**FREQUENTLY ASKED QUESTIONS:**

**What is the administrative forbearance?** An administrative forbearance is a set period of time in which you temporarily stop making payments without becoming delinquent. After the end of the administrative forbearance, you will be required to make monthly payments.

**Which state loans does administrative forbearance apply to?** This option applies to all state loans that are in repayment with a balance and are not in default:
- **Current Loan Programs:** Student Access Loans, Scholarship for Engineering Loans, Georgia National Guard Loans
- **Previously offered Loan Programs:** Destination Teaching Loans, Intellectual Capital Partnership Program, Promise Teacher, Promise II, Registered Nurse Pilot Program

**Who will receive the forbearance?** Everyone with a loan payment plan that is not in default will receive forbearance.

**Who will not receive the forbearance?** Any borrower whose loan is in default will not receive the forbearance. Default means your loan is 271 (or more) days delinquent.

**Will this forbearance count against my voluntary forbearance time?** No, this forbearance will not count against your time.

**Can I shorten this forbearance?** Yes – you can contact our office by email to shorten or remove the forbearance.

**What else is the Georgia Student Finance Authority (GSFA) doing to provide assistance during this time of need?** GSFA will be halting collection agency activity for 60 days for those borrowers in default. GSFA will also be halting the Department of Revenue tax offset for remainder of 2020.

**What do I have to do to receive the COVID-19 forbearance?** No action is required to receive the COVID-19 forbearance. The Georgia Student Finance Commission (GSFC) will automatically be applying this forbearance to your account. You will receive documentation in the mail that provides further information.

**What if I don’t want to be in forbearance?** If you do not want to be in forbearance, you can make this request to customercare@GSFC.org

**What if I want to continue to make payment?** Borrowers who would like to continue making payments may do so by logging onto the Pathways2GSFA website

**I still have questions – who can I talk to?** You can send an email to customercare@gsfc.org.