



FOUR EASY WAYS TO AVOID Delinquency or Default on Your Student Loan

Are you struggling to make your student loan payments? We're here to help with four easy ways to avoid delinquency or default. Now, you can quickly take the necessary steps to take care of your student loan(s).

- 1. Nelnet.com:** Log in to your account at Nelnet.com to lower your payments by clicking on the Lower My Payments link—or if you're struggling to make any sort of payment at this time, choose the Postpone My Payment (Deferment/Forbearance) link under the Repayment Options section.
- 2. Web Chat:** After you're logged in at Nelnet.com, you can choose to discuss your deferment or forbearance options with one of our professionals via web chat. To access web chat, click on the Chat Now link toward the top right portion of your screen.

NOTE: The Chat Now link isn't visible in the off hours when the web chat team is not available.

- 3. Email:** Want a list of options that will help you avoid delinquency or default? Email us at Help@Nelnet.net and we'll assist you every step of the way.
- 4. Phone:** We're on your schedule! Call us 24/7 at 888.486.4722 and simply use the phone prompts to apply for deferment or forbearance. You can also choose to talk with one of our expert customer service representatives to discuss your options.

Don't wait any longer to take care of your student loans. Get the help you need today! We're here to make your student loan experience the best it can be.

