# Helping you navigate the path to successful repayment



DEPARTMENT OF EDUCATION LOAN SERVICING

### Navient — Department of Education Loan Servicing

The path that leads to successful student loan repayment is easier when you have the right guide. Please contact us whenever you have a question about your student loans. We're here to help you on your path to financial success.

#### Manage Your Account Online

Empower yourself! Sign up to manage your account online at Navient.com and you can quickly and easily:

- Update your address, phone number, and email address
- Sign up for eDelivery, to receive your Navient correspondence electronically
- Make a payment or schedule future payments
- Pay extra and choose how the extra funds will be applied to your loans
- Enroll in Auto Pay to save money and help ensure on-time payments<sup>1</sup>

Having trouble making payments? We can help! Sign in to your online account to:

- Model and compare repayment plans including plans with payments based on your income – and select the one that's best for you
- Learn more about deferment and forbearance<sup>2</sup> (to be used during temporary financial difficulty)

Visit us at Navient.com for more information. We're here to help you on your path to financial success.

# Navient-serviced U.S. Department of Education (ED) Loans

#### **Customer Service**

Phone: 800-722-1300

Monday - Thursday  $8\,am$  -  $9\,pm$  ET

and Friday 8 am - 8 pm ET

Fax: 866-266-0178

International Phone: 317-806-0580 International Fax: 570-706-8563

TDD: 877-713-3833

#### **Payments**

Navient-U.S. Department of Education Loan Servicing P.O. Box 4450 Portland, OR 97208-4450

#### Correspondence

Navient-U.S. Department of Education Loan Servicing P.O. Box 9635 Wilkes-Barre, PA 18773-9635

#### Navient.com

#### Student Loan Benefits for Members of the U.S. Armed Forces



America's servicemen and servicewomen have always been there for us and the U.S. Department of Education (ED) and student loan servicers appreciate the sacrifices military personnel make for our country. You may be eligible for special student loan benefits and repayment options available from ED and the U.S. Department of Defense. Navient's team of dedicated customer care representatives can help access benefits available on loans, review repayment options, and help create a plan to manage student loans while you are far from home. For additional information, including eligibility information and required documentation, visit Navient.com/Military.

<sup>&</sup>lt;sup>1</sup> Recurring automatic monthly payment must be successfully deducted from a designated bank account for interest rate reduction to apply. Benefit suspended during periods of forbearance and certain deferments.

<sup>&</sup>lt;sup>2</sup> During periods of deferment, the federal government pays the interest on subsidized federal loans, and you are responsible for paying the interest on unsubsidized federal loans and private loans. During periods of forbearance, you are responsible for paying the interest on subsidized federal loans, unsubsidized federal loans, and private loans.

Federal Student Loan Servicers		
Navient	800-722-1300	navient.com
FedLoan Servicing (PHEAA)	800-699-2908	myfedloan.org
Great Lakes Educational Loan Services, Inc.	800-236-4300	mygreatlakes.org
Nelnet	888-486-4722	nelnet.com
HESC / Edfinancial	800-337-6884	edfinancial.com
Granite State - GSMR	888-556-0022	gsmr.org
MOHELA	888-866-4352	mohela.com
OSLA Servicing	866-264-9762	osla.org

## **Additional Resources**



Turbocharge your career with our series of 25+ YouTube videos on a variety of career topics. The videos feature practical advice for anyone, from young professionals to seasoned pros. Navient customers can find the videos by logging in to Navient.com and clicking the Playbook link in the Learn section.

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