Student Loan Contact Information

Student Assistance Foundation/MHESAC
NOTE: Also may show as WELLS FARGO ELT MHESAC
2500 BROADWAY
HELENA, MT 596203104
800-852-2761
www.safmt.org

Well Fargo
Wells Fargo Education Fin Svcs
301 East 58th Street North
Sioux Falls, SD 57104-0422
800-658-3567
www.wellsfargo.com/student/

Sallie Mae Private Loans
800-4-Sallie (800-472-5543)
www.SallieMae.com

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
www.ombudsman.ed.gov, toll free 877-557-2575

Other handy numbers and websites

- Carroll College Financial Aid Office
  1601 N Benton Ave
  Helena MT 59625
  Fax number: 406-447-5187
  800-992-3648 ext. 5424
  fao@carroll.edu
  www.carroll.edu/finaid
- Sallie Mae 1-888-272-5543
- 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
  (this site offers loan repayment calculators and definitions for loan repayment plan options)
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 temporarily suspending your federal student loan payments with a deferment. If you’re unemployed or facing an economic hardship, you may qualify to temporarily 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.