

Obtaining Your Student Loan History

Managing repayment of your student loans will be easier if you have a complete listing of the loans you have borrowed along with information about how much you owe, terms of each loan, and who you must repay. The following information is intended to help you create that comprehensive listing of your loans.

Federal Student Loans

You can obtain a complete listing of the following federally guaranteed Title IV educational loans you have borrowed by visiting the **National Student Loan Data System (NSLDS)** at: www.nslsds.ed.gov.

- Federal Stafford Loan (FFELP/FDLP),
- Federal PLUS Loan (FFELP/FDLP),
- Federal Consolidation Loan (FFELP/FDLP), and
- Federal Perkins Loan.

NSLDS is the central database for federal student aid administered by the U.S. Department of Education. It includes a summary listing of all the Title IV loans you have borrowed as well as details about each specific loan. In the case of Stafford, PLUS and Consolidation Loans, it includes those you have borrowed from either the Federal Family Education Loan Program (FFELP) or the Federal Direct Loan Program (FDLP).

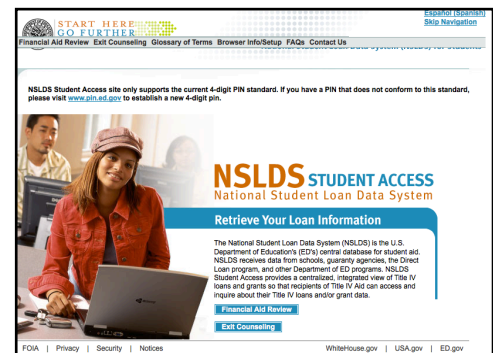
Details are provided for each loan including:

- total amount borrowed;
- academic year (loan period) in which the loan was borrowed;
- amount of interest that has accrued as of the date it was last reported to NSLDS;
- total outstanding balance as of the date it was last reported to NSLDS;
- current lender (with contact information);
- current loan servicer (with contact information);
- current loan status; and
- interest rate.

To obtain your loan summary and details from the NSLDS Web site:

- Go to www.nslsds.ed.gov
- Select the “Financial Aid Review” option from the homepage
- Log in to NSLDS using your FSA ID (username) and password

Do not download the "STUDENT DATA DOWNLOAD" data file that is available. Just print out the home page of the "Financial Aid Review" showing your loan summary.



Once you have printed out your loan summary and details from NSLDS, you can use that information as needed in managing repayment. Note that you may want to revisit the site from time to time if you need updated information and are unsure about whom to contact regarding any of your loans.

Other Student Loans (Institutional/Private)

You also may have borrowed either private student loans or institutional loans that were funded directly by the school you attended. In either case, you need to make sure you list these loans in your history so that you have a comprehensive record of all your student loans. These types of loans are not included in the NSLDS database. However, they likely will 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. This web portal was created by the three national agencies in response to the FACT Act requirement.

You should create a listing/spreadsheet of these other student loans. Be certain to include the following information about each loan in your spreadsheet:

- Name of loan
- Account number
- Contact information for lender/servicer (mailing address, phone number, Website)
- Amount owed
- Interest rate
- Date repayment will begin/resume
- Estimated monthly payment