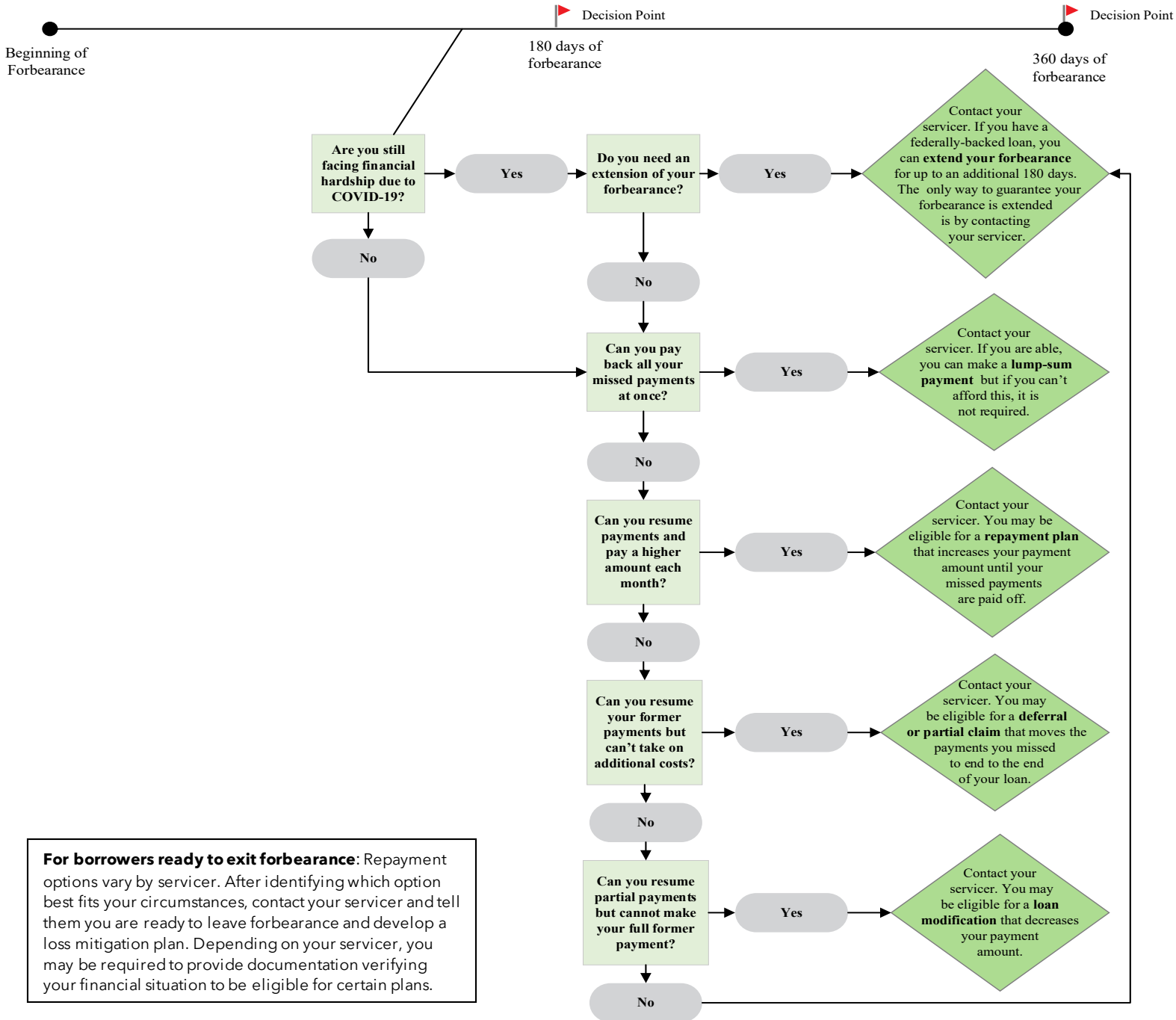


## A Guide to Exiting or Renewing COVID-19 Forbearance

As loans reach 180 days in forbearance, borrowers arrive at an important decision point in the forbearance process. Depending on how your financial circumstances have changed since you first took forbearance, you will need to decide whether you want to extend your forbearance period for up to an additional 180 days or begin working with your servicer to find a plan to pay back your missed payments. The CARES Act allows for up to 360 days total in forbearance for federally-backed loans. Use the following flow chart to understand what your options may be depending on your financial circumstances. U.S. Department of Housing and Urban Development ([HUD\)-approved housing counselors](#) can assist you with navigating this process.



This chart is current as of November 17<sup>th</sup>, 2020. This chart does not represent legal interpretation, guidance, or advice of the Consumer Financial Protection Bureau. While efforts have been made to ensure accuracy, only the relevant agencies' rules or guidance can provide complete and definitive information regarding requirements.