



American Education Services
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PLEASE READ THE FOLLOWING INFORMATION CAREFULLY TO DETERMINE
WHETHER YOU NEED TO TAKE ACTION

WHY WE ARE CONTACTING YOU

To provide you with a forbearance application for your XPRESS owned loan(s). The forbearance form includes two alternative repayment options; Economic Hardship Forbearance and Temporary Hardship Forbearance. Forbearance is granted in no more than 3 month increments.

WHAT ACTIONS YOU NEED TO TAKE

If you wish to apply for forbearance, complete the application in its entirety. If you are applying for Economic Hardship Forbearance please be sure to include all required documentation.

ADDITIONAL INFORMATION YOU MAY FIND HELPFUL

- Returned forbearance applications are typically processed within 20 days of receipt. You will receive a letter indicating whether your request has been approved or denied.
- It is important to continue to make payments until your forbearance has been approved. If your loan(s) becomes or is delinquent, collection activities will occur until the forbearance has been approved.
- If you are currently using our Electronic Funds Transfer Service, Direct Debit, payments will continue to extract until your forbearance request is approved. Please note that if at any time you wish to suspend a monthly extraction, you will need to contact our office at least 3 business days prior to your due date.



Short on time? View your payment history, pay online, check your balance, and more, at aesSuccess.org/accountaccess. Account Access is the quickest and easiest way to manage your student loan account -- so you'll have more time to focus on the other priorities in your life.

