

Trouble Making Payments?

You Have Options—Contact Us!

If you can't afford your student loan payments, don't wait to ask for help. Our experienced customer service team will:

- Answer your questions and explain your options
- Research short-term fixes for your past due balance, even if you can't afford to pay
- Suggest long-term repayment plans to lower your bill

Due Date Change

Sometimes you just need your bill to come at the right time. We can help you schedule your bills for a specific date each month.

Repayment Plan Change

Reducing your total monthly payment is usually the best long-term solution when you have trouble paying your student loans. We offer lots of repayment plans, including Income-Driven Repayment (IDR). IDR bases your payment on your family size and income.

Postpone Payments

You may qualify for a short-term period without payments. A deferment or forbearance can help clear your past due balance and may give you a few months without a bill, to reorganize your finances. There are pros and cons to both, so contact us to go over your options today.

Federal Loan Consolidation

Federal student loan consolidation allows you to combine one or more existing student loans into a single new loan with a new repayment schedule.

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The Pennsylvania Higher Education Assistance Agency (PHEAA) was created by the Pennsylvania General Assembly in 1963 to provide affordable access to higher education for PA students and families. Through the years, PHEAA has evolved into one of the nation's leading providers of student financial aid services, including the Commonwealth's state-based student loan program—PA Forward. PHEAA also serves millions of students through guaranty, servicing, financial aid processing, and other programs.

PHEAA's earnings are used to support the Agency's public service mission and to pay operating costs, including the administration of the PA State Grant Program and other state-funded student aid programs. This contribution from PHEAA saves the Commonwealth millions of dollars each year. PHEAA continues to devote energy, resources, and imagination to developing innovative ways to ease the financial burden of higher education for students, families, schools, and taxpayers.

PHEAA conducts student loan servicing operations nationally as American Education Services (AES).

pheaa.org



Pennsylvania Higher Education Assistance Agency

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DF-WCHBE 081023



We Can Help!

Call 1-800-328-0355 for free counseling from our loan experts



Contact us today: It's our job to find solutions that work for you, no matter what.



Default Consequences

Our number one priority right now is to make sure you don't default. Default happens when you miss too many payments, which is why we're reaching out. Our goal is to help you avoid any potential consequences of default, such as:

- Wage garnishment and seizure of your income tax returns.
- Loss of federal aid, such as future student loans or grants.
- Negative credit reporting, which can stay on your credit report for 7 to 10 years.

We know that falling behind can have devastating consequences. We'll do whatever we can do to help you avoid them. But ultimately, you also need to help yourself. And the way to do that is by contacting us, so that we can get to work as soon as possible.

Our knowledgeable loan counselors are specifically trained to help students avoid default even if you can't afford to pay anything today.



Ways to Pay

Direct Debit

Enjoy the convenience of having your payment electronically debited from your bank account each month. This is the single best way to assure timely payments.

Online

Authorize a one-time electronic payment to your account using your routing and account numbers.

Mail

Mail your check or money order to the address on your billing statement. **Be sure to include your account number on your payment.**

Phone

Authorize a one-time electronic payment from your checking or savings account by calling 1-800-328-0355.

Like us at [facebook.com/YouCanDealWithIt!](https://www.facebook.com/YouCanDealWithIt/)



Find advice on how to deal with common financial situations facing today's college students and recent graduates.



Next Steps

Contact us at 1-800-328-0355 to discuss your situation. We want to understand what's going on so that we can help you find a solution.