A Student's Guide to NSLDS

Review loan information including loan status, loan amounts and loan servicers

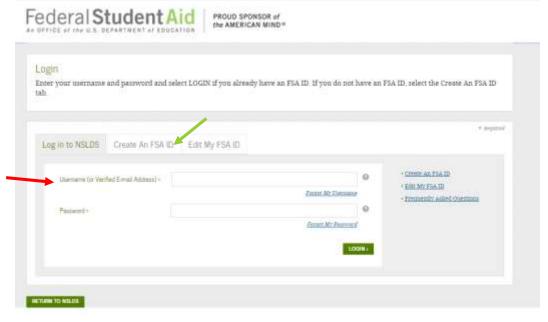
1. Visit www.nslds.ed.gov and click on the "Financial Aid Review" box on the front page menu to proceed.



2. Click "accept" on the next page. This page simply provide details regarding privacy rights.



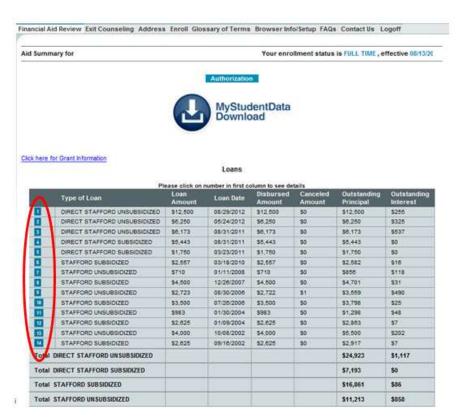
3. You may log in to the system by entering your FSA ID and password. Click "login" to enter. If you do not yet have an FSA ID and password, you can create one by clicking on the tab "Create an FSA ID".

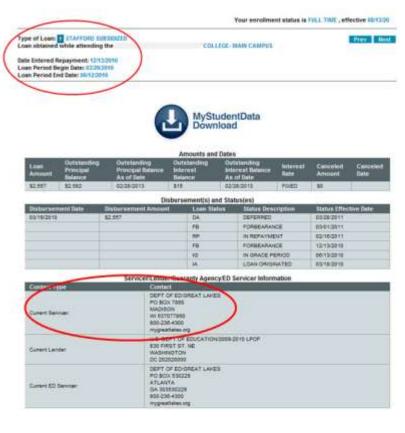


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4. You can now view your profile, including all federal loans and grants in your name. Something important to note: this summary isn't all inclusive. If you also have private loans, or if your parents have outstanding parent PLUS loans, these will not be listed on NSLDS, you will need to tally these debts separately. Under the profile page, simply click on the number icon to the left of each loan to view the details associated with each loan (see below for more info). Keep in mind that each loan may have a different servicer, so you should familiarize yourself with each of your loans' specific details.





5. Once the number icon to the left is clicked, you can view details like 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 any interest that has accumulated. Details on the "current servicer" of each loan is also available. This is notable because you are able to reach out to this servicer for any questions regarding that particular loan and to discuss repayment options. As a borrower it is important that you are keenly aware that your loan servicers are often willing to proactively work with you to provide a multitude of repayment options to help prevent default.

6. After you have familiarized yourself with your loan servicers and your loan amounts, visit <u>UNM's Financial</u>

Aid Money Management webpage for tips to handle debt, calculate future loan payments and even estimate future income based on your major!