



Student Loan Contact Information

Department of Ed/Great Lakes Servicing (581) www.mygreatlakes.org/educate (800)236-4300	HESC/EdFinancial https://edfinancial.com/home (855)337-6884
Department of Ed/Nelnet Servicing (580) www.nelnet.com (888)486-4722	OSLA Servicing https://public.osla.org/ (866)264-9762
Department of Ed/Mohela Servicing(500) www.mohela.com (888) 866-4352	Cornerstone www.mycornerstoneloan.org (800)663-1662
Department of Ed/Navient Servicing www.Navient.com (800)772-1300	Granite State- GSMR https://gsmr.org/ (888)556-0022
FedLoanServicing/ PHEAA Servicing (579) https://myfedloan.org/ (800)699-2908	NATIONAL STUDENT LOAN DATA SYSTEM https://nslds.ed.gov/nslds/nslds_SA/ (800) 433-3243

(this site offers repayment calculators and definitions for loan repayment options)

University Accounting Services

CARROLL COLLEGE PERKINS LOAN SERVICER

UAS

PO Box 932

Brookfield, WI 53008-0932

1-800-999-6227

www.uaservice.com

Student Loan Ombudsman

Ombudsman.ed.gov

toll free 877-557-2575

Student Assistance Foundation/MHESAC

NOTE: Also may show as WELLS FARGO ELT MHESAC

2500 BROADWAY

HELENA, MT 596203104

800-852-2761

www.safmt.org

Wells Fargo

Wells Fargo Education Fin Svcs

301 East 58th Street North

Sioux Falls, SD 57104-0422

800-658-3567

<https://www.wellsfargo.com/student/>

Sallie Mae Private Loans

800-4-Sallie (800-472-5543)

www.SallieMae.com

Other handy numbers and websites

- **Carroll College Financial Aid Office**
800-992-3648 ext. 5424 fax 406-447-5187
www.carroll.edu/finaid
- **Bank of North Dakota**
1-800-472-2166 ext 328.5763
www.banknd.nd.gov
- **Discover Student Loans**
1-877-728-3030
<https://www.discover.com/student-loans/>
- **Federal Student Aid website**
Studentaid.ed.gov/sa/repay-loans

Checklist for Successfully Manage Your Student Loans

Whether you have graduated or have decided to pursue other goals, repayment of your federal student loans will begin soon. Avoid problems with these simple steps.

- KEEP IN CONTACT with ALL your lenders.** Create an online login on your servicer's web page. Insure your contact information is current and correct. Use a web or e-mail address other than your Carroll email as it will be shut off after you leave. See reverse side for contact information and web pages.
- Locate all your loans.** Your servicer is the company that will send your student loan bills. Know who they are. Make sure you have all of them identified. If you are unsure who your servicer(s) are use NSLDS.ed.gov to review your federal loans.
- Know when your payments start.** Federal student loan repayment begins after your grace period: The grace period starts any time you drop below half-time enrollment. **NOTE:** If you previously took time off or dropped below halftime enrollment, you may have used up your grace period.
 - 6-months for Direct Stafford Loans.
 - 9 months for Federal Perkins Loans.
 - Private loan grace periods vary by lender.
- Choose a repayment plan.** Federal repayment plans determine, in part, how long you will have to repay your loans and the size of your payments. If you need to pay less than standard payments, you may be eligible to choose an alternate repayment plan change your repayment plan. Also, ask your servicer if they offer any additional options or repayment incentives.
- Consider consolidation.** If you have multiple federal student loans with different lenders or servicers, consolidation allows you to combine them into one new loan. The advantage of consolidation is being able to conveniently manage your loans in one place. It may also reduce your payment amount. Go to Studentloans.gov and click on the Repayment and Consolidation button.
- Ask about Deferments.** Know your options for suspending your federal student loan payments with a deferment. If you are unemployed or facing an economic hardship, you may qualify to suspend your payments with a deferment or forbearance.
- Learn about the pros and cons of forbearance.** Like a deferment, forbearance is a temporary adjustment to your monthly repayment plan. However, unlike a deferment, both subsidized and unsubsidized portions of your loans continue to accrue interest during forbearance. In many cases, this interest may be added onto your principal loan balance (capitalized). Changing your repayment plan to lower your payments or applying for a deferment is strongly recommended before applying for forbearance. Your lender or servicer can confirm your eligibility for deferment or forbearance.