

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 loan information.

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.nslsds.ed.gov and click on the "Financial Aid Review" box on the front page menu to proceed.



2. Click "Accept" on the next two pages. These pages simply provide details regarding your privacy rights and the NSLDS's security measures, as you'll be entering sensitive information - like your social security number - 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 social security number (SSN), the first two letters of your last name, your birthdate, and the same federal PIN that you used in order to sign your FAFSA. Click "Submit" and you'll be in!

Please note: many student borrowers may not remember their assigned PIN, but don't fret. You can easily recover your pin by visiting www.pin.ed.gov. Simply click on "Request A Duplicate PIN," enter your ID information and answer your security question, click "Submit Request," and then click "Display Now" for immediate access to your PIN.

- You can now view your profile, including all federal loans and grants in your name. Something important to note, this summary isn't all inclusive. If you also have private loans, or if your parents have outstanding parent PLUS loans, they will not be listed on NSLDS, so 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 - 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	\$12,800	08/29/2012	\$12,800	\$0	\$12,800	\$296
2	DIRECT STAFFORD UNSUBSIDIZED	\$6,250	05/24/2012	\$6,250	\$0	\$6,250	\$125
3	DIRECT STAFFORD UNSUBSIDIZED	\$6,173	08/31/2011	\$6,173	\$0	\$6,173	\$637
4	DIRECT STAFFORD SUBSIDIZED	\$5,443	08/31/2011	\$5,443	\$0	\$5,443	\$0
5	DIRECT STAFFORD SUBSIDIZED	\$1,750	03/23/2011	\$1,750	\$0	\$1,750	\$0
6	STAFFORD SUBSIDIZED	\$2,557	03/18/2010	\$2,557	\$0	\$2,552	\$16
7	STAFFORD UNSUBSIDIZED	\$710	01/11/2008	\$710	\$0	\$695	\$118
8	STAFFORD SUBSIDIZED	\$4,550	12/05/2007	\$4,550	\$0	\$4,701	\$31
9	STAFFORD UNSUBSIDIZED	\$2,723	08/30/2006	\$2,722	\$1	\$3,699	\$490
10	STAFFORD SUBSIDIZED	\$3,500	07/08/2006	\$3,500	\$0	\$3,798	\$25
11	STAFFORD UNSUBSIDIZED	\$983	01/30/2004	\$983	\$0	\$1,238	\$48
12	STAFFORD SUBSIDIZED	\$2,625	01/09/2004	\$2,625	\$0	\$2,883	\$7
13	STAFFORD UNSUBSIDIZED	\$4,000	10/08/2002	\$4,000	\$0	\$5,500	\$202
14	STAFFORD SUBSIDIZED	\$2,625	09/18/2002	\$2,625	\$0	\$2,917	\$7
Total DIRECT STAFFORD UNSUBSIDIZED						\$24,923	\$1,117
Total DIRECT STAFFORD SUBSIDIZED						\$7,193	\$0
Total STAFFORD SUBSIDIZED						\$16,861	\$86
Total STAFFORD UNSUBSIDIZED						\$11,213	\$858

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!

Your enrollment status is **FULL TIME**, effective 06/13/20

Type of Loan: **STAFFORD SUBSIDIZED**
 Loan obtained while attending the **COLLEGE - MAIN CAMPUS** Prev Next

Date Entered Repayment: 12/13/2010
 Loan Period Begin Date: 03/29/2010
 Loan Period End Date: 06/13/2010

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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	Canceled Amount	Canceled Date
\$2,567	\$2,562	02/28/2013	\$16	02/28/2013	FIXED	\$0	

Disbursement(s) and Status(es)				
Disbursement Date	Disbursement Amount	Loan Status	Status Description	Status Effective Date
03/19/2010	\$2,567	DA	DEFERRED	03/29/2011
		FB	FORBEARANCE	03/01/2011
		RP	IN REPAYMENT	02/16/2011
		FB	FORBEARANCE	12/13/2010
		IG	IN GRACE PERIOD	06/13/2010
		IA	LOAN ORIGINATED	03/18/2010

Servicer/Lender/Current Agency/ED Servicer Information	
Contact Type	Contact
Current Servicer:	DEPT OF ED/GREAT LAKES PO BOX 3900 MADISON WI 537071900 800-236-4300 mygreatlakes.org
Current Lender:	MI-DEPT OF EDUCATION/2009-2010 LCPF 830 FIRST ST NE WASHINGTON DC 200020000
Current ED Servicer:	DEPT OF ED/GREAT LAKES PO BOX 530229 ATLANTA GA 303550229 800-236-4300 mygreatlakes.org

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 non-profit organization providing premier expertise in default prevention and financial education. Since 1986, we have helped more than two million students achieve their higher education dreams at 5,500 schools nationwide. Annually, Inceptia assists more than 150,000 delinquent borrowers in repaying their student loans. By using practical tools of cohort analysis, financial education and repayment outreach, Inceptia educates students on responsible personal finances and loan repayment counseling and provides default prevention strategies and services to schools. More information at Inceptia.org.

For more information, contact us:

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