



When It's Time to Pay

After your child graduates college or drops below half-time status, they'll enter their six-month grace period, and afterward, their repayment stage will begin.

The #1 thing to remember about paying back loans is that loan servicer(s) are here to help—especially when your child is having trouble making their payments. Servicers have ways to help borrowers better afford their payments and keep their account up to date, so borrowers don't hurt their credit.

Here are a few other things to keep in mind:

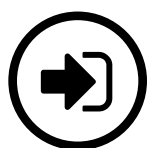
- Unlike with Parent PLUS loans, your child will have a six-month grace period before they must begin paying Federal Stafford Loans back. During this grace period, your child should find out who their loan servicers are, explore repayment plans, and learn about [loan consolidation](https://studentaid.ed.gov/sa/repay-loans/consolidation) (<https://studentaid.ed.gov/sa/repay-loans/consolidation>), which can give them one easy-to-remember payment per month. Your child may also pay down on their loans while in grace to lower their total loan amount.
- A student borrower can set up one or more people to be authorized payers on their student loan account—this means you or other relatives can conveniently make payments on your child's student loans. To learn more about authorized payers, visit the [FAQs \(/faqs#ap\)](#) section of our website.
- Both schools and the Department of Education offer [exit counseling](http://www.nsls.ed.gov/nsls_SA/SaEcWelcome.do) (http://www.nsls.ed.gov/nsls_SA/SaEcWelcome.do) to prepare your child for repaying their loans and managing their finances.
- A variety of different [resources \(/in-repayment/\)](#) are available regarding what to expect during repayment.
- [Different repayment plans \(/lower-payments\)](#) are available to make student loan payments best fit you and your child's budget. If you ever have trouble making your payment, call your servicer right

away so they can help.

- By making automatic payments from a bank account via our [Auto debit \(/how-to-make-a-payment/#hook-kwikpay\)](#) service or getting [text alert reminders \(/how-to-make-a-payment/#hook-mobile\)](#), it's even easier for you and your child to stay on track with your monthly payments.
- If you or your child is unable to make your monthly payment, consider [deferment or forbearance \(/postpone-your-payments\)](#) to temporarily postpone payments without hurting your credit.
- Be aware that certain student-loan payments qualify for student [student loan interest tax deductions \(http://www.irs.gov/taxtopics/tc456.html\)](#). Talk to your tax advisor to learn more.

If you or your child has questions about repayment, please [contact us \(/contact\)](#)! We're here to help.

We're Open 24/7



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[Calculator \(https://studentloans.gov/myDirectLoan/mobile/repayment/repaymentEstimator.action\)](https://studentloans.gov/myDirectLoan/mobile/repayment/repaymentEstimator.action)

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[Alternative Formats \(/alternative-formats\)](/alternative-formats)

[Federal Student Loans 101 \(/federal-student-loans-101\)](/federal-student-loans-101)

[Financial Aid Professionals \(http://nelnetloanservicing.com/\)](http://nelnetloanservicing.com/)

[Department of Education Accessibility Statement \(/ed-accessibility-statement\)](/ed-accessibility-statement)

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