Student Loan Contact Information

<table>
<thead>
<tr>
<th>Department of Ed/Great Lakes Servicing (581)</th>
<th>HESC/EdFinancial</th>
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<tbody>
<tr>
<td><a href="http://www.mygreatlakes.org/educate">www.mygreatlakes.org/educate</a></td>
<td><a href="https://edfinancial.com/home">https://edfinancial.com/home</a></td>
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<tr>
<td>(800)236-4300</td>
<td>(855)337-6884</td>
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<tr>
<th>Department of Ed/Nelnet Servicing (580)</th>
<th>OSLA Servicing</th>
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<tr>
<td><a href="http://www.nelnet.com">www.nelnet.com</a></td>
<td><a href="https://public.osla.org/">https://public.osla.org/</a></td>
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<tr>
<td>(888)486-4722</td>
<td>(866)264-9762</td>
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<tr>
<th>Department of Ed/Mohela Servicing(500)</th>
<th>Cornerstone</th>
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<tr>
<td><a href="http://www.mohela.com">www.mohela.com</a></td>
<td><a href="http://www.mycornerstoneloan.org">www.mycornerstoneloan.org</a></td>
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<tr>
<td>(888) 866-4352</td>
<td>(800)663-1662</td>
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<tr>
<th>Department of Ed/Navient Servicing</th>
<th>Granite State- GSMR</th>
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<tr>
<td>(800)772-1300</td>
<td>(888)556-0022</td>
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<tr>
<th>FedLoanServicing/ PHEAA Servicing (579)</th>
<th>NATIONAL STUDENT LOAN DATA SYSTEM</th>
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<tr>
<td>(800)699-2908</td>
<td>(800) 433-3243</td>
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**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

**Other handy numbers and websites**

Carroll College Financial Aid Office
800-992-3648 ext. 5424 fax 406-447-5187
www.carroll.edu/finaid

Federal Student Aid website
Studentaid.ed.gov/sa/repay-loans

**Student Assistance Foundation**

303 Irene St
Helena MT 59601
406-495-7800
www.safmt.org

**Wells Fargo Private Loans**

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

**Bank of North Dakota Private Loans**

1-701-328-5660
www.banknd.nd.gov

**Discover Private Student Loans**

1-877-728-3030
https://www.discover.com/student-loans/

**College Ave Private Student Loans**

1-844-422-7502

**SunTrust Bank Private Student Loans**

1-866-232-3889
**Checklist for Successfully Managing 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, visit: https://nslds.ed.gov/nslds/nslds_SA/ 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 half-time 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. Visit: https://studentaid.gov/app/launchConsolidation.action

- **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.

**Updated 02/05/2020**