NATIONAL STUDENT LOAN DATA SYSTEM (NSLDS) provides information on all federal loans you have borrowed, i.e. Stafford subsidized, Stafford unsubsidized, and Perkins and the outstanding amount for each loan.

Go to nslds.ed.gov/. Select 'Financial Aid Review'.

If you have read and understand the privacy information provided, you are ready to view your account. Select 'Accept'.
After selecting ‘Accept’, you will be directed to the NSLDS Login screen. Enter your Username and Password.

With a successful login, you will be able to view information about your federal student loans and any Pell grants you have received. Click on the number box to the left of the loan for which you want to view.
The 'Current Servicer' is who you will need to contact with questions about loan repayment and/or deferment.

To exit out of NSLDS, select "Logoff" in the upper right corner of the screen and close the browser.

Avoiding Default

Trouble making payments?
If you are having trouble repaying your loans, contact your loan servicer. In most cases, your loan servicer will work with you to help determine the best option. Options include:

- **Changing repayment plan**: Your loan servicer will determine if this option is applicable.
- **Deferment or Forbearance**: The Deferment option allows you to temporarily stop making payments on your loan. The Forbearance option allows you to temporarily make smaller payments, or extend the time for making payments. If you don't meet the eligibility requirements for a deferment but are temporarily unable to make your loan payments such as during an illness, you may qualify for forbearance.

What is Default?
If you are late on any monthly payment, your loan is considered delinquent. Your loan servicer will send you a reminder that payment is late. Keep in mind you are responsible for ensuring your loan servicer has your most up-to-date address on file. If you become 270 days delinquent in making your loan payments you will go into default.

Consequences of going into default are:

- The entire unpaid amount of your loan becomes immediately due and payable.
- You will **lose eligibility for any federal student aid** and most other federal benefit programs.
- Your loan servicer will report your default to the national credit bureaus.
- Your loan servicer may sue you, **garnish all or part of your federal and state tax refunds** and other federal or state payments, and/or garnish your wages so that your employer is required to send your loan servicer part of your salary to pay off your loan.
- You will have to pay reasonable collection fees and costs, plus any court costs and attorney fees.
- You will no longer be eligible for federal loans or loan deferments.
How do I get out of default?

In order to get out of default and restore your eligibility to receive federal student aid, you will need to contact your loan servicer immediately.

Your options will be:

- Repay or satisfy the loans in full. This will allow you to obtain a **paid in full letter** from your loan servicer.
- Make six consecutive on-time monthly payments. The monthly payment amount will be determined by your loan servicer. After your sixth on-time payment, you will be eligible for a **reinstatement letter** that will restore your eligibility to receive financial aid. A reinstatement may only be granted once by your loan servicer.
- Consolidate your defaulted loans. You will need to contact the Direct Loan Consolidation Center to see if your defaulted student loans can be consolidated. Once your loans are consolidated, you will receive a **Loan Summary sheet** that must be forwarded to the Office of Financial Aid.