

4 QUICK STEPS TO ACCESSING YOUR FEDERAL AID DASHBOARD

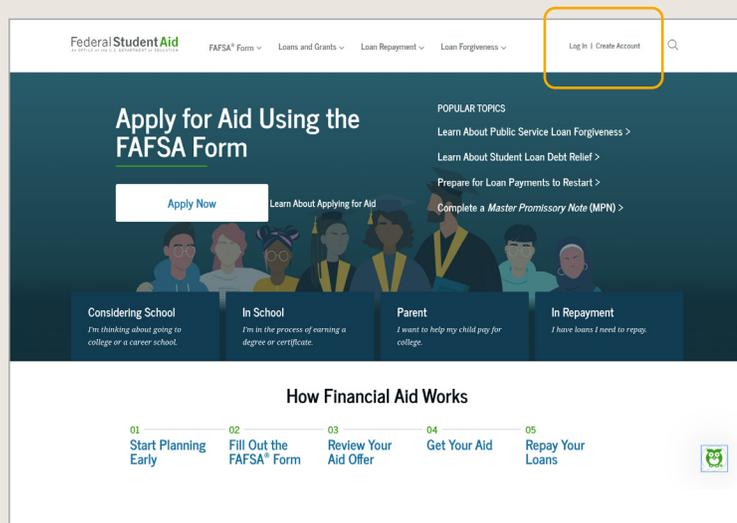


A STUDENT GUIDE

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 Federal Student Aid website, studentaid.gov, allows you to access your loan information using your FSA ID.

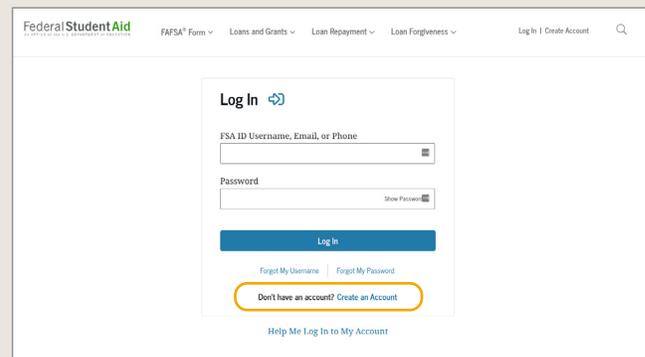
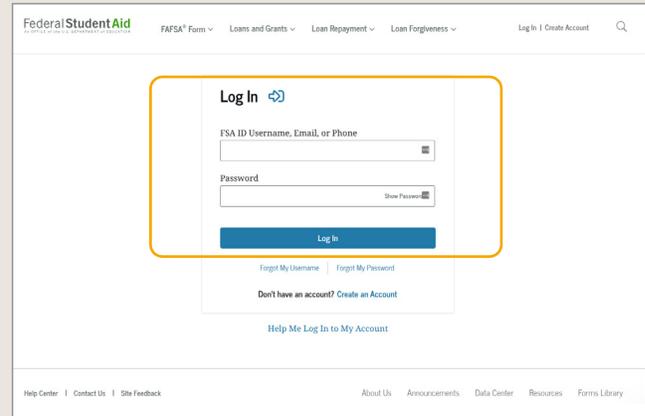
On studentaid.gov, all of your federal student loan information can be conveniently found in one place. As you work through your collegiate years and beyond, it's a smart idea to keep tabs on your student loan debt – in fact, we can't emphasize the importance of this enough! By taking advantage of the studentaid.gov 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 studentaid.gov and click on the login button on the front page.



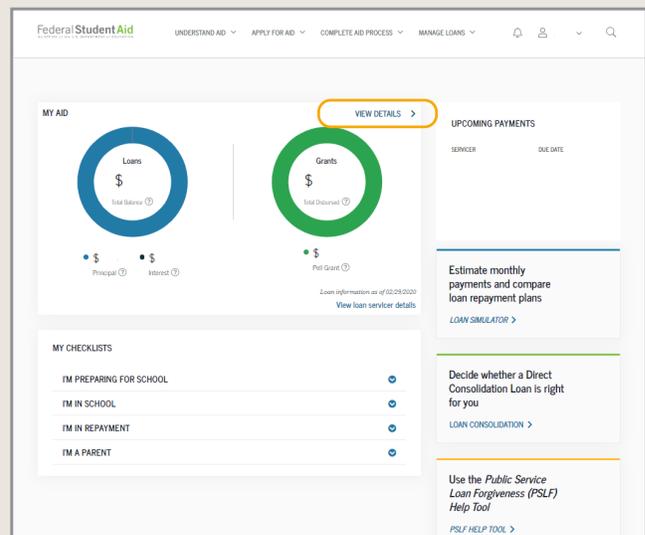
2 You may log in to the system by entering your username, email address, or phone, and the same password that you used in order to sign your FAFSA (also referred to as your FSA ID). Once both are entered, click “Login” and you’ll be in!

Please note: If you need to create an account, you may do so by clicking “Create an Account” under the login button.



3 You can now view your aid dashboard that shows a summary of your federal loans and grants. To see a detailed view of your aid click “View Details” at the top corner of your dashboard. From the detailed view, click “View Breakdown” to see each individual aid category, such as Consolidation Loans, Subsidized Loans, and Unsubsidized Loans.

Keep in mind that this is a summary of your federal loans only. If you have private loans they will not be listed on the FSA website. Any parent PLUS loan information will appear in your parents’ FSA account, not yours. You will need to tally these debts separately.



- 4 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.

Scroll to the bottom of the page to view your loan servicer. 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 studentaid.gov, 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 verification, financial aid management, financial education, and repayment wellness. 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 nearly 340,000 students learn how to pay for college, navigate financial aid, borrow wisely, and resolve their student loan repayment challenges. Our solutions are designed to support student success by helping financial aid administrators maximize resources, so they can spend more time focusing on students. Learn more at Inceptia.org.

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