

The COVID-19 emergency relief for federal student loan borrowers ends January 31, 2022. Prepare for your loan payments to begin again by completing this checklist.

- Verify your loan types, servicer info, and contact info at [StudentAid.gov](https://studentaid.gov). Take screen shots of your current info.



- Log in to your [loan servicer\(s\)](#) sites to confirm your upcoming payment details and contact information. Take screen shots of your current info.



- Revisit your budget and use [Federal Student Aid's Loan Simulator](#) to ensure your payment is affordable and you're on the best plan for your situation.



- Apply for or recertify your [income-driven repayment plan](#) if it's the right path for you.



- Avoid federal student [loan scams](#).

