



MANAGING YOUR STUDENT LOANS

- Do I have PRIVATE or FEDERAL student loans?
 - nslds.ed.gov/npas
 - Login with a Federal Student Loan ID (FSA ID) to find out if you have any federal student loans.
 - If you do not have an FSA ID, you can create one by clicking "Create an FSA ID."
 - Any student loans that do not appear on the NSLDS website are most likely private student loans.
 - annualcreditreport.com
 - Get all three credit reports (Experian, Equifax, TransUnion) to find out if you have any private student loans.
 - Any student loans that appear on your credit reports but not on the NSLDS website are most likely private student loans.

- Where can I find out how to MANAGE my student loans?
 - studentloanborrowerassistance.org

- What REPAYMENT OPTIONS are available for federal student loans?
 - studentloans.gov/myDirectLoan/repaymentEstimator.action
 - Scroll down and click "View or Add Your Loans"
 - You do not need to be logged in to use the calculator

- Are there any ways to CANCEL my student loans?
 - studentloanborrowerassistance.org/loan-cancellation