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Secretary DeVos Extends Student Loan Forbearance Period Through January 31, 2021, in Response to COVID-19 National Emergency

DECEMBER 4, 2020

Contact: Press Office, (202) 401-1576, press@ed.gov (<https://web.archive.org/web/20201207011550/mailto:press@ed.gov>)

WASHINGTON – U.S. Secretary of Education Betsy DeVos announced today the extension of the federal student loan administrative forbearance period, the pause in interest accrual, and the suspension of collections activity through January 31, 2021. Federal student loan borrowers will not be expected to make payments through January of next year, though they will continue to be able to do so and benefit from the 0% interest rate as they pay down principal. Non-payments will continue to count toward the number of payments required under an income-driven repayment plan, a loan rehabilitation agreement, or the Public Service Loan Forgiveness program.

"The coronavirus pandemic has presented challenges for many students and borrowers, and this temporary pause in payments will help those who have been impacted," said Secretary DeVos. "The added time also allows Congress to do its job and determine what measures it believes are necessary and appropriate. The Congress, not the Executive Branch, is in charge of student loan policy."

FSA is now working with federal student loan servicers to notify borrowers that the current relief measures will continue until the end of January. In March 2020, Secretary DeVos instructed employers to halt wage garnishments for borrowers with defaulted federal student loans. That instruction remains in place, and any defaulted borrowers who continue to have their wages garnished will receive refunds.

Upon President Trump's March 13, 2020, declaration of a national emergency resulting from the COVID-19 pandemic, Secretary DeVos immediately used her authority under the HEROES Act of 2003 to set all federal student loan interest rates to zero and automatically enter borrowers into administrative forbearance, allowing them to defer payments without financial penalty. On Aug. 21, Secretary DeVos fulfilled President Trump's Aug. 8 Memorandum on emergency federal student loan relief by extending the CARES Act borrower benefits until December 31, 2020.

The Department continues to update [ed.gov/coronavirus](https://www.ed.gov/coronavirus) with information on COVID-19 for students, parents, educators, and local leaders. For more information about COVID-19, please visit the following websites: [coronavirus.gov](https://www.coronavirus.gov) (<https://web.archive.org/web/20201207011550/https://www.coronavirus.gov/>),

[cdc.gov/coronavirus/2019-ncov/index.html](https://www.cdc.gov/coronavirus/2019-ncov/index.html)

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and [usa.gov/coronavirus](https://www.usa.gov/coronavirus) (<https://web.archive.org/web/20201207011550/https://www.usa.gov/coronavirus>).

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