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Biden Administration Extends Student Loan Pause Until January 31, 2022

AUGUST 6, 2021

Contact: Press Office, (202) 401-1576, press@ed.gov (mailto: press@ed.gov)

WASHINGTON – Today, the U.S. Department of Education (Department) announced a final extension of the pause on student loan repayment, interest, and collections until January 31, 2022. The Department believes this additional time and a definitive end date will allow borrowers to plan for the resumption of payments and reduce the risk of delinquency and defaults after restart. The Department will continue its work to transition borrowers smoothly back into repayment, including by improving student loan servicing.

"The payment pause has been a lifeline that allowed millions of Americans to focus on their families, health, and finances instead of student loans during the national emergency," said U.S. Secretary of Education Miguel Cardona. "As our nation's economy continues to recover from a deep hole, this final extension will give students and borrowers the time they need to plan for restart and ensure a smooth pathway back to repayment. It is the Department's priority to support students and borrowers during this transition and ensure they have the resources they need to access affordable, high quality higher education."

The Department will begin notifying borrowers about this final extension in the coming days, and it will release resources and information about how to plan for payment restart as the end of the pause approaches.

Today's action is one of a series of steps the Department has taken to support students and borrowers, make higher education more affordable, and improve student loan servicing, including:

- Approving $1.5 billion in borrower defense claims, including extending full relief to approved claims and approving new types of claims.
- Reinstating $1.3 billion in loan discharges for 41,000 borrowers who received a total and permanent disability discharge and protecting another 190,000 from potential loan reinstatement.
- Helping 30,000 small business owners with student loans seeking help from the Paycheck Protection Program.

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- July 2022 (/news/press-releases/monthly/202207)
- June 2022 (/news/press-releases/monthly/202206)
- May 2022 (/news/press-releases/monthly/202205)
- April 2022 (/news/press-releases/monthly/202204)
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