

# Learn How You Can Make a Payment

Any time you make a payment on your loan, it reduces what you owe in the long run. So even if you don't have a payment due right now, making a payment is always a good idea. And if you're in repayment, making on-time payments will help you build a solid credit history and stay on the path to successfully paying off your loan. If your loan is serviced by Great Lakes, here are some of the different ways you can make a payment.

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## SIGN UP FOR **AUTO PAY**

The fastest and easiest way to have your payment applied is to sign up for Auto Pay, a service that automatically withdraws your student loan payment from your checking or savings account on a specific date. Auto Pay is easy to use, it's free, and you can sign up for it even if you're not in repayment. If you are in repayment and you have a Direct Loan, you can receive an interest rate reduction of .25%, reducing the total amount you pay over time. Create a Great Lakes account and sign up today.

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## MAKE A ONE-TIME **ONLINE PAYMENT**

If you like to make electronic payments, but prefer to make them yourself each month, you can easily do that in a few simple steps using Pay Online. You can also view your payment history and save the bank accounts that you use most often so you can use them the next time you make a payment. Making a payment online is quick and easy—saving you time and money because you don't have to write a check and mail. All you need to do is create an account and access Pay Online.

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## MAKE AND TRACK PAYMENTS USING OUR **MOBILE APP**

To make a payment using the Great Lakes mobile app, download it for your iOS or Android device, then log in to make or schedule a payment and view details about your loans. The mobile app also sends you notifications about your payment due dates and successful payments that you've made.

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## GIVE GREAT LAKES A **CALL** (800) 236-4300

Great Lakes is always happy to take your payment over the phone, too. You can make a payment using the automated telephone system 24/7 or speak to a trained representative during business hours—they can help you make a payment and answer any questions you have.

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## SEND YOUR PAYMENT IN THE **MAIL**

If you like to pay by check, you can always send your payment in the mail. When you do, make sure you send a payment insert from your billing statement and include your payment reference number on your check.



## HAVING **TROUBLE** MAKING PAYMENTS?

If you're having trouble making your payments, learn more about options that could help you now or down the road. Visit [mygreatlakes.org/go/idr](http://mygreatlakes.org/go/idr).