



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.

| Dependent Students (except students whose parents are unable to obtain PLUS Loans) | Independent Students (and dependent undergraduate students whose parents are unable to obtain PLUS Loans) |
|---|--|
| \$5,500-No more than \$3,500 of this amount may be in subsidized loans. | \$9,500-No more than \$3,500 of this amount may be in subsidized loans. |
| \$6,500-No more than \$4,500 of this amount may be in subsidized loans. | \$10,500-No more than \$4,500 of this amount may be in subsidized loans. |
| \$7,500 per year-No more than \$5,500 of this amount may be in subsidized loans. | \$12,500-No more than \$5,500 of this amount may be in subsidized loans. |
| Not Applicable (all graduate and professional degree students are considered independent). | \$20,500 (unsubsidized only). |
| \$31,000-No more than \$23,000 of this amount may be in subsidized loans. | \$57,500 for undergraduates-No more than \$23,000 of this amount may be in subsidized loans. \$138,500 for graduate or professional students-No more than \$65,500 of this amount may be in subsidized loans. The graduate aggregate limit includes all federal loans received for undergraduate study. |

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](#)