



Account Home

Hello Robert Sims

Your Account Alerts (4)

- COVID-19 Information

Check mohela.com/covid19 for information regarding student loan payments restarting, updates about student loan processing, and COVID-19.

New Message For Direct Loan Borrowers Serviced by MOHELA:

COVID-19 emergency relief for federal student loans has been extended through December 31, 2022. Visit StudentAid.gov/coronavirus for updates.

During this time no interest is accruing. In addition, no payment will be due until after the payment pause ends, unless you opted out of the forbearance (payment pause).

- Income-Driven Repayment and Public Service Loan Forgiveness Program Account Adjustment

U.S. Department of Education (ED) revealed several changes and updates that will bring borrowers closer to forgiveness under income-driven repayment (IDR) plans. ED will begin work on implementing these changes immediately, but borrowers will not see the effect in their accounts until fall of 2022. [Learn more about the account adjustment.](#)

- PSLF Information

If you currently work or previously worked full-time for a government or not-for-profit, you may qualify for Public Service Loan forgiveness. Now, for a limited time through October 31st, 2022, borrowers may receive credit for past periods of repayment that would otherwise not qualify for PSLF. If you have any FFELP loans or Perkins, those loans must be consolidated into a Direct Consolidation Loan by October 31st, 2022, since only Direct Loans are eligible for PSLF. Before you consolidate or apply for PSLF, you can verify eligible employment by completing Step 1 of the [PSLF help tool at StudentAid.gov](#).

[Learn more about this limited waiver opportunity.](#)

- Student Loan Debt Relief

On Aug. 24, 2022, the Biden-Harris Administration announced a Student Debt Relief Plan that includes one-time student loan debt relief targeted to low- and middle-income families.

The U.S. Department of Education will provide up to \$20,000 in debt relief to Federal Pell Grant recipients and up to \$10,000 in debt relief to non-Pell Grant recipients. Borrowers with loans held by U.S. Department of Education are eligible for this relief if their individual income is less than \$125,000 (or \$250,000 for households). Nearly 8 million borrowers may be eligible to receive relief automatically because relevant income data is already available to the U.S. Department of Education. If the U.S. Department of Education doesn't have your income data, the Administration will launch a simple application which will be available by early October. Once a borrower completes the application, they can expect relief within 4-6 weeks. Borrowers are advised to apply before November 15th in order to receive relief before the payment pause expires on December 31, 2022.

To learn more about the Student Loan Debt Relief Plan and review Frequently Asked Questions, please visit Studentaid.gov/debt-relief-announcement.

Signing up for automatic monthly payment withdrawals through our Auto Debit program provides the benefit of a .25% interest rate reduction.

[Learn more about this money saving opportunity](#) and how to apply.

Account: 3539595032

Payment Information

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Next Payment

Total Amount Due: \$0.00
Next Payment Date:
Current Amount Due: \$0.00
Past Due Amount: \$0.00

[Pay Now](#)

Most Recent Payment

Total: \$0.00
Recent Payment Date:
Posted Date:
Applied to Principal: \$0.00
Interest: \$0.00

[View Payment History](#)

Pending Payments

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Pending payments are payments that have been scheduled OR are in processing, but not posted to your account yet. Web and Phone payments that have future payment effective dates can be canceled by using the Cancel Payment link found in the Action column. Auto Debit payments that have future payments effective dates may be managed on the [Auto Debit page](#).

All payments received have been posted to your account.

Loan Overview

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Balance Overview

Current Principal: \$174,056.99
Accrued Interest as of 10/20/22: \$66,520.61
Payoff Amount as of 10/20/22: \$240,577.60

Please click "**ESTIMATE EARLY PAYOFF**" to calculate an amount based upon today's date.

[Estimate Early Payoff](#)

Account Summary

Original Principal: \$152,707.99
Active Interest Rate: 0.000%
Interest Rate After 0%: 7.500%
Loan Status: Forbearance
Loan Status End Date: 12/31/22
Current Repayment Plan: Income Based
Monthly Payment Amount: \$2,058.10

[View Repayment Options](#)

Account Options

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Federal Student Loan Management

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Mobile Apps



Contact Info

Direct Loan (DL) / Federal Family Education Loan (FFEL) Servicing:
888.866.4352 (Toll Free)
636.532.0600 (International)
TTY: Dial 711

Fax:
866.222.7060 (Toll Free)
636.787.2790 (International)

Public Service Loan Forgiveness:
855.265.4038 (Toll Free)

Direct Loan (DL) / Federal Family Education Loan (FFEL) Servicing & Public Service Loan Forgiveness (PSLF) Information:

Hours of Operation:

Monday - Friday: 7 AM – 10 PM CT
Saturday: 9 AM – 1 PM CT

CASHLoan Servicing:

888.866.4352 (Toll Free)
Monday - Thursday: 7 AM – 9 PM CT
Friday: 7 AM – 5 PM CT