Student Loan Guide - Repayment

1. Go to the National Student Loan Data System – [www.nslds.gov](http://www.nslds.gov)

   When you are logged in, click on the loan number:

   ![Loan Details](image.png)

   This will take you to the details of that loan. From that you can scroll down and find your Service Provider’s contact information.

   ![Servicer Information](image.png)

   There are several different Service Providers that Dept. of Ed uses for students. You may have more than one service provider. If you do you will need to contact all Service Providers for your loans.

2. You have the choice of calling your service provider or logging into the website for assistance. I would suggest calling, most service providers have excellent customer service over the phone.

3. If you are concerned or cannot afford your current payment:
   - There are other repayment options to possibly lower your monthly payment
   - There are deferment options, if you qualify, to temporarily postpone loan payments.

   It is okay to ask the rep what they suggest you do; they will ask questions about your income, marital status, and family size. With this information they can give you an option that will work for your circumstance.

Talking to your Service provider is the best way to ensure your loans do not become delinquent or defaulted.