Why is it important to know who your loan servicer is?

Your loan is assigned to a loan servicer by the U.S. Department of Education after your entire loan amount is disbursed. The loan has been disbursed when Pellissippi State Community College transfers your loan money to your school account. Your loan servicer provides customer service and collects payments on your student loan. It is your responsibility to stay in touch with your servicer and make payments even if you do not receive a bill. If you are experiencing difficulties repaying you student loan, your loan servicer has options available to you.

Don’t know who your loan servicer is?

Not sure who services your federal loan; you can easily find this information by logging on to the NSLDS website nslds.edu.gov. You will need your Federal Student Aid PIN to access your information.

If you need additional assistance, contact PSCC’s Default Aversion Unit by phone at 865–539–7322 or by e-mail at DAU@pstcc.edu. Our hours of operations are Monday – Friday, 8:00 a.m. to 4:30 p.m., ET. If you cannot reach us during business hours, please leave a voicemail and we will return your call.

If you believe your loan servicer has reported inaccurate information to the credit bureaus you can contact the three national credit bureaus in writing:

- Equifax
- Experian
- TransUnion

What is a servicer?

A servicer is hired by the Department of Education to collect, monitor, and report student loan payments. When your loans enter repayment and regular loan payments must be made, unless you have been approved for a different repayment option. Once a servicer has been assigned to your loans they will contact you to introduce themselves and provide information regarding your repayment terms. You will want to make sure the servicer has your most current contact information and mailing address.

What will happen if my loans are transferred to a new servicer?

As a loan borrower, you should monitor your account very closely. Your servicer is there to assist you and help you understand the loan and changes that might occur on your account. There could be a delay in being able to access your loan information online when the transfer takes place but it could take up to 14 days for the transfer to be completed. During this time please make sure that you are staying in communication with your servicer.
Need Help? Servicer Contact Information

Have a question about Title IV federal student aid or one of the services the Department of Education provides? Contact one of our Customer Service Centers or Federal Student Aid Offices. If you are not sure which Service Center to call, contact the Research and Customer Care Center at 1–800–433–7327, or e-mail us at fsa.customer.support@ed.gov.

Loan Servicing Centers for Students

Aspire Resources Inc.
Phone: 855/475–3335
Fax: 515/471–8180
TDD/TTY: 855/475–4889
Overseas borrowers: 515/471–3999
Web site: www.AspireResourcesInc.com
Email: LoanCounsel@AspireResourcesInc.com
Office Hours: 7:00 a.m. – 7:30 p.m. (CT), Monday through Friday.

CornerStone Education Loan Services
Phone: 800/663–1662
Fax: 801/366–8400
TDD/TTY: 801/321–7130
Overseas borrowers: 801/321–7295
Web site: www.MyCornerStoneLoan.org
Email: CustomerService@mycornerstoneloan.org
Office Hours: 6:00 a.m. – 9:00 p.m. (MT), Monday through Thursday. 6:00 a.m. – 5:00 p.m. (MT), Friday. 8:00 a.m. – 12:00 p.m. (MT), Saturday.

Direct Loan Servicing Center (ACS)
Phone: 800/848–0979
Fax: 800/848–0984
TDD/TTY: 800/848–0983
Overseas borrowers: 315/738–6634
Web site: www.myedaccount.com
Office Hours: 8:00 a.m. – 8:30 p.m. (ET), Monday through Friday.

Department of Education Student Loan Servicing Center (ACS)
Phone: 800/835–4611
Fax: 315/738–2232
TDD/TTY: 800/662–1220 within New York State
TDD/TTY: 800/855–2880 outside New York State
Office Hours: 8:00 a.m. – 11:00 p.m. (ET), Monday through Friday.
EdManage
Phone: 855/479-0490
Fax: 855/479-0487
TDD/TTY: A borrower who is hearing-impaired may use the 711 Telecommunications Relay Service for assistance.
Overseas borrowers: 855/479-0490
E-mail: A borrower must log in to www.EdManage.MyEdLoan.com, click on the "Contact Us" tab, and select the "Secure Email" option.
Office Hours: 8:00 a.m. – 9:00 p.m. (ET), Monday through Thursday. 8:00 a.m. – 5:00 p.m. (ET), Friday.

ESA/Edfinancial
Phone: 855/337-6884
Fax: 865/692-6348 or 865/692-6349
TDD/TTY: 855/337-6884
Overseas borrowers: 855/337-6884
Web site: www.edfinancial.com/DL
Contact Us Page: www.edfinancial.com/Contact
Office Hours: 8:30 a.m. – 8:00 p.m. (ET), Monday through Thursday. 8:30 a.m. – 6:00 p.m. (ET), Friday.

FedLoan Servicing (PHEAA)
Phone: 800/699-2908
Fax: 717/720-1628
TDD/TTY: 800/722-8189
Overseas borrowers: 717/720-1985
Web site: www.myfedloan.org
Office Hours: 8:00 a.m. – 11:00 p.m. (ET), Monday through Thursday. 8:00 a.m. – 9:00 p.m. (ET), Friday.

Granite State – GSMR
Phone: 888/556-0022
Fax: 603/227-5415
TDD/TTY: A borrower who is hearing-impaired may e-mail dlcustomerservice@gsmr.org for assistance.
Overseas borrowers: 603/227-5321
Web site: www.gsmr.org
E-mail: dlcustomerservice@gsmr.org
Office Hours: 8:00 a.m. – 6:00 p.m. (ET), Monday through Friday.

Great Lakes Educational Loan Services, Inc.
Phone: 800/236-4300
TDD/TTY: A borrower who is hearing-impaired may use the 711 Telecommunications Relay Service for assistance.
Overseas borrowers: 608/246-1700
Web site: www.mygreatlakes.org
Office Hours: 7:00 a.m. – 8:45 p.m. (CT), Monday through Thursday. 7:00 a.m. – 5:45 p.m. (CT), Friday.
MOHELA
Phone: 888/866-4352
Fax: 866/222-7060
TDD/TTY: 636/532-5189
Overseas borrowers: 888/866-4352
Web site: www.mohela.com
Office Hours: 8:00 a.m. – 8:00 p.m. (CT), Monday through Thursday. 8:00 a.m. – 5:00 p.m. (CT), Friday.

Nelnet
Phone: 888/486-4722
Fax: 877/402-5816
TDD/TTY: 888/486-4722
Overseas borrowers: 303/696-3625
Web site: www.nelnet.com
Office Hours: 24 hours a day, 7 days a week.

OSLA Servicing
Phone: 866/264–9762
Fax: 855/813–2224
TDD/TTY: 405/556–9230
Web site: www.osla.org
E-mail: DLcustserv@osla.org
Office Hours: 8:00 a.m. – 5:00 p.m. (CT), Monday through Friday.

Sallie Mae
Phone: 800/722–1300
Fax: 866/266–0178 (within United States)
Fax: 570/706–8563 (outside United States)
TDD/TTY: 877/713–3833
Overseas borrowers: If toll-free (no cost per call) number cannot be accessed, use 317/806–0580 (cost per call)
Web site: www.salliemae.com
Office Hours: 8:00 a.m. – 9:00 p.m. (ET), Monday through Thursday. 8:00 a.m. – 8:00 p.m. (ET), Friday.
U.S. Department of Education Collection Agencies

This is a list of collection agencies the government and guaranty agencies hire to collect on defaulted student loans. If you have been contacted by one of these agencies, it is important that you discuss programs available that can remove your loan from its default status.

<table>
<thead>
<tr>
<th>Agency Name</th>
<th>Address</th>
<th>Phone Number</th>
</tr>
</thead>
<tbody>
<tr>
<td>Progressive Financial Services</td>
<td>P. O. Box 24098, Tempe, AZ 85285</td>
<td>(800) 745-2345</td>
</tr>
<tr>
<td>Collecto, Inc. dba Collection Company of America</td>
<td>P. O. Box 5369, Norwell, MA 02061-5369</td>
<td>(800) 896-4539</td>
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<tr>
<td>Allied Interstate, Inc.</td>
<td>P. O. Box 26190, Minneapolis, MN 55426</td>
<td>(800) 715-0395</td>
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<tr>
<td>Pioneer Credit Recovery, Inc.</td>
<td>P. O. Box 228, Arcade, NY 14009</td>
<td>(888) 287-0317</td>
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<tr>
<td>NCO</td>
<td>P.O. Box 4929, Trenton, NJ 08650-4929</td>
<td>(888) 475-6741</td>
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<tr>
<td>The CBE Group, Inc.</td>
<td>P.O. Box 930, Waterloo IA 50704-0930</td>
<td>(800) 410-8089</td>
</tr>
<tr>
<td>Diversified Collection Services, Inc.</td>
<td>P.O. Box 9049, Pleasanton, CA 94566-9049</td>
<td>(888) 335-6267</td>
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<tr>
<td>Premiere Credit of North America, LLC</td>
<td>P.O. Box 19289, Indianapolis, IN 46219</td>
<td>(888) 744-2602</td>
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<tr>
<td>CollectCorp</td>
<td>P. O. Box 960, Phoenix, AZ 85001</td>
<td>(877) 719-7015</td>
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<tr>
<td>GC Services</td>
<td>P. O. Box 27346, Knoxville, TN 37927</td>
<td>(877) 244-7901</td>
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<tr>
<td>Account Control Technology, Inc.</td>
<td>P. O. Box 11750, Bakersfield, CA 93389-1750</td>
<td>(866) 887-2800</td>
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<tr>
<td>West Asset Management, Inc.</td>
<td>P. O. Box 105668, Atlanta, GA 30348-5668</td>
<td>(888) 327-2305</td>
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<tr>
<td>FMS Investment Corp.</td>
<td>P.O. Box 1423, Elk Grove Village, IL. 60009-1423</td>
<td>(877) 291-8405</td>
</tr>
<tr>
<td>ConServe</td>
<td>P.O. Box 577, Fairport, NY 14450-0190</td>
<td>(866) 633-7945</td>
</tr>
<tr>
<td>Financial Asset Management Systems, INC. (FAMS)</td>
<td>P.O. Box 451437, Atlanta, GA 31145-1437</td>
<td>(866) 880-4326</td>
</tr>
<tr>
<td>Collection Technology, Inc.</td>
<td>P.O. Box 2036, Monterey Park, CA 91754</td>
<td>(800) 620-4284</td>
</tr>
<tr>
<td>Van Ru Credit Corporation</td>
<td>P. O. Box 1027, Skokie, IL 60076-8027</td>
<td>(888) 337-8331</td>
</tr>
<tr>
<td>Delta Management Associates, Inc.</td>
<td>P.O. Box 9192, Chelsea, MA 02150-9192</td>
<td>(866) 441-1957</td>
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<tr>
<td>Immediate Credit Recovery Inc.</td>
<td>P.O. Box 965363, Marietta, GA 30066</td>
<td>(866) 401-7190</td>
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<tr>
<td>Coast Professional, Inc.</td>
<td>P.O. Box 2899, West Monroe, LA 71294</td>
<td>(800) 964-0881</td>
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<tr>
<td>National Recoveries</td>
<td>P.O. Box 48367, Minneapolis, MN 55448</td>
<td>(877) 221-9729</td>
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<tr>
<td>Enterprise Recovery Systems, Inc.</td>
<td>P.O. Box 5288, Oak Brook, IL 60522</td>
<td>(888) 377-5000</td>
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<tr>
<td>Windham Professionals, Inc.</td>
<td>P.O. Box 400, East Aurora, NY 14052</td>
<td>(877) 719-4440</td>
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