

\* If MOHELA still services your loans click [here](#).

# Loan Discharge

## Loan Discharge (Forgiveness) Options

### Are loans forgiven in cases of death or disability?

There are several factors that affect your debt obligations should these unfortunate events occur. To see if you are eligible for a discharge, please contact our customer service team at (855) 456-SOFI (7634)

### Do my refinanced student loans qualify for discharge by The U.S. Department of Education (ED)?

No. We strive to make it clear throughout the application process that by refinancing your loans with SoFi, you will lose access to federal benefits tied to federal student loans. Proceeds from your SoFi ReFi education loan are used to pay off previous student loan debt. As a result, your loan debt is no longer owned by your previous lenders. Refinanced federal student loans are no longer considered to be federal. Therefore, your student loan(s) no longer qualify for federal student loan benefits provided by the U.S. Department of Education (ED), including discharges on the basis of servicer or school actions.

