

HAMPDEN-SYDNEY COLLEGE

NSLDS Student Access

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'.

START HERE GO FURTHER FEDERAL STUDENT AID

Español (Spanish) Salir (Logout)

National Student Loan Data System (NSLDS) for Students

Financial Aid Review | Exit Counseling | Glossary of Terms | Browser Info/Setup | FAQs | Contact Us

Hurricane Assistance

NSLDS STUDENT ACCESS
National Student Loan Data System

Retrieve Your Loan Information

The National Student Loan Data System (NSLDS) is the U.S. Department of Education's (ED's) central database for student aid. NSLDS receives data from schools, guaranty agencies, the Direct Loan program, and other Department of ED programs. NSLDS Student Access provides a centralized, integrated view of Title IV loans and grants so that recipients of Title IV Aid can access and inquire about their Title IV loans and/or grant data.

Financial Aid Review (circled in red)

Exit Counseling

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WhiteHouse.gov | USA.gov | ED.gov

If you have read and understand the privacy information provided, you are ready to view your account. Select 'Accept'.

START HERE GO FURTHER FEDERAL STUDENT AID

Español (Spanish) Salir (Logout)

National Student Loan Data System (NSLDS) for Students

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Your privacy is very important to us. You will be asked to provide us with information, including your Social Security Number, that is protected by the Privacy Act of 1974 (as amended). Under the Higher Education Act of 1965, as amended, we are allowed to ask for this information to determine that you are a Title IV aid recipient and to ensure that unauthorized individuals are not able to access your personal financial data.

This portion of the web site employs Secure Socket Layers (SSL) to protect the information you provide us. SSL allows us to encrypt that information using public key cryptography, and thus ensure that no one can intercept it during transmission or otherwise misuse it.

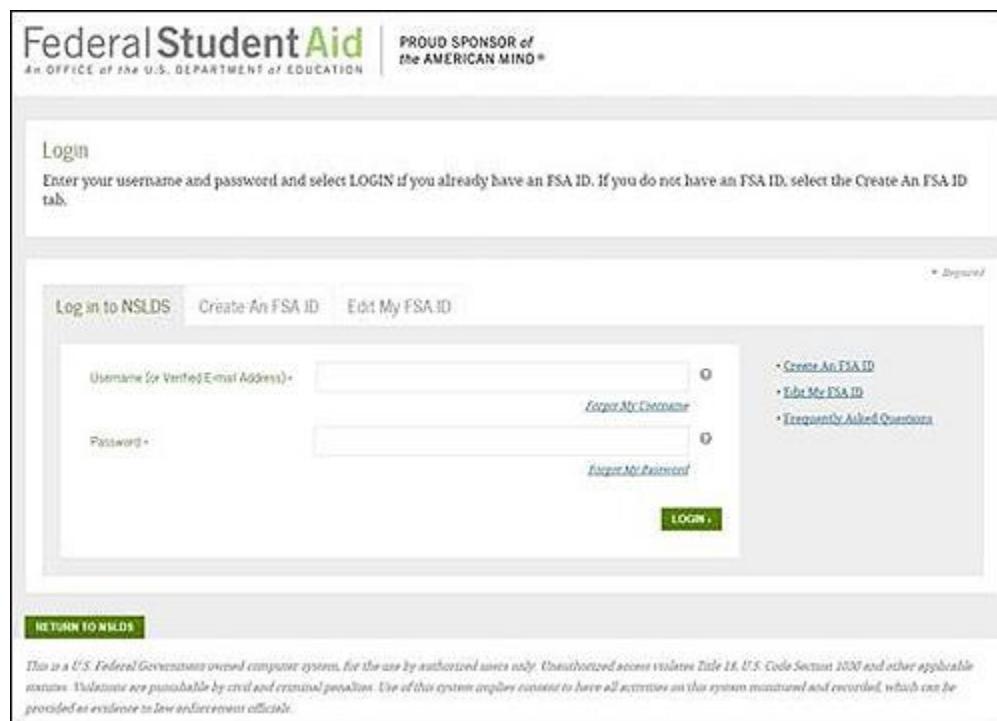
By selecting the "Accept" button below, I acknowledge that I have read and understand the information on this screen and I am ready to proceed with accessing my account.

Accept (circled in red) Decline

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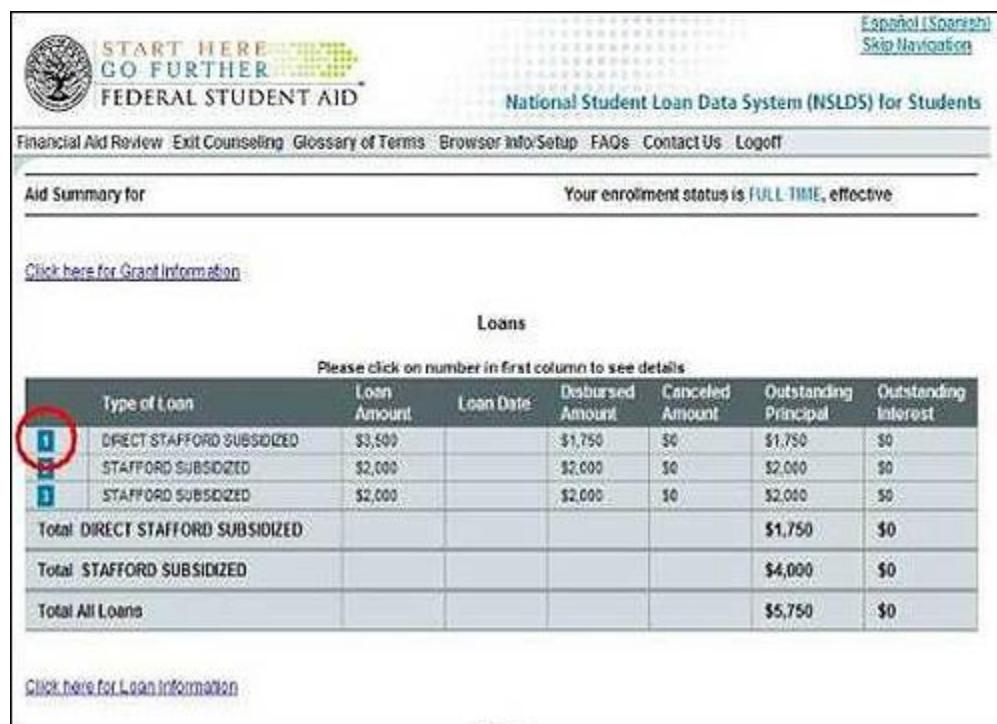
WhiteHouse.gov | USA.gov | ED.gov

After selecting 'Accept', you will be directed to the NSLDS Login screen. Enter your Username and Password.



The screenshot shows the Federal Student Aid login page. At the top, it says "Federal Student Aid" and "PROUD SPONSOR of the AMERICAN MIND". Below that is a "Login" section with instructions: "Enter your username and password and select LOGIN if you already have an FSA ID. If you do not have an FSA ID, select the Create An FSA ID tab." There are three tabs at the top: "Log in to NSLDS", "Create An FSA ID", and "Edit My FSA ID". The "Log in to NSLDS" tab is selected. The form fields are "Username (or Verified Email Address)" and "Password". To the right of the form is a sidebar with links: "Create An FSA ID", "Edit My FSA ID", and "Frequently Asked Questions". A "LOGIN" button is at the bottom of the form. At the very bottom of the page is a link "RETURN TO NSLDS".

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 screenshot shows the National Student Loan Data System (NSLDS) for Students page. At the top, there's a logo with "START HERE GO FURTHER" and "FEDERAL STUDENT AID". To the right are links for "Espanol (Spanish)", "Skip Navigation", and "National Student Loan Data System (NSLDS) for Students". Below that is a navigation bar with links: "Financial Aid Review", "Exit Counseling", "Glossary of Terms", "Browser Info/Setup", "FAQs", "Contact Us", and "Logoff". The main content area has a "Aid Summary for" section showing "Your enrollment status is FULL-TIME, effective". Below that is a link "Click here for Grant Information". The next section is titled "Loans" with a sub-instruction "Please click on number in first column to see details". It contains a table with the following data:

Type of Loan	Loan Amount	Loan Date	Disbursed Amount	Canceled Amount	Outstanding Principal	Outstanding Interest
1 DIRECT STAFFORD SUBSIDIZED	\$3,500		\$1,750	\$0	\$1,750	\$0
2 STAFFORD SUBSIDIZED	\$2,000		\$2,000	\$0	\$2,000	\$0
3 STAFFORD SUBSIDIZED	\$2,000		\$2,000	\$0	\$2,000	\$0
Total DIRECT STAFFORD SUBSIDIZED					\$1,750	\$0
Total STAFFORD SUBSIDIZED					\$4,000	\$0
Total All Loans					\$5,750	\$0

At the bottom of the table area is a link "Click here for Loan Information".

The 'Current Servicer' is who you will need to contact with questions about loan repayment and/or deferment.



MyStudentData
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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 Type	Interest Rate	Canceled Amount	Canceled Date							
\$20,012	\$5,782	03/21/2016	\$6	03/31/2016	FIXED	4.25%	\$0	N/A							
Most Recent Pay. Eff. Date	N/A	Cumulative Payment Amount	\$0	Repayment Plan Type	N/A		PSLF Cumulative Matched Months	0							
Disbursement(s) and Status(es)															
Disbursement Date	Disbursement Amount	Loan Status	Status Description		Status Effective Date										
02/19/2005	\$20,012	RP	IN REPAYMENT		02/19/2005										
Servicer/Lender/Security Agency/ED Servicer Information															
Contact Type	Contact														
Current Servicer:	NAVENT SOLUTIONS INC 220 LASLEY AVE WILKES-BARRE PA 18706 669-272-5543														

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.