Step-by-Step Guide to finding out who your loan servicers are
By: Aaron Broadus
UMKC SOM Financial Counselor

1. When it comes to your student loans, knowledge is power. The more information you have at your fingertips the better you will be able to manage your Student Loan Repayment Process.
    a. The first thing you'll need is to access the National Student Loan Data Base www.nslds.ed.gov . This allows you to see all of your federal loans and who your loan providers are.
    b. Once you click on the link:
    c. Click on Financial Aid Review
    d. Click on Accept once you've read terms and conditions
    e. Click Accept Again on 128 Encryption (this is just saying you may have a browser that the website doesn't support).
    f. Enter your Social
    g. First Two Letters of Last Name
    h. Date of Birth (just enter the numbers straight across with no dashes)
    i. Four Digit FAFSA PIN Number
    j. If you know your FAFSA PIN number please skip to letter K. If you have forgotten your Four Digit FAFSA PIN number click here: http://www.pin.ed.gov/PINWebApp/pinindex.jsp
        1. Click on Request Duplicate PIN on the left hand side
        2. Enter Social
        3. First Two Letters of Last Name
        4. Date of Birth
        5. Submit Request
        6. Answer your challenge question correctly (keep in mind it is Case Sensitive).
            a. The screen will give 3 Options:
                i. Display PIN Now
                ii. Email
                iii. Postal Mail (This will be sent to whatever address is on your FAFSA).
        7. To See the PIN Instantly on the website simply choose the Display Now Option that is automatically populated for you.
            i. Submit Request.
        8. Your PIN Number will be displayed in the top left hand corner of the screen.
        9. For security reasons keep this number in a safe place. If you print it, make sure to pick it up from the printer and not share it with anyone, even family members as it contains extremely sensitive information.
        10. Make sure to close the webpage or click PIN Home.

11. Once this is complete, make your way back to the NSLDS website and continue.
k. Submit
l. Once you submit NSLDS will show your enrollment status in the top right hand corner of the screen
m. It also lists all your Federal Student Loans by
    i. Type of Loan
        1. Loan Amount
        2. Date the Loan Originated (or was processed by the government)
        3. How much of the loan has been disbursed
        4. Canceled Amount
        5. Outstanding Principal
        6. Outstanding Interest
n. Click on the first loan: #1
    i. This will show you the following:
        1. Type of Loan: Example: Subsidized, Unsubsidized etc.
        2. What school the loan was for
        3. Scheduled Start Date of Repayment
        4. Loan Period Begin Date
        5. Loan Period End Date
o. Under the Servicer/Lender/Guaranty Agency Information look at Contact Information
    i. Contact information will show you the name of your student loan company
        1. Their Address
        2. An 800 number to contact them
        3. The company website
        4. If you haven't done so already. We recommend that you go ahead and log onto the company website and create a username and password. Keep your usernames and passwords in a safe secure place to make accessing your information simple and easy.
p. Congratulations! You've just taken the brave first steps towards effectively managing your student loan repayment by finding out how much total Federal student loans you have and what companies your student loans are being serviced by.