

Student Loan Resources



Step 1

Review your Loan Information

NSLDS: [NSLDS.ed.gov](https://www.nsls.ed.gov)

The National Student Loan Data System (NSLDS) is the main database for federal student aid information. Here you can find important details about your Title IV loans and grants. Not sure who your loans are with? You can find your loan holder(s) at NSLDS. You will also find a summary of your loan information, including loan types, disbursement dates and original and outstanding balances.

If not all of your loans appear on the NSLDS website, this likely means you also have private student loans. You can view both your private and federal loans by ordering a free copy of your credit report at [AnnualCreditReport.com](https://www.annualcreditreport.com).

FSA ID: [FSAID.ed.gov](https://fsaid.ed.gov)

To login to NSLDS and other federal student aid websites, you will need to create a username and password, known as an FSA ID. The FSA ID will also allow you to electronically sign certain student aid documents. Previously, borrowers used a 4-digit PIN to access their federal loan information. The PIN has been replaced by the new FSA ID. When you create an FSA ID, you will be able to link your PIN to your new FSA ID to immediately view your online federal student loan information.



Step 2

Determine your Repayment Options

Federal Repayment Estimator: [StudentAid.ed.gov](https://studentaid.ed.gov)

When your loans enter repayment, they will be placed on a Standard 10-Year Repayment Plan. This plan is designed to save you the most money over the life of the loan. However, this also means you will make higher payments on the Standard Plan compared to most other plans. If you need lower payments, you can use the Federal Repayment Estimator to explore alternative repayment plans, including Graduated, Extended, and Income-Driven Repayment options.



Step 3

Change your Repayment Plan if Necessary

StudentLoans.gov: StudentLoans.gov

Here you can complete an application to consolidate your federal student loans, or to enroll your loans on an Income-Driven Repayment Plan.

Not sure how to choose the best repayment plan for your situation? You can contact Take Charge America, a nonprofit credit counseling agency, to review your loan options. You can speak to a counselor by calling [877-784-2008](tel:877-784-2008) or schedule a call at TakeChargeAmerica.org.

Need further assistance?

Ombudsman: StudentAid.ed.gov

If you have been unsuccessful in resolving a problem with your federal student loan(s), you can contact the Federal Ombudsman for help.

CFPB: ConsumerFinance.gov/Students

The CFPB collects feedback from borrowers related to student loan issues. If you encounter a problem with your loan servicer, you can submit your comments to the CFPB to participate in the bureau's consumer protection efforts.

About Take Charge America

Founded in 1987, Take Charge America, Inc. is a nonprofit agency offering financial education and counseling services including credit counseling, debt management, student loan counseling, housing counseling and bankruptcy counseling. It has helped more than 1.6 million consumers nationwide manage their personal finances and debts. To learn more, visit TakeChargeAmerica.org or call [877-784-2008](tel:877-784-2008).

