Understanding Your Federal Student Loans

Identifying your Servicer

To find out who your loan servicer is,
- visit your account dashboard at and scroll down to the “My Loan Servicers” section, or
- call the Federal Student Aid Information Center (FSAIC) at 1-800-433-3243.

Whom to Contact for Loan Information

If your loan is for the current or upcoming school year, contact the Office of Student Financial Support directly for information about
- loan status,
- the timeframes for cancelling all or part of your loan or loan disbursement, and
- loan disbursement amounts and timing.

Only your school's financial aid office can provide this information. If your loan was disbursed in a past school year and you're still in school, keep your contact information up to date with your school and contact your loan servicer when you
- withdraw,
- graduate,
- drop below half-time enrollment, or
- stop going to school.

If you're no longer in school, contact your loan servicer when you
- change your name, address, or phone number;
- need help making your loan payment;
- have a question about your bill; or
- have other questions about your student loan.

Resources & Tools

Loan Simulator helps you calculate student loan payments and choose a loan repayment option that best meets your needs and goals. You can also use it to decide whether to consolidate your student loans.

Standard Loan Payment Calculator helps you estimate your student loan payments under a standard repayment plan.

Income-Based Repayment Calculator helps you estimate your student loan payments under an income-based repayment calculator.

Tips to Avoid Default

HTTPS://SFS.JHU.EDU/TYPES-OF-AID/LOAN-OPTIONS/