



### Borrowers in Repayment

Auto-debit payments are suspended during the administrative forbearance. Any auto-debit payments processed between March 13, 2020, and September 30, 2021, can be refunded to you. Contact your loan servicer to request that your payment be refunded.

If your wages are being garnished to repay a federal loan, your Human Resources department will receive a letter from the Department of Education instructing them to stop your wage garnishment. If the Department of Education receives funds from a garnishment between March 13, 2020, and September 30, 2021, they will refund your garnished wages.

If you don't want to be placed on administrative forbearance and want to continue making payments, contact your loan servicer to opt out of the administrative forbearance, and your auto-debit payments will resume. Continuing to make payments during the administrative forbearance could help you pay down your loan balance more quickly because the full amount of a payment will be applied to principal once all interest accrued prior to March 13, 2020, is paid.