

5 Quick Steps to Navigating the National Student Loan Data System (NSLDS)

A Student Guide

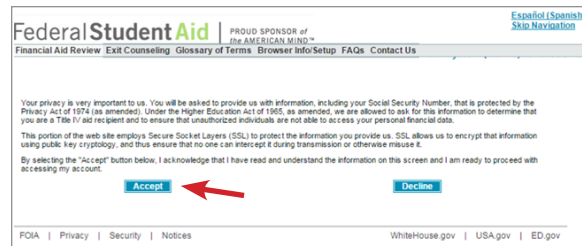
Whether you're a new student or a soon-to-be graduate, you need to be consistently aware of your loan status – and luckily there are tools online specifically designed to help keep you up to speed. The National Student Loan Data System, or NSLDS, is a federal website that utilizes your FAFSA login information to link up to your student loans.

With NSLDS, all of your federal student loan information can be conveniently found in one place. As you work through your collegiate years and beyond, it's a smart idea to keep tabs on your student loan debt – in fact, we can't emphasize the importance of this enough! But don't stress. By taking advantage of the NSLDS website as a key resource, you can easily monitor your progress as you pay off your loans. Here's a brief rundown on how it works:

1. Visit www.nsls.ed.gov and click on the "Financial Aid Review" box on the front page menu to proceed.

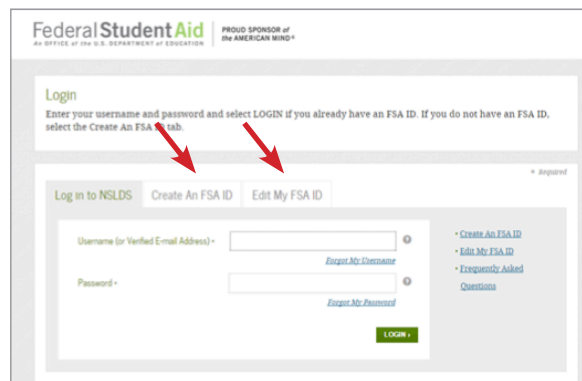
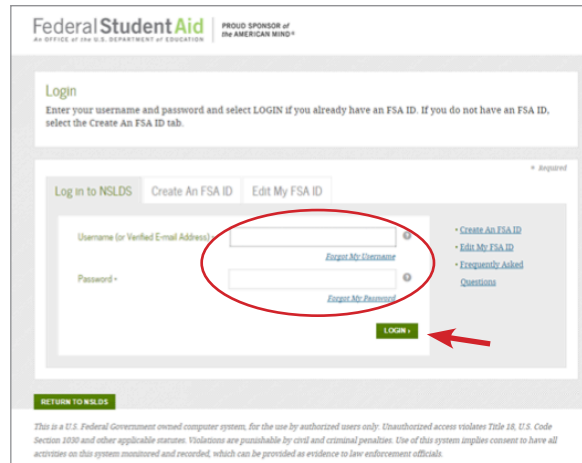


2. Click "Accept" on the next page. This page simply provide details regarding your privacy rights and the NSLDS's security measures, as you'll be entering sensitive information - like your username and FSA ID - into their system. They want to assure you their website has a safe and secure online setup.



- You may log in to the system by entering your username or email address, and the same password that you used in order to sign your FAFSA (also referred to as your FSA ID). Once both are entered, click "Login" and you'll be in!

Please note: If you need to create or edit your FSA ID, you may do so by clicking on one of the two additional tabs on the log-in screen.



- You can now view your profile, including all federal loans and grants in your name. It's important to note that this summary isn't all inclusive; if you also have private loans, they will *not* be listed on NSLDS. Additionally, parent PLUS loan information will appear in your parents' NSLDS account, not yours. You will need to tally these debts separately.

Under your profile, you may click on the number to the left of each loan to view the details associated with each loan (see below for more info). Keep in mind that each of your loans may have a different servicer, so never assume they're all the same - be sure to familiarize yourself with each of your loans individually.

Type of Loan	Loan Amount	Loan Date	Disbursed Amount	Canceled Amount	Outstanding Principal	Outstanding Interest
1 DIRECT STAFFORD UNSUBSIDIZED	\$2,000	09/09/2014	\$2,000	\$0	\$2,000	\$41
2 DIRECT STAFFORD SUBSIDIZED	\$5,500	09/09/2014	\$5,500	\$0	\$5,500	\$0
3 DIRECT STAFFORD UNSUBSIDIZED	\$2,000	09/10/2013	\$2,000	\$0	\$2,000	\$110
4 DIRECT STAFFORD SUBSIDIZED	\$5,500	09/10/2013	\$5,500	\$0	\$5,500	\$0
5 DIRECT STAFFORD UNSUBSIDIZED	\$2,000	09/29/2012	\$2,000	\$0	\$2,000	\$329
6 DIRECT STAFFORD SUBSIDIZED	\$4,500	09/16/2012	\$4,500	\$0	\$4,500	\$0
7 DIRECT STAFFORD UNSUBSIDIZED	\$2,000	09/12/2011	\$2,000	\$0	\$2,000	\$465
8 DIRECT STAFFORD SUBSIDIZED	\$3,500	09/12/2011	\$3,500	\$0	\$3,500	\$0
Total DIRECT STAFFORD UNSUBSIDIZED					\$8,000	\$944
Total DIRECT STAFFORD SUBSIDIZED					\$19,000	\$0
Total All Loans					\$27,000	\$944

5. Now that you're looking in more detail at each individual loan, you can see which type of loan it is, the current status (i.e. in grace period, in repayment, loan originated, etc.), the principal amount of the loan, and you can also investigate any interest that has accumulated.

You can also view the "Current Servicer" of your loan. This is who you will contact for any questions regarding that particular loan, or to discuss repayment options. Many student borrowers aren't aware that their loan servicers are often willing to proactively work with them to provide a multitude of repayment options to help prevent default. Just remember - their contact information is just a few clicks away, don't hesitate to reach out to negotiate all of your options!

Federal Student Aid PROUD SPONSOR of the AMERICAN MIND™
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Detail Loan Information for Your enrollment status is FULL TIME, effective 08/29/2011.
 Type of Loan: **DIRECT STAFFORD SUBSIDIZED**
 Loan obtained while attending the Prev Next
 Scheduled Start of Repayment: 11/08/2015
 Loan Period Begin Date: 09/26/2013
 Loan Period End Date: 05/15/2014

MyStudentData Download

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
\$5,500	\$5,500	04/30/2015	\$0	04/30/2015	FIXED	3.86%	\$0	

Disbursement(s) and Status(es)				
Disbursement Date	Disbursement Amount	Loan Status	Status Description	Status Effective Date
02/11/2014	\$2,750	IG	IN GRACE PERIOD	05/29/2015
09/10/2013	\$2,750	IA	LOAN ORIGINATED	09/10/2013

Servicer/Lender/Guaranty Agency/ Servicer Information	
Contact Type	Contact
Current ED Servicer:	DEPT OF ED/GREAT LAKES PO BOX 550229 ATLANTA GA 30355-0229 800-236-4300 mygreatlakes.org

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Paying off your student loan debt can feel like a long and complicated process. But by harnessing useful tools like NSLDS, it is easier than ever for student borrowers to keep tabs on the details of their loans so they may repay their debts successfully. Be sure you log on today to get started!

About Inceptia

Inceptia, a division of National Student Loan Program (NSLP), is a nonprofit organization providing premier expertise in higher education access, student loan repayment, analytics, default prevention and financial education. Our mission is to support schools as they arm students with the knowledge needed to become financially responsible adults. Since 1986, we have helped more than two million students achieve their higher education dreams at 5,500 schools nationwide. Annually, Inceptia helps more than 156,000 students borrow wisely, resolve their delinquency issues and successfully repay their student loan obligations. Inceptia educates students on how to pay for college, guides borrowers through loan repayment counseling, and provides default prevention strategies and services to schools.

For more information, contact us:

Inceptia | 888.529.2028 | inceptia.org | @inceptia