



[Borrowers in Default](#)

Defaulted loans owned by the Department of Education will not accrue interest from March 13, 2020, through September 30, 2021.

The Department of ED has ceased collection activities on all defaulted Direct Loans, including administrative wage garnishment and the Treasury Offset Program until September 30, 2021.

Private collection agencies may be able to assist you if you reach out to them during this period.

You can choose to continue making payments during this time if you want. To be connected to your private collection agency to continue your current payment arrangement, call ED's Default Resolution Group at 1-800-621-3115 (TTY for the deaf or hearing-impaired 1-877-825-9923).