

***Orientation Information for
Students who have Prior
Educational Loans***

June 2020

MEMORANDUM

Memo To: Student Loan Recipients

From: Ellen Spilker, Executive Director

Re: Tracking Your Student Loans

Date: June, 2020

If you are a US Citizen or Permanent Resident and have borrowed any Stafford, Graduate PLUS, Perkins or Consolidation loans prior to enrolling in this program, I strongly recommend that you go to NSLDS at <https://studentaid.gov/>. Once you log in, you can print out your record of Stafford, Perkins, GradPLUS, and Consolidation loans. If you “click” on the number preceding each loan entry, you should be able to see the current “holder/lender” and billing servicer.

For more information about this website, I am attaching a pdf, “Finding the Details of Your Federal Loans on NSLDS”.

NSLDS can be a particularly useful tool if you are not sure who owns or services educational loans taken prior to your matriculation here, and you will need to file “full-time student” deferments for these loans.

Please note that NSLDS will not include any private loans taken directly from your college or university, nor will it include any “alternative” loans. In addition, it will not include any federal loans administered by the Department of Health & Human Services (HPSL, LDS, or HEAL).

Other educational loans not tracked on NSLDS may be found on your credit reports. Once a year you are entitled to free credit reports from each of the 3 major credit bureaus, Experian, Equifax, and Trans Union. Go to www.annualcreditreport.com and follow the instructions.

Finding the Details of Your Federal Loans on NSLDS

<https://students-residents.aamc.org/financial-aid/article/finding-details-your-federalloans/>

(from AAMC – Association of American Medical Colleges)

What Will You Find?

Previously, borrowers obtained their federal student loan information through the National Student Loan Data System (NSLDS); however, in 2020 that changed. Borrowers can now obtain all the details about their federal loans in one place – studentaid.gov.

Getting Started

1. Go to <https://studentaid.gov/>
2. Use your FSA ID and password to log into your account.
3. "Accept" the terms within the account access warning notification.
4. Select "View Details".

What Will You See Within Your Account?

After logging in to studentaid.gov, you will see two sections: "My Aid" and "My Checklists". Within the "My Aid" section, select "View Details" and you will see your aid summary. Here you will see how many loans you have as well as what types of loans you have. You will also see who the servicer is for each loan. You will also be able to access various loan repayment resources.

If you select "View Breakdown", you will see loan servicing information, loan balance and the loan due date. You can access additional loan detail by clicking on "View Loan Details" within each loan record. Here you will see the school each loan is affiliated with, the loan date, loan status, repayment plan, interest rate, total loan balance, servicing contact information and more.

Identify the servicer for each loan. You may have more than one servicer.

Details You Should Know

There is a lot of information about your federal student loans on the Federal Student Aid website. Prior to graduation, take time to learn five key details that are critical for successful loan repayment. These details include:

- **Loan Type (*name*)**
- **Loan Servicer**
- **Disbursement Dates**
- **Loan Balances**
- **Repayment Dates**

Knowing this information will help you:

- determine which [repayment plans](#) you qualify for and when your loans will be due
- find your total loan balance and amount of outstanding interest
- know where to send your payment and who to call for assistance

What Won't You Find on the Federal Student Aid Website?

- **Details on Private or Institutional Loans.** Studentaid.gov only contains federal loan information. To find the details of other loans you'll want to review your [credit report](#), or reach out to the lender of the loan, or your school's financial aid office.
- **Loans for Disadvantaged Students (LDS), Health Professions Student Loan (HPSL) and Primary Care Loans (PCL)** are the only federal loans that are not included within the portal. For information and details about these loans, contact the financial aid office.
- **Real-Time Account Balances** are not available within the portal. To determine the most current balance and other detailed information, set up an account on the servicer's website and/or contact your loan servicer(s) directly.

If you need assistance, contact the [Federal Student Aid Information Center](#).

To assure that your payments are made on time, set up automatic payment through your servicer's website and your bank account.



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Help - Contact Information - Loan Servicing Centers for Students

Have a question about Title IV federal student aid or one of the services the Department of Education provides? Contact one of our Customer Service Centers or Federal Student Aid Offices.

Loan Servicing Centers for Students

- **CornerStone**

Phone: 1-800-663-1662

Fax: 801-366-8400

TDD/TTY: 801-321-7130

Overseas borrowers: 801-321-7236

Website: www.MyCornerStoneLoan.org(<http://www.MyCornerStoneLoan.org>)

Email: CustomerService@mycornerstoneloan.org(<mailto:CustomerService@mycornerstoneloan.org>)

Office Hours: 8 a.m.-9 p.m. Eastern time (ET), Monday through Thursday. 8 a.m.-7 p.m. ET, Friday.

- **ECSI Federal Perkins Loan Servicer**

Phone: 1-866-313-3797

TDD/TTY: A borrower who is hearing-impaired may use the 711 Telecommunications Relay Service for assistance.

Overseas borrowers: 1-866-313-3797

Website: <https://efpls.ed.gov>(<https://efpls.ed.gov>)

Office Hours: 8 a.m.-8 p.m. ET, Monday through Friday.

- **FedLoan Servicing (PHEAA)**

Phone: 1-800-699-2908

Fax: 717-720-1628

TDD/TTY: A borrower who is hearing-impaired may use the 711 Telecommunications Relay Service for assistance.

Overseas borrowers: 717-720-1985

Website: <https://myfedloan.org/ifap/WrapperServlet?link=https://myfedloan.org>

Office Hours: 8 a.m.-9 p.m. ET, Monday through Friday.

- **Granite State - GSMR**

Phone: 1-888-556-0022

Fax: 603-227-5415

TDD/TTY: A borrower who is hearing-impaired may e-mail accessibilityrequests@gsmr.org

(<mailto:accessibilityrequests@gsmr.org>) for assistance. A borrower who is hearing-impaired may also use the 711 Telecommunications Relay Service for assistance.

Overseas borrowers: 603-227-5321

Website: <https://gsmr.org>(<https://gsmr.org>)

Office Hours: 8 a.m.-6 p.m. ET, Monday through Friday.

- **Great Lakes Educational Loan Services, Inc.**

Phone: 1-800-236-4300

Fax: 1-800-375-5288

TDD/TTY: A borrower who is hearing-impaired may use the 711 Telecommunications Relay Service for assistance.

Overseas borrowers: 608-246-1700

Website: www.mygreatlakes.org/ifap/WrapperServlet?link=http://www.mygreatlakes.org

Office Hours: 8 a.m.-10 p.m. ET, Monday through Friday.

- **HESC/Edfinancial**

Phone: 1-855-337-6884

Fax: 1-800-887-6130 (toll free) or 865/692-6348

TDD/TTY: 1-855-337-6884

Overseas borrowers: 1-855-337-6884

Website: <https://edfinancial.com>(<https://edfinancial.com>)

Contact Us Page: <https://edfinancial.com/Contact>(<https://edfinancial.com/Contact>)

Office Hours: 8 a.m.-8:30 p.m. ET, Monday through Thursday. 8 a.m.-6 p.m. ET, Friday.

- **MOHELA**

Phone: 1-888-866-4352

Fax: 1-866-222-7060

TDD/TTY: A borrower who is hearing-impaired may use the 711 Telecommunications Relay Service for assistance.

Overseas borrowers: 636-532-0600

Website: www.mohela.com(<http://www.mohela.com>)

Office Hours: 8 a.m.-10 p.m. ET, Monday through Thursday. 8 a.m.-6 p.m. ET, Friday.

- **Navient**

Phone: 1-800-722-1300

Fax: 1-866-266-0178 (within United States)

Fax: 570-706-8563 (outside United States)

TDD/TTY: 1-877-713-3833

Overseas borrowers: If toll-free (no cost per call) number cannot be accessed, use 317-806-0580 (cost per call).

Website: <https://navient.com/loan-customers>(<https://navient.com/loan-customers>)

Office Hours: 8 a.m.-9 p.m. ET, Monday through Thursday. 8 a.m.-8 p.m. ET, Friday.

- **Nelnet**

Phone: 1-888-486-4722

Fax: 1-866-545-9196

TDD/TTY: A borrower who is hearing-impaired may web chat with a representative by visiting the website and clicking on "Chat Now".

Chat Hours: 8 a.m.-9 p.m. ET, Monday through Friday.

Overseas borrowers: 303-696-3625

Website: <https://www.nelnet.com/ifap/WrapperServlet?link=https://www.nelnet.com>

Office Hours: 8 a.m.-10 p.m. ET, Monday through Friday.

- **OSLA Servicing**

Phone: 1-866-264-9762

Fax: 1-855-813-2224

TDD/TTY: 405-556-9230

Website: <https://public.osla.org>(<https://public.osla.org>)

Email: DLcustserv@osla.org(<mailto:DLcustserv@osla.org>)

Office Hours: 9 a.m.-6 p.m. ET, Monday through Friday.