

## NAVIGATING THE NATIONAL STUDENT LOAN DATA SYSTEM

The National Student Loan Data System (NSLDS) is where you can retrieve all of your federal student loan aid data. It is highly recommended that you review your borrowing before continuing your education. Even if you haven't borrowed loans before, you will want to know how to use this tool! The steps below help explain what to look for on the Federal Student Aid NSLDS website.

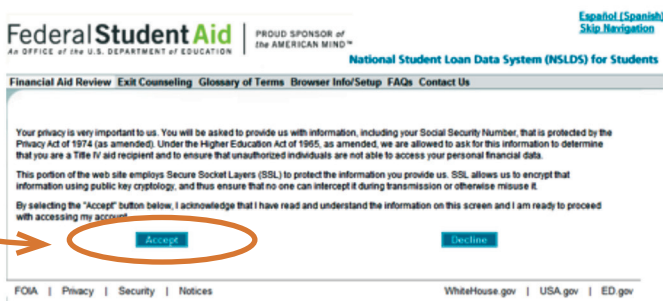
1

Go to [www.nsls.ed.gov](http://www.nsls.ed.gov) and click on the "Financial Aid Review" button.



2

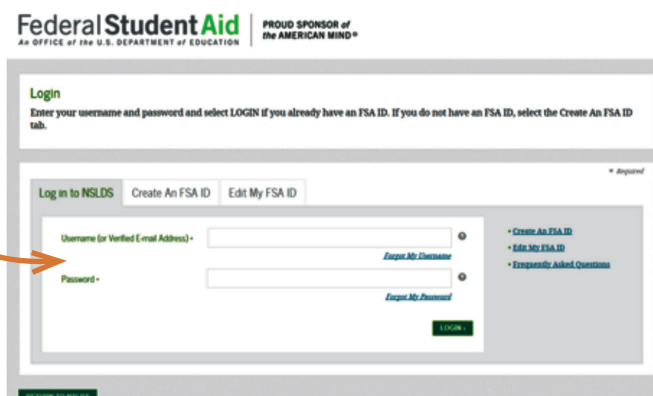
On the next page, read the information regarding privacy and security of the website and then click the "Accept" button.



3

Next you'll be brought to the log in page. You'll enter your FSA ID.

(If you have not created an FSA ID, click the "Create an FSA ID" tab).



4

Once you've logged in, you will be brought to a page that shows every individual federal loan that you have ever borrowed throughout your academic career. It will also show you any Pell Grant funding that you have received. This will NOT show you any Private Loans or PLUS loans in your parent's name.

5

From here, you can get an idea of how much you've borrowed. Keep in mind that the outstanding principal only includes disbursed aid.

There are limits as to how much you can borrow under the stafford loan program which are defined by the program you are enrolled in.

You'll also want to be aware of how much you've received in Pell. Your lifetime Pell Eligibility is 600% or the equivalent of six years of Pell. You can see the percentage you've used under the grant section.

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National Student Loan Data System (NSLDS) for Students

Financial Aid Review | Exit Counseling | Address | Enroll | Glossary of Terms | Browser Info/Setup | FAQs | Contact Us | Logout

Aid Summary for: Your enrollment status is **WITHDRAWN**, effective 06/22/2014.

[Click here for Grant Information](#)

**Loans**

Please click on number in first column to see details

Type of Loan	Loan Amount	Loan Date	Disbursed Amount	Canceled Amount	Outstanding Principal	Outstanding Interest
1 DIRECT STAFFORD UNSUBSIDIZED	\$9,079	03/28/2014	\$9,079	\$0	\$9,079	\$117
2 DIRECT STAFFORD UNSUBSIDIZED	\$7,696	09/13/2013	\$7,696	\$0	\$8,192	\$101
3 FEDERAL PERKINS	\$2,400	08/28/2012	\$2,400	\$0	\$2,056	\$0
4 DIRECT STAFFORD UNSUBSIDIZED	\$2,000	08/28/2012	\$2,000	\$0	\$2,288	\$54
5 DIRECT STAFFORD SUBSIDIZED	\$5,500	08/28/2012	\$5,500	\$0	\$5,557	\$3
6 DIRECT STAFFORD UNSUBSIDIZED	\$2,000	01/13/2012	\$2,000	\$0	\$2,400	\$56
7 FEDERAL PERKINS	\$2,412	08/31/2011	\$2,412	\$0	\$2,066	\$0
8 DIRECT STAFFORD SUBSIDIZED	\$5,500	08/29/2011	\$5,500	\$0	\$5,464	\$3
9 FEDERAL PERKINS	\$2,500	09/15/2010	\$2,500	\$0	\$2,142	\$0
10 DIRECT STAFFORD UNSUBSIDIZED	\$588	09/07/2010	\$588	\$0	\$752	\$18
11 DIRECT STAFFORD SUBSIDIZED	\$4,500	09/07/2010	\$4,500	\$0	\$4,500	\$23
12 FEDERAL PERKINS	\$2,500	09/01/2009	\$2,500	\$0	\$2,142	\$0
13 STAFFORD UNSUBSIDIZED	\$2,000	07/17/2009	\$2,000	\$0	\$2,697	\$22
14 STAFFORD SUBSIDIZED	\$3,500	07/17/2009	\$3,500	\$0	\$3,480	\$3
<b>Total DIRECT STAFFORD UNSUBSIDIZED</b>					<b>\$23,041</b>	<b>\$346</b>
<b>Total FEDERAL PERKINS</b>					<b>\$8,406</b>	<b>\$0</b>
<b>Total DIRECT STAFFORD SUBSIDIZED</b>					<b>\$15,521</b>	<b>\$29</b>
<b>Total STAFFORD UNSUBSIDIZED</b>					<b>\$2,697</b>	<b>\$22</b>
<b>Total STAFFORD SUBSIDIZED</b>					<b>\$3,480</b>	<b>\$3</b>
<b>Total All Loans</b>					<b>\$53,145</b>	<b>\$400</b>

[Click here for Loan Information](#)

**Grants**

Pell Lifetime Eligibility Used: 400.000%

Please click on number in first column to see details

Award Year	Type Of Grant	School	Disbursed Amount
1 2012 - 2013	FEDERAL PELL GRANT		\$5,400
2 2011 - 2012	FEDERAL PELL GRANT		\$5,550
3 2010 - 2011	FEDERAL PELL GRANT		\$5,550
4 2010 - 2011	ACADEMIC COMPETITVENESS GRANT		\$1,300
5 2009 - 2010	ACADEMIC COMPETITVENESS GRANT		\$750
6 2009 - 2010	FEDERAL PELL GRANT		\$5,350
<b>Total All Grants</b>			<b>\$23,900</b>

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If you click on each individual loan, you'll be brought to a page that has detailed information regarding each loan.

You'll be able to find out what the status of your loan is (i.e. Grace Period, Repayment, etc.) and also where your student loan is being serviced. Keep in mind that because you may have several loan servicers, you should review each individual loan. The servicer is your primary contact for repayment.

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Detail Loan Information for: Your enrollment status is **WITHDRAWN**, effective 06/22/2014.

Type of Loan: **DIRECT STAFFORD UNSUBSIDIZED** [Prev](#) [Next](#)

Loan obtained while attending the

Date Entered Repayment: 12/23/2014  
Loan Period Begin Date: 09/04/2012  
Loan Period End Date: 05/16/2013

[Click here for Loan Information](#)

**MyStudentData Download**

**Amounts and Dates**

Loan Amount	Outstanding Principal Balance	Outstanding Principal Balance As of Date	Outstanding Interest Balance	Outstanding Interest Balance As of Date	Interest Rate Type	Interest Rate	Canceled Amount	Canceled Date
\$2,000	\$2,288	09/30/2015	\$54	09/30/2015	FIXED	6.80%	\$0	

**Disbursement(s) and Status(es)**

Disbursement Date	Disbursement Amount	Loan Status	Status Description	Status Effective Date
01/22/2013	\$1,000	RP	IN REPAYMENT	12/23/2014
09/28/2012	\$1,000	IG	IN GRACE PERIOD	06/22/2014
		LA	LOAN ORIGINATED	06/28/2012

**Servicer/Lender/Guaranty Agency/ED Servicer Information**

Contact Type	Contact
Current ED Servicer:	DEPT OF ED/NET PO BOX 740283 ATLANTA GA 30348 888-486-4722 nelnetcustomersolutions@nelnet.com www.nelnet.com

FOIA | Privacy | Security | Notices | WhiteHouse.gov | USA.gov | ED.gov

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You are investing in your education and your future. The borrowing decisions you make today will directly affect your financial future. Know exactly how much you will need to cover your direct costs (tuition and fees; costs reflected on your student account) while attending GSC and be conservative in determining what you need to cover indirect costs (such as books and supplies/room and board/transportation/ miscellaneous).

### **Know Your Limits**

Aggregate Loan Limits represent the total amount of Stafford loan funds you may borrow over your academic career. The total limit is based on the educational program you are currently enrolled in.

<b>Program</b>	<b>Aggregate Limit</b>
Undergraduate (Dependent Student)	\$31,000
Undergraduate (Independent Student)	\$57,500
Post Baccalaureate Teacher Certification	\$57,500
Graduate	\$138,500

Please consider the following questions as you begin your education at Granite State College.

- How much student loan debt have I accumulated so far?
- How much Stafford loan eligibility do I have left?
- How many classes do I have left to complete my program and have I left myself enough loan eligibility to cover those classes?
- How much do I need to borrow to obtain my educational goals?

Annual limits can be found at <http://www.granite.edu/finaid/aid/loans/dl.php>

### **Know Your Loans**

**Subsidized Stafford Loans** – Need based. No interest is charged while a student is in school at least half time, during the grace period, and during deferment periods. Available to undergraduate and post-baccalaureate students.

**Unsubsidized Stafford Loans** – Interest is charged during all periods, even during the time a student is in school and during grace and deferment periods. Available to undergraduate, post-baccalaureate, and graduate students.

**Parent PLUS Loans** - Interest is charged during all periods, even during the time a student is in school and during grace and deferment periods. Taken out in the parent's name. Available to parents of eligible dependent students enrolled in undergraduate and eligible post baccalaureate programs.

**Graduate PLUS Loans** – Interest is charged during all periods, even during the time a student is in school and during grace and deferment periods. Available to eligible students enrolled in graduate programs.

**Perkins Loans and TEACH Grants** – not offered at Granite State College.

For more details about Federal Student loans visit <https://studentaid.ed.gov/sa/types/loans>

If you have any questions regarding your federal student aid, please reach out to the GSC Financial Aid Office at [financial.aid@granite.edu](mailto:financial.aid@granite.edu) or 603.513.1392. We are here to help!