



## **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 [NSLDS home page](#) (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 [income-driven repayment plan](#) or Direct Loan Consolidation, you'll also use your FSA ID.



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## Log in

Enter your username and password and select LOG IN if you already have an FSA ID. If you do not have an FSA ID, select the Create An FSA ID tab.

Log in to NSLDS

Create an FSA ID

Manage My FSA ID

Please enter your:

Username, E-mail, or Phone

[Forgot My Username](#)

Password

[Forgot My Password](#)

LOG IN TO NSLDS

RETURN TO NSLDS

## 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.

[Authorization](#) [Subsidized Usage](#)



MyStudentData  
Download

Loans

Please click on numbers in first column to see details including point of contact.

	Type of Loan	Loan Amount	Loan Date	Disbursed Amount	Canceled Amount	Outstanding Principal	Outstanding Interest
1	DIRECT STAFFORD UNSUBSIDIZED	\$14,700	01/06/2015	\$14,700	\$0	\$15,498	\$1,480
2	DIRECT STAFFORD UNSUBSIDIZED	\$7,750	09/18/2014	\$7,750	\$0	\$8,316	\$794
3	DIRECT PLUS GRADUATE	\$7,090	08/26/2014	\$7,090	\$0	\$7,723	\$655
4	DIRECT STAFFORD UNSUBSIDIZED	\$10,250	06/26/2014	\$10,250	\$0	\$11,029	\$805
5	DIRECT PLUS GRADUATE	\$790	06/26/2014	\$790	\$0	\$861	\$97
6	DIRECT STAFFORD UNSUBSIDIZED	\$666	04/08/2014	\$666	\$0	\$708	\$20
7	DIRECT STAFFORD SUBSIDIZED	\$1,834	04/08/2014	\$1,834	\$0	\$1,870	\$9
8	DIRECT STAFFORD UNSUBSIDIZED	\$1,334	10/08/2013	\$1,334	\$0	\$1,436	\$42
9	DIRECT STAFFORD SUBSIDIZED	\$3,666	10/08/2013	\$3,666	\$0	\$3,737	\$19
10	DIRECT STAFFORD UNSUBSIDIZED	\$1,814	07/02/2013	\$1,814	\$0	\$1,981	\$58
11	DIRECT STAFFORD SUBSIDIZED	\$686	07/02/2013	\$686	\$0	\$699	\$3
12	FEDERAL PERKINS	\$5,000	03/22/2013	\$5,000	\$2,500	\$2,500	\$55
13	DIRECT STAFFORD UNSUBSIDIZED	\$2,000	10/02/2012	\$2,000	\$0	\$2,390	\$268
14	DIRECT STAFFORD SUBSIDIZED	\$5,500	10/02/2012	\$5,500	\$0	\$5,578	\$7
15	DIRECT STAFFORD UNSUBSIDIZED	\$2,000	10/04/2011	\$2,000	\$0	\$2,525	\$283
16	DIRECT STAFFORD SUBSIDIZED	\$4,500	10/04/2011	\$4,500	\$0	\$4,487	\$6
Total DIRECT STAFFORD UNSUBSIDIZED						\$43,883	\$3,750
Total DIRECT PLUS GRADUATE						\$8,584	\$752
Total DIRECT STAFFORD SUBSIDIZED						\$16,371	\$44
Total FEDERAL PERKINS						\$2,500	\$55
Total All Loans						\$71,338	\$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 tax 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 Prev 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 Amount	Outstanding Principal Balance	Outstanding Principal Balance As of Date	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%	\$0	N/A	
Most Recent Pay. Eff. Date	03/17/2019	Cumulative Payment Amount	\$870	Repayment Plan Type	PAY AS YOU EARN REPAYMENT		PSLF Cumulative Matched Months	30	
Disbursement(s) and Status(es)									
Disbursement Date	Disbursement Amount	Loan Status	Status Description	Status Effective Date					
09/18/2014	\$7,750	RP	IN REPAYMENT	09/18/2017					
		FB	FORBEARANCE	08/17/2017					
		RP	IN REPAYMENT	11/21/2015					
		IG	IN GRACE PERIOD	05/21/2015					
		IA	LOAN ORIGINATED	09/18/2014					
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								
	<a href="mailto:accountinfo@myfedloan.org">accountinfo@myfedloan.org</a>								

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.