

Instructions for Accessing the NSLDS

The National Student Loan Data System (NSLDS) is a central database that keeps a record of all the federal student loans you took out while in school. The system doesn't include private student loans. Only federal loans from the U.S. Department of Education are found in the NSLDS.

Colleges and universities across the country have sent in all of your loan information to the NSLDS. Loans are reported within one month of being disbursed. When you log into the NSLDS, you'll be able to see all of your reported loans and current loan status.

5 steps to log in to the NSLDS

1. Go to the NSLDS home page

Your first step is to go to the <u>NSLDS home page</u> (which used to be NSLDS.ed.gov but that now reroutes to the Federal Student Aid website) on your home computer using a secure connection.

2. Log in with your Federal Student Aid ID

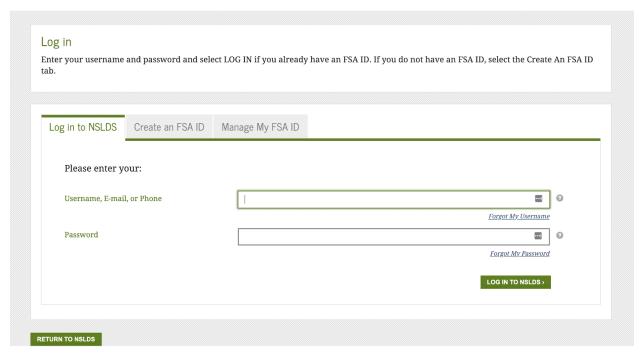
Click "Log in" in the top right of the page. Here you'll log in with your Federal Student Aid (FSA) ID. This new login information replaced the old FSA PIN and Social Security number in order to protect your identity.

If you don't have one, create an FSA ID from the same page. Make sure it's something you'll remember. You can now log in with your FSA ID for several purposes. If you need to apply for an <u>income-driven repayment plan</u> or Direct Loan Consolidation, you'll also use your FSA ID.





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3. View or download your student loan data

Once you log in, you'll find a report of all your federal student loans that looks something like the image below. This is an overall view of your student loans. Your total can be found in the bottom right-hand corner.



Total All Loans

Total All Loans

S71, 338

\$4,601

Information contained on these pages reflects the most current data in the NSLDS database. The data contained on this site is for general information purposes and should not be used to determine eligibility, loan payoffs, overpayment status, or ax reporting. Please consult the Financial Aid Officer at your school or the specific holder of your debts for further information.



There's an option to download your student loan data in the blue button. This exports a .txt file that's hard to read and not helpful for most individuals. Looking at the web page itself and taking a screenshot, if needed, will be easier to decipher.

What does the NSLDS tell you about your loans?

While in school, you probably took out multiple types of federal loans each semester. When accessing the NSLDS, you'll find the following information on your student loans:

- Loan type, such as from the Direct Loan Program or a PLUS loan
- The number of loans you have
- The individual loan amount
- When the loan was taken out
- If any portion of your loan was canceled
- Your total principal
- Your outstanding interest
- The status of your loan
- Your loan servicer
- Any kind of federal payment plan you may be on

Any details you don't find on the main page can be found when you click on the number on the left-hand side. A page like the example below will fill in any missing information regarding your loan.



Next Prey Type of Loan: 2 DIRECT STAFFORD UNSUBSIDIZED Loan obtained while attending the CONCORDIA UNIVERSITY

Date Entered Repayment: 11/21/2015 Next Payment Due Date: 05/17/2019 Loan Period Begin Date: 08/24/2014 Loan Period End Date: 12/13/2014 Income-Driven Repayment Plan Anniversary Date: 12/18/2019



Amounts and Dates								
Loan Amoun	t Outstanding Principal Balance	Outstanding Principal Balance As Date	of Outstanding Interest Balance	Outstanding Interest Balance As of Date	Interest Rate Type	Interest Rate	Canceled Amount	Canceled Date
\$7,750	\$8,316	03/31/2019	\$794	03/31/2019	FIXED	5.96% \$		N/A
Most Recent Pay. Date	Eff. 03/17/2019	Cumulative Payment Amount	\$870		PAY AS YOU EA REPAYMENT	RN	PSLF Cumulative Matched Months	30
	Disbursement(s)							
Disbursement Date	eDisbursement AmountLoan St							
09/18/2014	\$7,750 RP	IN REPAYMENT 09/18/201	7					
	FB	FORBEARANCE 08/17/201	7					
	RP	IN REPAYMENT 11/21/201:	5					
	IG	IN GRACE PERIOD 05/21/201:						
	IA	LOAN ORIGINATED 09/18/201	4					
Servicer/Lender/Guaranty Agency/ED Servicer								
	Information							
Contact Type	Contact							
DEPT OF ED/FEDLOAN SERVICING(PHEAA)								
	PO BOX 530210							
Current ED Servicer: ATLANTA GA 303530210								
	800-699-2908							
	accountinfo@myfedloan.org							

The database is helpful in determining how much you owe and your loan details. Once you have this information, you can begin tackling your student loan debt.

It's important to note that if you consolidated your federal loans, the database shows the individual loan balances as \$0. It then lists your total amount owed in the new consolidated loan.

What should you do with the information in the NSLDS?

Start by considering the following details of your loans:

- Your student loan disbursement dates: This helps determine what kinds of repayment plans you're eligible for. There are many repayment options, so take some time to do your research. .
- Your total interest owed: The interest you owe should be calculated into your debt payoff plan. When making student loan payments, you first pay interest and fees before the money is paid to your principal balance. If you're aggressively paying off student loans, you'll most likely want to pay the loan with the highest interest rate first.
- Your student loan servicer: Knowing your loan servicer is essential to making on-time payments and managing your student loan debt.



Why it pays to find your student loans

Knowing the details of your student loan debt is important to other financial decisions you make. Student loans stick a bit like glue. Even in bankruptcy, it's tough to shake them. Making on-time payments and slowly whittling down your balance can help to keep you financially secure.

Staring down the student loan debt you have is hard, but necessary for your finances. Using the NSLDS to access and organize your loans is the first step in taking control of student loans.