

GET ORGANIZED

Before you do anything or ask for help, you need to take control by locating all of your loans as well as the company that is assigned to service your federal loans. Take these steps to get organized.

LOCATE YOUR STUDENT LOANS AND LOAN SERVICER

FOR FEDERAL LOANS

- Go to studentaid.gov.
- If you have already established an FSA ID (you would have used this to sign your FAFSA) you will log in using your Username (or verified email address) and password. If you do not have an FSA ID, you will need to create one.
- This site will show your student loans and also tell you which company services each loan.
- You need to select each loan to see this information.

FOR HEALTH PROFESSIONS LOANS

You also may have borrowed health professions loans such as the Primary Care Loan (PCL), the Health Education Assistance Loan (HEAL), the Health Professions Student Loan (HPSL), the Loan for Disadvantaged Students (LDS) or the Nursing Student Loan (NSL) that are regulated by the U.S. Department of Health and Human Services (HHS). You can contact the school you were attending when you borrowed the funds to obtain information about the loan since that school serves as the lender and can provide information about the servicing of these loans. Request the contact information such as the mailing address, phone number and Web site address for each lender (school)/servicer. You also may want to include the account number for each of your loans.

FOR OTHER STUDENT LOANS (INSTITUTIONAL/PRIVATE)

You also may have borrowed either private student loans through a lender or institutional loans that were funded directly by the school you attended. These types of loans will most likely be reported to at least one of the three national consumer reporting agencies (Equifax, Experian and TransUnion) and so you should be able to find some limited information about them on your credit report including a phone number you can call to talk with the lender/servicer of the loan.

All consumers now are entitled to a free copy of their credit report from each of the three national consumer reporting agencies once every 12 months as a result of provisions in the Fair and Accurate Credit Transactions (FACT) Act of 2003. For your free copy, go to: www.AnnualCreditReport.com.