

# For Members of the U.S. Armed Forces

What you need to know about your  
federal student loans

## **Thank you for your service**

As America's servicemen and servicewomen, you've always been there for us when we needed you.

The Department of Education and your student loan servicers appreciate the sacrifices you make for our country and we want to be there for you, too. Our teams of dedicated customer care representatives can help you access benefits available on your loans, review repayment options, and help you create a plan to manage your student loans while you are far from home.

## **Benefits for members of the armed forces**

## Helpful tips for active duty or if you are deployed

1. Consider granting power of attorney to an individual you trust to allow them to manage your financial matters, including your student loans. The person to whom you give power of attorney can sign documents and act on your behalf. The legal assistance office on your military base can assist with establishing a power of attorney. As an alternative, you can provide your servicer with the name of the person you approve to receive information about your loan.
2. Establish an account on your servicer's website, which will allow you to view information about your student loan and make payments online.
3. Provide your servicer with your current contact information, including an e-mail address, to ease communication.
4. Make interest payments, even if you have military deferment available to you. This will keep your balance from increasing and could save you money in the long run.
5. Review your repayment options. Repayment plans based on your income may provide a better outcome for federal student loans, as you may qualify for a low payment and loan forgiveness.
6. Sign up for automatic payments to help keep your loan in good standing.
7. Place an active duty alert on your credit report to reduce the risk that you'll become a victim of identity theft. When a business sees an active duty alert on your credit report, it must verify your identity before issuing credit. You may designate a personal representative (a spouse or another trusted person) who can act on your behalf to verify your identity or remove your active duty alert if needed.

## Useful student loan resources

RESOURCE	DESCRIPTION
<b>Federal Student Aid</b> <a href="http://StudentAid.gov">StudentAid.gov</a> • 1-800-4-FED-AID	Learn more about repayment plans, deferment and forbearance, and other options to help you repay your federal student loans.
<b>National Student Loan Data System (NSLDS®)</b> <a href="http://nsls.ed.gov">nsls.ed.gov</a>	Find out who is servicing your federal loans with NSLDS's comprehensive database.
<b>DOD Student Loan Repayment Program</b> <a href="http://Military.com/Resources/ResourcesContent/0,13964,44245--,00.html">Military.com/Resources/ResourcesContent/0,13964,44245--,00.html</a>	Information and resources for student loan repayment in various service branches.
<b>Servicemembers Civil Relief Act (SCRA)</b> <a href="http://Dmdc.osd.mil/appj/scra/">Dmdc.osd.mil/appj/scra/</a>	Get more information about the benefits available through SCRA.
<b>Equifax - <a href="http://Equifax.com">Equifax.com</a></b> <b>Experian -</b>	



If you have a Sallie Mae-serviced student loan, we're here to help you.

**Website:** [SallieMae.com/Military](http://SallieMae.com/Military)

**Online:** [SallieMae.com](http://SallieMae.com) (log into your online account)

**Call:** 855-284-4879

**Fax:** 800-848-1949

**Hours:** M-F 8am - 8pm (ET)

Outside of business hours, leave a message and a specialist will return your call

**Email:** [MilitaryBenefits@SallieMae.com](mailto:MilitaryBenefits@SallieMae.com)

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This brochure has been developed collaboratively by the U.S. Department of Education and the following Title IV Student Loan Servicers:

**FedLoan Servicing**

**Great Lakes Educational Loan Services, Inc.**

**Nelnet Education Loan Servicing**

**Sallie Mae Department of Education Loan Services**

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