and Unsubsidized Loans*.

Your grace period begins the day after you stop attending school on at least a half time basis. Once your grace period ends, you must begin repaying your loan(s).

Based on eligibility, borrowers can pay loans back over 10, 15, or 30 years.

Here are steps we recommend you take before your repayment period begins:



Make a list of all your student debt using these resources.

Federal Loans: [Log into the National Student Loan Data System](#)

Private Loans: [View a free copy of your credit report](#)



Determine what you can afford by making a monthly budget of income and expenses.

[U.S. Department of Education Federal Student Aid Office has a budgeting tool you can use.](#)



Select a repayment plan based on what you can afford, and your eligibility.

Federal student loan borrowers have [several repayment plan options](#) you should review before the end of your grace period. If no plan is selected during your grace period, you will be placed into the “standard repayment plan.” The longer your loans are in repayment, the more interest you will pay.

You *must* repay your loans even if you don't complete your education, can't find a job related to your program of study, or are dissatisfied with the education financed by your loan.

Where can I find more information on Repayment Planning?

- [Repay Student Debt Web Tool: Consumer Financial Protection Bureau](#)
- [Repayment Plans: U.S. Department of Education Federal Student Aid Office](#)
- [When you Graduate or Leave School: U.S. Department of Education Federal Student Aid Office](#)
- **Private Loans:** Borrowers should contact their loan servicer to discuss possible options to make repayment more affordable.

• Repayment Plans

There are many repayment plans for your student loans. Many of the repayment plans will be based on the type of loan you are paying back, and your current education and employment situation.

What repayment options are there for federal borrowers?

- 1 **Standard Repayment:** A fixed amount of \$50 or more is paid every month until the loans are repaid. This repayment plan lasts up to 10 years.
- 2 **Extended Repayment:** Extended repayment is for a Direct Loan debt of more than \$30,000, acquired after Oct. 7, 1998. This repayment term is up to 25 years. You would have a choice of:
 - **Fixed Payment:** You pay the same amount each month.
 - **Graduated Repayment:** Your payments start out low and increase every two years. This payment term is up to 10 years.
- 3 **Income Contingent Repayment (ICR):** In this plan, monthly payments are calculated each year on the basis of your adjusted gross income (*AGI, plus your spouse's income if you're married*), family size, and the total amount of your Direct Loans *each year*. The maximum repayment period is 25 years.
- 4 **Income-Based Repayment (IBR):** In this plan, the required monthly payment is based on your income during any period when you have a partial financial hardship. Monthly payment may be adjusted each year. This repayment period may exceed 10 years.
- 5 **Pay as You Earn Repayment:** This plan is for those who qualify for partial financial hardship. The payment amount may increase or decrease each year based on income and family size. Eligible student loans include Direct Loans as well as certain types of Federal Family Education Loan Program loans.

How do I enroll in or change my repayment plan?

- You can contact your student loan servicer to learn more about options for changing your repayment plan.
- Visit the [U.S. Department of Education Federal Student Aid Office](#) to enroll in an income-based repayment plan.

If you are an active duty service member, you may be eligible for specific repayment benefits. You can find more information through the [Consumer Financial Protection Bureau on Military Deferment](#).

What would my payments be under each repayment option?

The [U.S. Department of Education Federal Student Aid Office repayment estimator tool](#) can tell you what your payments would be based upon your actual loan information, including your repayment plan.

Note: *This calculator is made for borrowers who have not yet made their first payments. If you have already begun repayment, the FSA recommends contacting your servicer to get a more accurate estimate of what your new payments would be under the different plans.*

Consolidating your loans:

It may be simpler to combine all of your loans into one payment. Longer repayment structures may lower your monthly payment. However, they may increase your total interest costs over the life of the loan, and make your loan cost more.

Private student loans are not eligible for federal loan consolidation, but certain financial institutions such as banks and credit unions may offer refinancing programs.

If You Default:

Failure to make payments on your loan can have serious consequences. Your loan first becomes delinquent if your monthly payment is not received by the due date. You are considered "in default" of most federal student loans if your loan is more than 270 days past due. Loans in default are subject to late fees, *reasonable* collection fees and costs, court costs, attorney fees and garnishment of wages, and/or state and federal tax refunds.

If you are behind on your loan payments, contact your loan servicer *immediately* to find out how to bring your account up to date. You can read more about getting up to date on your loan repayment or loan rehabilitation with these resources:

- [Loan Rehabilitation: U.S. Department of Education Student Aid Office](#)
- [Rehabilitation: Consumer Financial Protection Bureau](#)

Where can I find more information on Repayment Plans?

- [Loan Consolidation: U.S. Department of Education Federal Student Aid Office](#)
- [Repayment Guidelines: U.S. Department of Education Federal Student Aid Office](#)
- [Federal Student Loan Consolidation: Consumer Financial Protection Bureau](#)

• Student Loan Servicers

Student Loan Servicers are companies that collect payments, respond to customer service inquiries, and do other administrative tasks associated with maintaining a student loan. They may be your original lender or a different company.

What can servicers do to help you?

- Answer questions about your student loan
- Counsel you on making your loan payments affordable
- Determine available repayment plan options
- Assist with loan consolidation
- Process deferments and forbearances
- Provide assistance with forgiveness, cancellation or discharge options

The monthly bill you receive for your student loan repayment will be from your student loan servicer.

How do I find my student loan servicer?

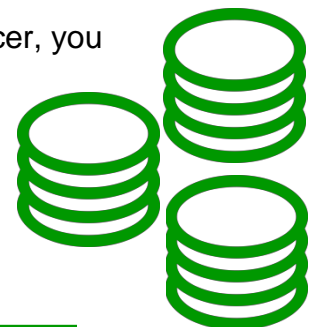
- **Federal Loans:**
 - Visit [National Student Loan Data System](#) to look up your federal student loans and determine your federal student loan servicers.
 - Visit [the Federal Student Aid Office Website](#) for contact information for federal student loan servicers.
- **Private Loans:**
 - If you have a private loan, contact your lender to determine who your student loan servicer is.

What should I know about working with student loan servicers?

- Do not ignore letters from your loan servicers, and notify your loan servicers of any change of address.
- Visit your loan servicer's website for contact and other information.
- When possible, communicate with your loan servicer in writing.
- Keep a log with the dates and details of your interactions with your loan servicer.
- Keep copies of all bills, receipts, letters, and e-mails from your loan servicer.
- Each loan has its own loan servicer. However, two or more of your loans may have the same servicer.
- Servicers may change while paying off your loan.
- If you have any questions about information from your student loan servicer, you should contact the Connecticut Department of Banking.

Where can I file a complaint or get help to resolve a dispute against a student loan servicer, third party student debt negotiator or debt collector?

- [Connecticut Department of Banking](#) at 1.800.831.7225
- [Consumer Financial Protection Bureau](#) at 1.855.411.2372



Where can I find more information about Student Loan Servicers?

- [Understanding Loan Servicers](#)
- [Additional Information about Loan Servicers](#)
- [Working with Loan Servicers](#)

• Loan Forgiveness Programs

Loan Forgiveness is the cancellation of all or some portion of your remaining federal student loan balance. If your loan is forgiven, you are no longer responsible for repayment.

[Public Service Loan Forgiveness Program \(PSLF\)](#)



The **PSLF Program** is intended to encourage you to enter and continue to work full-time in public service jobs. Under this program, you may qualify for forgiveness of the remaining balance due on your William D. Ford Federal Direct Loan Program loans after you have made 120 qualifying payments on those loans while employed full-time by certain public service employers. Any non-defaulted loan in the Direct Loan Program is eligible for loan forgiveness.

You should consult with a tax professional to determine how loan forgiveness may affect your personal income taxes.

[Teacher Loan Forgiveness Program](#)



The Teacher Loan Forgiveness Program encourages individuals to enter and continue in the teaching profession. Under this program, if you teach full time for five complete and consecutive academic years in certain elementary and secondary schools and educational service agencies that serve low-income families, and meet other qualifications, you may be eligible for forgiveness of up to a combined total of \$17,500 on your Direct Subsidized and Unsubsidized Loans and your Subsidized and Unsubsidized Federal Stafford Loans. If you have Direct PLUS Loans only, you are not eligible for this type of forgiveness.

Note: *If you are enrolled in an income-based repayment plan, you may be eligible for loan forgiveness after 20 to 25 years. You can find more information from the [U.S. Department of Education Financial Student Aid Office](#).*

Where can I find more information about Loan Forgiveness Programs?

- [Public Service Loan Forgiveness Program Information \(PDF\)](#)
- [FAQs on PSLF \(PDF\)](#)
- [Forgiveness, Cancellation, & Discharge: U.S. Department of Education Federal Student Aid Office](#)
- [For Borrowers: Consumer Financial Protection Bureau](#)
- [For Public Service Employers: Consumer Financial Protection Bureau](#)
- [American Student Assistance](#)

• Defense to Repayment

Eligible borrowers may in some unusual circumstances apply for discharge of some or all of their loans by submitting a Borrower Defense Claim with the U.S. Department of Education. A Borrower Defense Claim is a way for you to potentially no longer pay back your loan in the case you have experienced the circumstances described below.

In what circumstances would I assert a Borrower Defense claim?

Borrowers with federal Direct Loans are eligible to assert a claim for Borrower Defense if they took out federal loans to attend a school that:

- Made false or misleading statements about the value of an educational program or the financing needed to pay for a program
- Committed other improper or unlawful acts or omissions that would give rise to a cause of action against the school under applicable state law

How do I make a Borrower Defense claim?

- The U.S. Department of Education is developing a streamlined claims process for future use by borrowers wishing to assert a Borrower Defense claim. Once available, the Department plans to provide additional information regarding the new claims process [on their website](#).
- If you choose instead to submit your claim before the new process is available, you may submit materials via email to FSAOperations@ed.gov or by mail to: Department of Education, PO Box 194407, San Francisco, CA 94119.



A list of information you must include for all Borrower Defense Claims is listed on the [Debt Relief for Corinthian Colleges Students](#) page on the Department of Education Website.

What types of relief may be available?

- Borrowers who successfully assert a Borrower Defense claim may be eligible to obtain various forms of relief, including the following:
 - An official decision that you do not have to repay all or part of the loan and associated costs and fees
 - A change to your loan status saying you are not in default
 - An updated credit report that changes the negative information about your loan

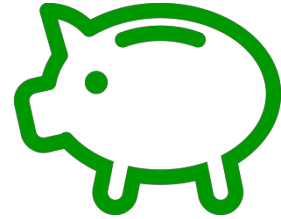
Where can I find more information about Defense to Repayment?

- [U.S. Department of Education Report on Borrower Defense](#)
- [Debt Relief for Corinthian College Students](#)

• Protecting Yourself from Scams

Student loan borrowers may be targeted by scammers promising to help them manage their student debt. Some signs of a student loan debt relief scam are:

- Charging illegal upfront fees
- Recurring monthly fees
- Charging for free government forms
- Pressuring you into signing a Power of Attorney authorization
- Official or governmental sounding names or logos



Where can I go with questions about student loan companies?

Before you send any money or give personal financial information to companies claiming to be a third-party negotiator or debt collector, check with the **Connecticut Department of Banking** or **Connecticut Department of Consumer Protection**.

Where can I file a complaint?

If you have paid money to an unlicensed company for help with loan consolidation, repayment plans, forbearance or deferment of payments, you should contact the [Connecticut Department of Banking](#) right away.

Where can I find more information about Protecting Myself from Scams?

- A complete list of licensed debt collection and debt negotiation companies is available from the [Connecticut Department of Banking](#). Once on their website, click on “Consumer Credit Licensing.”
- If you are uncertain whether a financial institution is legitimate, you may contact the [Connecticut Department of Banking](#) for a complete listing of all licensed lenders at 1.800.831.7225.
- Contact the [Connecticut Department of Consumer Protection](#) at 1.800.842.2649

● Glossary of Terms

[from StudentAid.gov Glossary](#)

Cancellation: The release of the borrower's obligation to repay all or a designated portion of principal and interest on a student loan. This is also called discharge or forgiveness of a loan.

Consolidation: The process of combining one or more loans into a single new loan.

Death Discharge: If you, the borrower, die, then your federal student loans will be discharged. If you are a parent PLUS loan borrower, then the loan may be discharged if you die, or if the student on whose behalf you obtained the loan dies.

Default: Failure to repay a loan according to the terms agreed to in the promissory note. For most federal student loans, you will default if you have not made a payment in more than 270 days. You may experience serious legal consequences if you default.

Deferment: A postponement of payment on a loan that is allowed under certain conditions and during which interest does not accrue on Direct Subsidized Loans, Subsidized Federal Stafford Loans, and Federal Perkins Loans. All other federal student loans that are deferred will continue to accrue interest. Any unpaid interest that accrued during the deferment period may be added to the principal balance (capitalized) of the loan(s).

Direct Consolidation Loan: A federal loan made by the U.S. Department of Education that allows you to combine one or more federal student loans into one new loan. As a result of consolidation, you will have to make only one payment each month on your federal loans, and the amount of time you have to repay your loan will be extended.

Direct Loan: A federal student loan, made through the William D. Ford Federal Direct Loan Program, for which eligible students and parents borrow directly from the U.S. Department of Education at participating schools. *Direct Subsidized Loans*, *Direct Unsubsidized Loans*, *Direct PLUS Loans*, and *Direct Consolidation Loans* are types of Direct Loans.

Discharge: The release of a borrower from the obligation to repay his or her loan.

Discharge in Bankruptcy: If you file Chapter 7 or Chapter 13 bankruptcy, you may have your loan discharged in bankruptcy only if the bankruptcy court finds that repayment would impose undue hardship on you and your dependents. This must be decided in an adversary proceeding in bankruptcy court. Your creditors may be present to challenge the request.

Federal Student Loan: A loan funded by the federal government to help pay for your education. A federal student loan is borrowed money you must repay with interest.

FFEL Program: Federal Family Education Loan Program

Federal Family Education Loan (FFEL) Program: Under this program, private lenders provided loans to students that were guaranteed by the federal government. These loans included Subsidized Federal Stafford Loans, Unsubsidized Federal Stafford, FFEL PLUS Loans, and FFEL Consolidation Loans. Federal student loans under the FFEL Program are no longer made by private lenders. Instead, all new federal student loans come directly from the U.S. Department of Education under the Direct Loan Program.

Federal Perkins Loan: A federal student loan, made by the recipient's school, for undergraduate and graduate students who demonstrate financial need. At the time this manual was drafted, Federal Perkins Loans were not available, although many borrowers still may be paying them back.

Fixed Interest Rate: A fixed interest rate means your interest rate will stay the same for the duration of your repayment period

Forbearance: A period during which your monthly loan payments are temporarily suspended or reduced. Your lender may grant you forbearance if you are willing but unable to make loan payments due to certain types of financial hardships. During forbearance, principal payments are postponed but interest continues to accrue. Unpaid interest that accrues during the forbearance will be added to the principal balance (capitalized) of your loan(s), increasing the total amount you owe.

Grace Period: A period of time after borrowers graduate, leave school, or drop below half-time enrollment where they are not required to make payments on certain federal student loans. Some federal student loans will accrue interest during the grace period, and if the interest is unpaid, it will be added to the principal balance of the loan when the repayment period begins.

Grant: Financial aid, often based on financial need, which does not need to be repaid (unless, for example, you withdraw from school and owe a refund).

Interest: A loan expense charged for the use of borrowed money. Interest is paid by a borrower to a lender. The expense is calculated as a percentage of the unpaid principal amount of the loan.

Loan Forgiveness: Loan forgiveness is the cancellation of all or some portion of your remaining federal student loan balance. If your loan is forgiven, you are no longer responsible for repaying that remaining portion of the loan.

Loan Servicer: A company that collects payments, responds to customer service inquiries, and performs other administrative tasks associated with maintaining a federal student loan on behalf of a lender. If you're unsure who your federal student loan servicer is, you can look it up in My Federal Student Aid.

New Borrower: Someone who has no outstanding balance on a Direct Loan or Federal Family Education Loan (FFEL) Program loan when he or she receives a Direct Loan or FFEL Program loan on or after a specific date.

PLUS Loan: A loan available to graduate students and parents of dependent undergraduate students for which the borrower is fully responsible for paying the interest regardless of the loan status.

Private Loan: A student loan made by a lender such as a bank, credit union, state agency, or school.

Qualifying Public Services: For the purposes of the Public Service Loan Forgiveness Program, a not-for-profit organization that is not tax-exempt under Section 501(c)(3) of the Internal Revenue Code is considered a qualifying employer *if it provides certain public services*.

Service Obligation: The teaching service requirement set out in the Agreement to Serve (ATS) that you must sign to receive a TEACH Grant. By signing the ATS, you agree to teach (1) full-time, (2) in a high-need field, (3) at a low-income school or educational service agency that serves certain low-income schools, and (4) for at least four complete academic years within eight years after completing (or ceasing enrollment in) the course of study for which you received the grant. If you do not complete your teaching service agreement, the amounts of the TEACH Grants you received will be converted to a Direct Unsubsidized Loan that you must repay with interest charges from the date of each TEACH Grant disbursement.

Subsidized Loans: A subsidized loan is based on financial need for which the federal government pays the interest that accrues while the borrower is in an in-school, grace, or deferment status. For Direct Subsidized Loans first disbursed between July 1, 2012, and July 1, 2014, the borrower will be responsible for paying any interest that accrues during the grace period. If the interest is not paid during the grace period, the interest will be added to the loan's principal balance.

Total and Permanent Disability Discharge (TPD): A TPD discharge relieves you from having to repay a William D. Ford Federal Direct Loan Program loan, Federal Family Education Loan (FFEL) Program loan, and/or Federal Perkins Loan (Perkins Loan) Program loan or complete a TEACH Grant service obligation on the basis of your total and permanent disability. Before your federal student loans or TEACH Grant service obligation can be discharged, you must provide information to the U.S. Department of Education to show that you are totally and permanently disabled. ED will evaluate the information and determine if you qualify for a TPD discharge.

Unpaid Refund Discharge: You may be eligible for a discharge of your Direct Loan or FFEL Program loan if you withdrew from school, but the school didn't pay a refund that it owed to the U.S. Department of Education or to the lender, as appropriate.

Unsubsidized Loans: A loan for which the borrower is fully responsible for paying the interest regardless of the loan status. Interest on unsubsidized loans accrues from the date of disbursement and continues throughout the life of the loan.

Variable Interest Rate: A variable interest rate means your interest rate may change during your repayment period.

William D. Ford Federal Direct Loan (Direct Loan) Program: The federal program that provides loans to eligible student and parent borrowers under Title IV of the Higher Education Act. Funds are provided by the federal government to eligible borrowers through participating schools.

• Web Address Index

Page 1: Welcome

Connecticut Student Financial Aid: <http://goo.gl/AS4DGH>

U.S. Department of Education: <http://www.ed.gov/>

Consumer Finance Protection Bureau: <http://www.consumerfinance.gov/>

Connecticut Office of Higher Education: <https://www.ctohe.org/>

Office of the Attorney General: <http://www.ct.gov/ag/site/default.asp>

Connecticut Department of Consumer Protection: <http://www.ct.gov/DCP/site/default.asp>

Connecticut Department of Banking: <http://www.ct.gov/dob/site/default.asp>

Page 3: Types of Federal Student Loans

Direct Subsidized Loans: <https://studentaid.ed.gov/sa/types/loans/subsidized-unsubsidized>

Direct Unsubsidized Loans: <https://studentaid.ed.gov/sa/types/loans/subsidized-unsubsidized>

Direct PLUS Loans: <https://studentaid.ed.gov/sa/types/loans/plus>

Direct Consolidation Loans: <https://studentaid.ed.gov/sa/repay-loans/consolidation>

Federal Perkins Loan Program: <https://studentaid.ed.gov/sa/types/loans/perkins>

Connecticut Higher Education Supplemental Loan Authority: <http://www.chesla.org/>

Federal vs. Private Loans: <https://studentaid.ed.gov/sa/types/loans/federal-vs-private>

"Paying for College": <http://www.ctohe.org/SFA/pdfs/SFABrochure.pdf>

Page 4: Your Repayment Planning

Log into the National Student Loan Data System: https://www.nslds.ed.gov/nslds/nslds_SA/

View a Free Copy of your Credit Report: <https://www.annualcreditreport.com/index.action>

Budgeting Tool: <https://studentaid.ed.gov/sa/prepare-for-college/budgeting/creating-your-budget>

Federal Student Loan Repayment Options: <https://goo.gl/wgQyxf>

Repay Student Debt Tool: <http://goo.gl/sKKD3W>

Repayment Plans: <https://studentaid.ed.gov/sa/repay-loans/understand/plans>

When you Graduate or Leave School: <http://www.direct.ed.gov/leaving.html>

Page 5: Repayment Plans

Enroll in Income-Based Repayment Plan: <https://goo.gl/8MjgFY>

Military Deferment: <http://goo.gl/EI7ueS>

Page 6: Repayment Plans

Federal Student Loan Repayment Estimator Tool: <https://goo.gl/d0r42j>

Loan Rehabilitation: <https://studentaid.ed.gov/sa/repay-loans/default/get-out#loan-rehab>

Loan Consolidation: <https://studentaid.ed.gov/sa/repay-loans/consolidation>

Repayment Guidelines: <http://www.direct.ed.gov/inrepayment.html>

Rehabilitation: <http://goo.gl/StVS6t>

Federal Student Loan Consolidation: <http://goo.gl/xUS8st>

Page 7: Student Loan Servicers

National Student Loan Data System: <http://www.nslds.ed.gov/>

Federal Student Aid – Loan Servicers: <https://goo.gl/Vr52kJ>

Connecticut Department of Banking: <http://www.ct.gov/dob/site/default.asp>

Consumer Finance Protection Bureau Submit a Complaint: <http://goo.gl/ohQcun>

Understanding Loan Servicers: <https://studentaid.ed.gov/sa/repay-loans/understand/servicers>

Additional Information about Loan Servicers: <https://goo.gl/Y5Tkjl>

Working with Loan Servicers: <http://goo.gl/N7TLXS>

Page 8: Loan Forgiveness Programs

Public Service Loan Forgiveness Program: <https://goo.gl/uwjO0k>

Teacher Loan Forgiveness Program: <https://goo.gl/J7fu06>

Financial Student Aid Office Repayment Options: <https://goo.gl/ekb9eJ>

Public Service Loan Forgiveness Program Information: <https://goo.gl/u6ZRqr>

FAQS on PSLF: <https://goo.gl/XZXKAc>

Forgiveness, Cancellation and Discharge: <https://goo.gl/HvSkqo>

Forgiveness (for Borrowers) from Consumer Financial Protection Bureau: <http://goo.gl/qfoybA>

Information for Public Service Employers: <http://goo.gl/eVcWGU>

American Student Assistance Loan Dispute and Discharge: <http://goo.gl/B2HevB>

Page 9: Defense to Repayment

Borrower Defense Claims Process and Information: <https://goo.gl/CzgrA5>

Department of Education Report on Borrower Defense: <https://goo.gl/ovhOmZ>

Page 10: Protecting Yourself From Scams

Connecticut Department of Banking Assistance Form: <http://goo.gl/84NbPx>

Connecticut Department of Consumer Protection Contact Page: <http://goo.gl/5oCFF6>

Page 11-13: Glossary of Terms

Federal Student Aid Glossary: <https://studentaid.ed.gov/sa/glossary>