

5 QUICK STEPS TO NAVIGATING THE NSLDS (NATIONAL STUDENT LOAN DATA SYSTEM)



A STUDENT GUIDE

Whether you're a new student, already working through your program, 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! By taking advantage of the NSLDS website as a key resource, you can easily monitor your current borrowing and progress as you pay off your loans. Here's a brief rundown on how it works:

1 Visit <https://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 provides 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.



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NSLDS STUDENT ACCESS

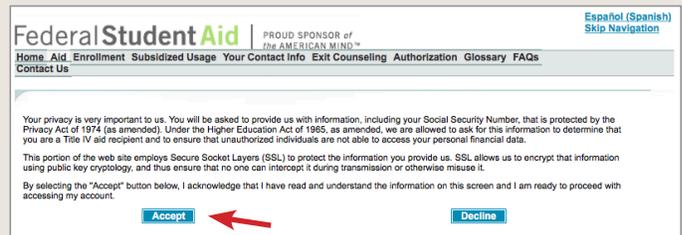
National Student Loan Data System

Retrieve Your Loan Information

The National Student Loan Data System (NSLDS) is the U.S. Department of Education's (ED's) central database for student aid. NSLDS receives data from schools, guaranty agencies, the Direct Loan program, and other Department of ED programs. NSLDS Student Access provides a centralized, integrated view of Title IV loans and grants so that recipients of Title IV Aid can access and inquire about their Title IV loans and/or grant data.

- Financial Aid Review** View your federal loans, grants, and aid overpayments.
- Enrollment** View your current enrollment, or let NSLDS know about future enrollment.
- Subsidized Usage** View the status of your loans that are subject to subsidized usage limits.

[Your Contact Information](#) View or add your contact information.



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Your privacy is very important to us. You will be asked to provide us with information, including your Social Security Number, that is protected by the Privacy Act of 1974 (as amended). Under the Higher Education Act of 1965, as amended, we are allowed to ask for this information to determine that you are a Title IV aid recipient and to ensure that unauthorized individuals are not able to access your personal financial data.

This portion of the web site employs Secure Socket Layers (SSL) to protect the information you provide us. SSL allows us to encrypt that information using public key cryptography, and thus ensure that no one can intercept it during transmission or otherwise misuse it.

By selecting the "Accept" button below, I acknowledge that I have read and understand the information on this screen and I am ready to proceed with accessing my account.

Accept **Decline**

- 3 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.

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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 (or Verified E-mail Address) [Forgot My Username](#)

Password [Forgot My Password](#)

LOG IN TO NSLDS

RETURN TO NSLDS

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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 (or Verified E-mail Address) [Forgot My Username](#)

Password [Forgot My Password](#)

LOG IN TO NSLDS

- 4 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.

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Home Aid Enrollment Subsidized Usage Your Contact Info Exit Counseling Authorization Glossary FAQs
Contact Us Log Off

Aid Summary for Your enrollment status is WITHDRAWN, effective 12/12/2010.

Authorization | Subsidized Usage

MyStudentData Download

[Click here for Grant Information](#)

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 CONSOLIDATED UNSUBSIDIZED	\$64,608	04/26/2016	\$64,608	\$0	\$64,608	\$2,806
2	DIRECT CONSOLIDATED SUBSIDIZED	\$51,850	04/26/2016	\$51,850	\$0	\$51,850	\$771
3	DIRECT STAFFORD UNSUBSIDIZED	\$3,999	04/05/2010	\$3,999	\$0	\$0	\$0
4	DIRECT STAFFORD SUBSIDIZED	\$2,833	04/05/2010	\$2,833	\$0	\$0	\$0
5	DIRECT STAFFORD SUBSIDIZED	\$5,867	07/09/2009	\$5,867	\$0	\$0	\$0
6	DIRECT STAFFORD UNSUBSIDIZED	\$5,001	07/09/2009	\$5,001	\$0	\$0	\$0
7	DIRECT STAFFORD UNSUBSIDIZED	\$12,000	06/22/2008	\$12,000	\$0	\$0	\$0
8	DIRECT STAFFORD SUBSIDIZED	\$8,500	06/22/2008	\$8,500	\$0	\$0	\$0
9	DIRECT STAFFORD UNSUBSIDIZED	\$2,250	04/18/2008	\$2,250	\$0	\$0	\$0

- 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!

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!

The screenshot shows the Federal Student Aid portal interface. At the top, it says "Federal Student Aid" and "PROUD SPONSOR of the AMERICAN MIND™". Below that are navigation links: Home, Aid, Enrollment, Subsidized Usage, Your Contact Info, Exit Counseling, Authorization, Glossary, FAQs, Contact Us, and Logout. The main content area is titled "Detail Loan Information for" and shows the following information:

- Type of Loan: DIRECT STAFFORD SUBSIDIZED (SULA ELIGIBLE)
- Loan obtained while attending the SOUTHEAST COMMUNITY COLLEGE
- Confirmed Subsidy Status: SUBSIDIZED
- Subsidized Usage: 0.4 YEARS
- Date Entered Repayment: 09/17/2017
- Next Payment Due Date: 10/19/2018
- Loan Period Begin Date: 10/04/2016
- Loan Period End Date: 03/17/2017
- Income-Driven Repayment Plan Anniversary Date: N/A

Below this information is a "MyStudentData Download" button. Underneath are two tables:

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
\$1,000	\$426	09/30/2018	\$1	09/30/2018	FIXED	3.51%	\$0	N/A
Most Recent Pay. Eff. Date	Cumulative Payment Amount	Repayment Plan Type	STANDARD REPAYMENT	PSLF Cumulative Matched Months	0			

Disbursement(s) and Status(es)				
Disbursement Date	Disbursement Amount	Loan Status	Status Description	Status Effective Date
01/19/2017	\$500	RP	IN REPAYMENT	09/17/2017
10/13/2016	\$500	IG	IN GRACE PERIOD	03/16/2017
		IA	LOAN ORIGINATED	10/13/2016

Below the tables is a "Servicer/Lender/Guaranty Agency/ED Servicer Information" section with a "Contact" button. The contact information is:

- Contact Type: Current ED Servicer
- DEPT OF ED/GRANITE STATE - GSMR - NH
- PO BOX 105291
- ATLANTA, GA 30348
- 888-556-0022
- dicasustomer@gsnr.org
- http://www.gsmr.org

ABOUT INCEPTIA

Inceptia, a division of National Student Loan Program (NSLP), is a nonprofit organization committed to offering effective and uncomplicated solutions in financial aid management, default prevention, and financial education. Our mission is to support schools as they launch brilliant futures for students, armed with the knowledge to become financially responsible citizens. Since 1986, we have helped more than two million students at 5,500 schools reach their higher education dreams. Each year, we help more than 278,000 students learn how to pay for college, borrow wisely, resolve their delinquency issues, and repay their student loan obligations. Our solutions are designed to support student success by helping financial aid administrators maximize resources, so they can spend more time focusing on students.

FINANCIAL AVENUE

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