Tips for Dealing with Your Lender & Servicer

To work effectively with your lender and servicer, please keep the following suggestions in mind:

**Be calm, cool, and collected**
Prepare for each conversation and make sure to have all relevant materials and information ready. Be polite and courteous; and do not let emotion rule the exchange. Calmly explain your situation and let the service representative know what information or resolution you are seeking.

**Request a reasonable response time**
Service representatives are there to help, but not every problem can be solved immediately. Allow servicers enough time to research the issue. Remember, the resolution may take the joint effort of multiple departments within the servicer’s organization. Agree on a reasonable response time and let the representative know how you can be reached.

**Keep records of all events**
Write notes during each phone conversation; and be sure to include the name of the customer service representative and the date and time that the conversation occurred. Follow up in writing to ensure that there is a physical record of events and to confirm information related during the conversation.

**Save all written communications**
Make sure to keep the originals of all receipts, bills, letters, emails, and other communications for each loan account. If needed, provide copies of the original documents. Send letters through certified mail and request a return receipt. Keep copies of any letters you send and be sure to keep the servicer’s responses.

**Request a copy of your customer service history**
Some lenders and servicers allow borrowers to request copies of notes that service representatives make on loan accounts. This history can be part of your communication record.

If you feel that your problems and concerns have not been addressed, you can always request to speak with a manager. If you have gone through all avenues and still have not had a resolution, you may need to contact the [Federal Student Aid Ombudsman Group](#).

Before you request additional assistance, please make sure that you have gone through the steps in the [Ombudsman Self-Resolution Checklist](#).