
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.
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’ NLSDS 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.
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!

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.