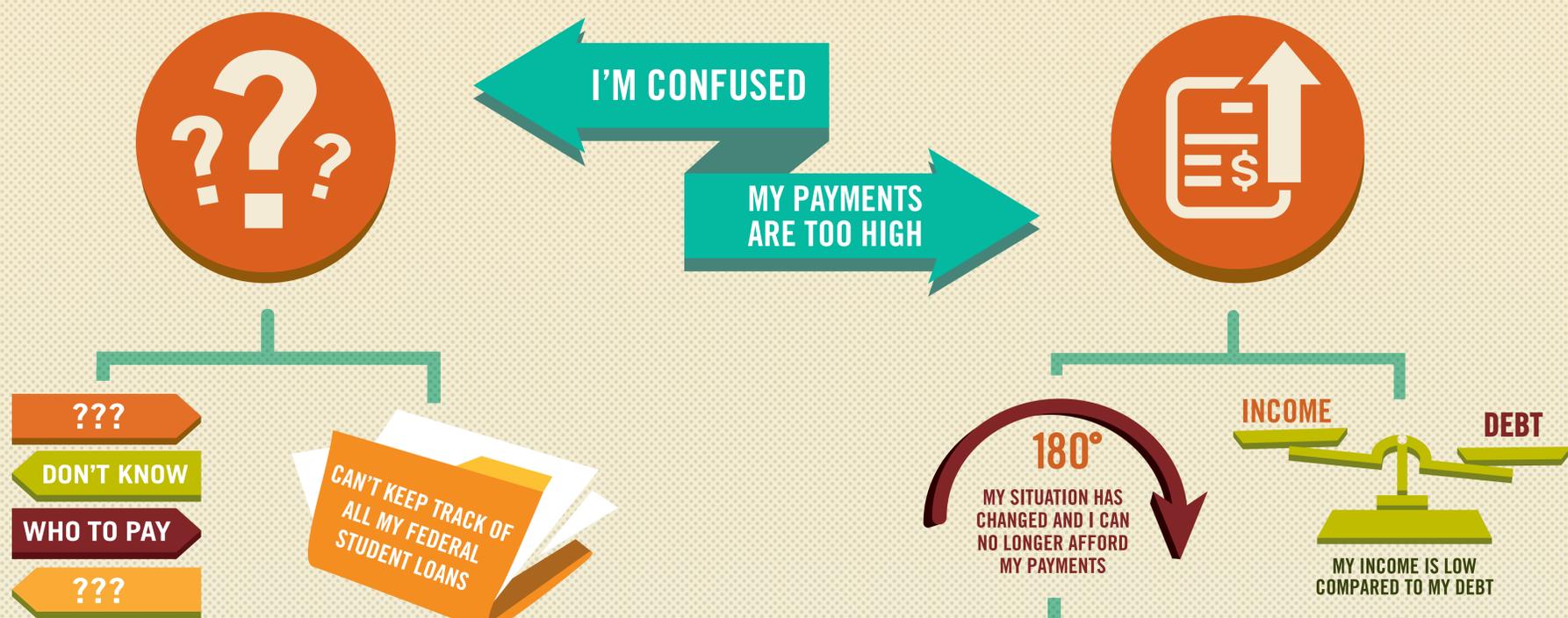


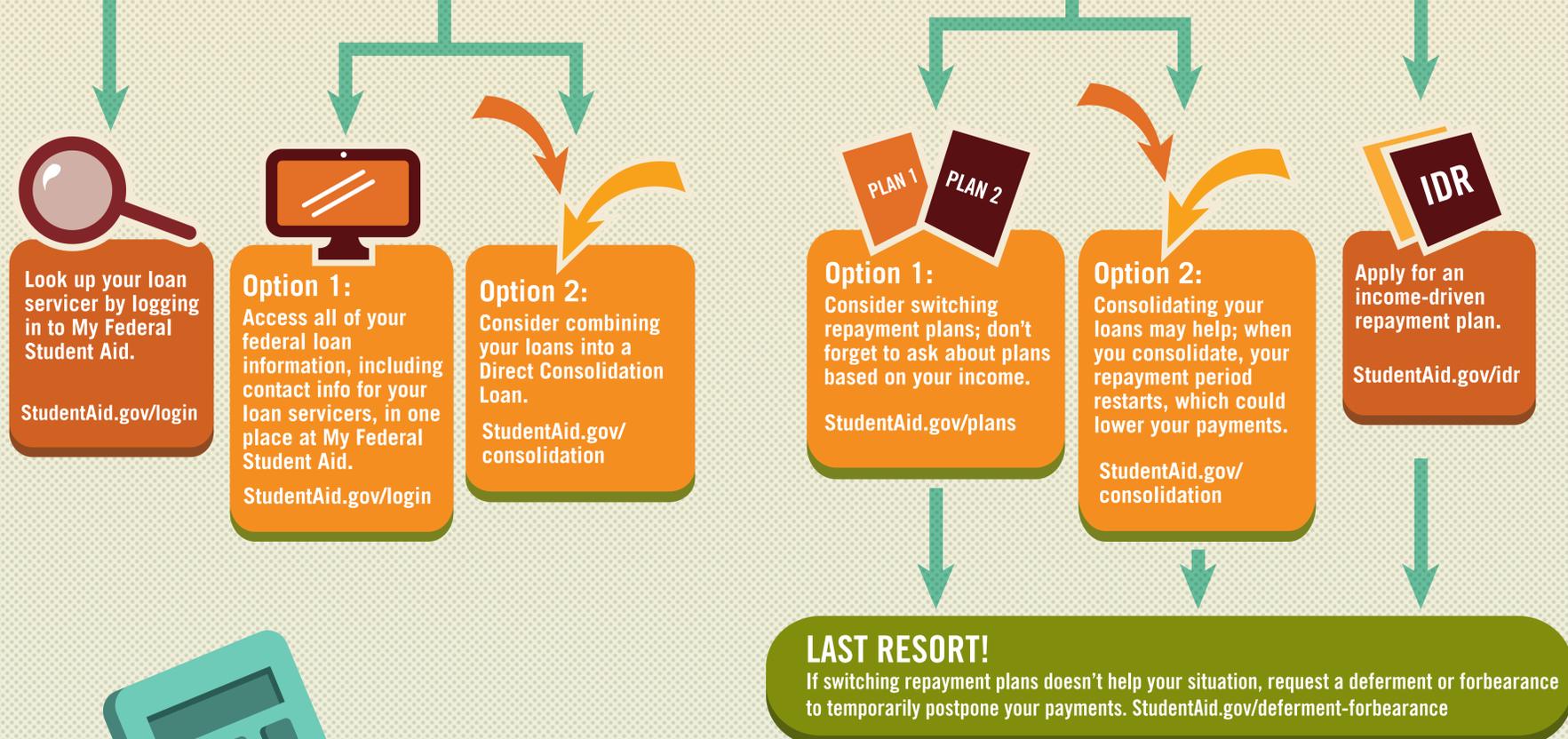
# TROUBLE MAKING YOUR FEDERAL STUDENT LOAN PAYMENTS?

*We can help you get back on track.*

## WHY ARE YOU HAVING TROUBLE?



## HERE'S WHAT YOU CAN DO



Use the Repayment Estimator to find out if you might qualify for a repayment plan with a lower monthly payment. [StudentAid.gov/repayment-estimator](http://StudentAid.gov/repayment-estimator)

**NEED HELP FIGURING IT ALL OUT? NO PROBLEM. YOUR LOAN SERVICER CAN HELP YOU MAKE A DECISION THAT BEST FITS YOUR FINANCIAL SITUATION.**

For information on loan servicers, including their contact information, visit [StudentAid.gov/servicer](http://StudentAid.gov/servicer).  
For information on loan repayment, visit [StudentAid.gov/repay](http://StudentAid.gov/repay).