

# Ask an Expert – Federal Student Loan Payment Pause Extended

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Amanda Christensen | January 14, 2022



Those who have borrowed federal student loans have received another extension on the repayment from the U.S. Department of Education. The payment pause has been extended through May 1, 2022, and takes effect for all qualifying borrowers, with no opt-in needed. In fact, if you are contacted by someone who tells you he or she can help you sign up for this benefit, it is a scam.

Understanding key details of this relief program is important for all borrowers. Here's a summary of the latest program relief details some people may be missing:

- The temporary payment relief is extended to borrowers with **qualifying** federal student loans. Some federal loans (Family Federal Education Loan, Perkins Loans, etc.) don't qualify. Contact your federal loan servicer ([www.studentaid.gov](http://www.studentaid.gov)) to find out if your loans are eligible.
- If your loans qualify, the U.S. Department of Education has **automatically** switched the status of your loans to "administrative forbearance," and no payments are required until May 1, 2022. If you previously set up automatic payments, check to see if any payments have been processed since March 13, 2020. If so, it is possible to get a refund.
- If you have defaulted on any federal student loans, the U.S. Department of Education has paused collection calls and billing statements through May 1, 2022. If your employer continues to garnish your wages, you will get a refund.

- You do have the option to keep making payments. In fact, any payments made during this 0% interest forbearance period will help you pay off your debt faster.

Remember, this relief program only applies to federal student loans. If you are still unsure about the type of loans you have, here are two things you can do:

1. Pull your credit report free of charge at [www.annualcreditreport.com](http://www.annualcreditreport.com). Look it over and find your student loan lender or servicer. Compare it to the complete list of federal loan servicers found at <https://studentaid.gov/manage-loans/repayment/servicers>.
2. Confirm which of your loans are federal by checking <https://studentaid.gov/fsa-id/sign-in/landing> or calling the Federal Student Aid Information Center (FSAIC) at 1-800-433-3243.

For further financial tips and information to help improve your financial wellness, visit [Utah Money Moms and Empowering Financial Wellness](#).

## Contact

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