



Consumer Law Essentials - ABCs of Student Loans: Getting Started on Student Loan Cases

March 4, 2025

2:00 p.m. - 4:00 p.m.



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INTRO TO STUDENT LOANS

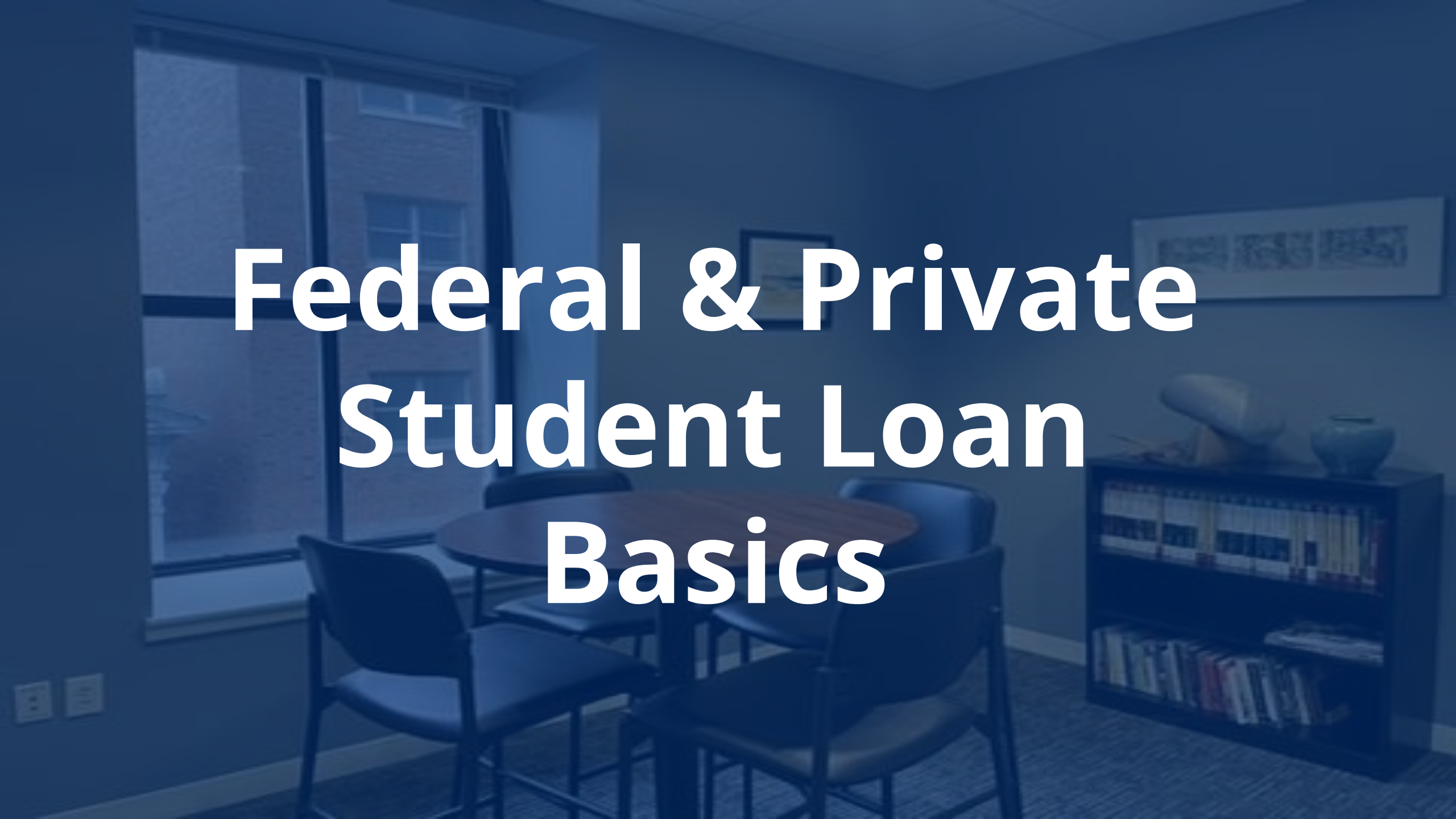
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What We'll Cover Today:

1. **Federal & Private Student Loan Basics**
2. **Understanding A Borrower's Loan Situation**
3. **Managing Repayment**
4. **Borrowers in Default**
5. **Federal Student Loan Cancellation & Discharge Programs**
6. **Student Loans & Bankruptcy**
7. **Dealing with Loan Servicers**
8. **Private Student Loans & Other Education Debt**
9. **Additional Resources**

Common Cases You May Handle

- **Repayment plan enrollment:**
 - Help client enroll in the right repayment plan based on their situation.
 - If enrolled in an IDR, teach and explain the importance of renewing on time.
- **Consolidating loans:**
 - Make sure you are reviewing the pros and cons of consolidation before completing this to ensure it's the right option for the borrower.
- **Getting the borrower out of default & stopping collections:**
 - Help the client consolidate or complete a rehabilitation plan.
 - Make sure the client is enrolled in a payment plan that works for them after they exit default to prevent defaulting again in the future.
- **Forgiveness, cancellation or discharge applications:**
 - Identify the information and documents they will need.
 - Provide step-by-step instructions, and help the client file the application.
- **Filing complaints:**
 - Provide detailed instructions to clients on how to file a complaint, or in some cases, file the complaint on the client's behalf.

A blue-tinted photograph of a modern office interior. In the center, there is a round wooden table surrounded by four black chairs with blue seats. To the right, a dark wood bookshelf is filled with books. A large window on the left side of the room provides a view of a building exterior. The overall atmosphere is professional and clean.

Federal & Private Student Loan Basics

Who are Student Loan Borrowers?

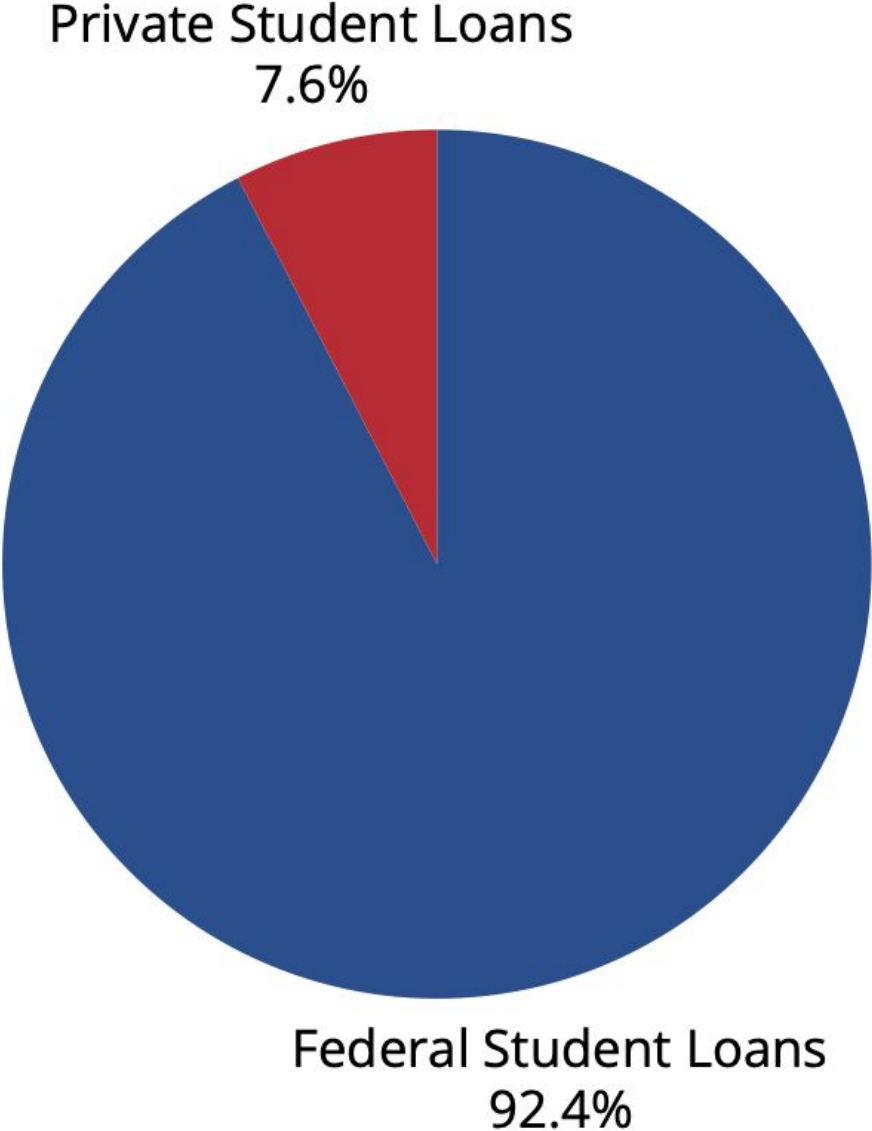
One-third of borrowers with student loan debt never got a degree.

- Many students are forced to leave school due to a medical, financial, or family situation.
- Parents who take out loans to help pay for their children's education may have never been to college at all.
- Many people borrow for short term job-training programs that train people for jobs that are important but do not pay highly.
- Some people who went to for-profit schools may have finished their program but can't get a job in their field.
 - Predatory schools often lie about their value to get students to enroll.

Retirement-age borrowers are one of the fastest growing segments of the population with student loans.

- Student loans impact people of all ages, and the number of older Americans with student loan debt is growing dramatically.
- Older borrowers may have loans from their own education, may owe loans from a child's education, or may have *both*.

The Student Loan Market



Private Loans

How They're Issued:

- Issued by a bank, lender, or other institution.
- Apply directly with the lender.
- The amount a person can borrow is set by the lender.
- Loans offered are based on borrower's credit.
- A co-signer may be required by the lender
- Interest rates can be variable.

Features of A Private Student Loan

- **Not eligible for government student loan relief programs**
- Private student loan lenders rarely offer flexible repayment plans, loan cancellation programs, or pathways out of default.
- State statutes of limitations apply, protecting borrowers from lawsuits to collect on old loans.
- There is no central place to find private student loan information, but a borrower may be able to find this information on their credit report.
 - Although, if the loans are older, then they may no longer appear on a credit report.

Federal Loans

How They're Issued:

- Issued through a federal government program using the FAFSA form.
- The government caps the amount a person can borrow for undergraduate education.
- Credit checks are not required (except a limited credit check for PLUS Loans).
- There are generally no co-signers
 - *But*, PLUS loans may have endorsers.
- Loans issued after 2010 have fixed interest rates (although some older loans may have variable rates).

Special Features of Federal Loans:

- There are many types of federal loans-- one borrower can owe multiple types.
- Special protections are provided by law for *federal loans*, such as Income-Driven Repayment plans, interest subsidies, loan cancellation programs, and help for borrowers in default.
- Government has extensive power to collect on defaulted federal loans.
- No statute of limitations applies on collection, meaning *debt collection can continue indefinitely*.
- Find information on federal loans on studentaid.gov.

Federal Student Loans

← Direct Loan →

← Perkins Loan → 2018

← FFEL → 2010

← Spousal Consolidation → 2006

← HEAL → 1998

- Other (very) old student loan types include:
- Federally Insured Student Loans (FISL).
 - Supplemental Loans for Students (SLS) .
 - Guaranteed Student Loans

Federal Student Loans

Subtypes of Direct Loans (the only loans currently issued today):

- Direct Subsidized Loans (for undergraduate study);
- Direct Unsubsidized Loans;
- Direct Parent PLUS Loans;
- Direct Graduate PLUS Loans;
- Direct Consolidation Loans.
- Direct Spousal Consolidation Loans (stopped being issued in 2006)

Important notes:

- All Direct Loans are held by the government
- All have fixed interest rates
- Generally eligible for the most student loan programs

Federal Student Loans a Borrower May Have

Family Federal Education Loans (FFEL) (last issued in 2010) can also have subtypes:

- Subsidized Federal Stafford Loans;
- Unsubsidized Federal Stafford Loans;
- FFEL Parent PLUS Loans;
- FFEL Grad PLUS Loans;
- FFEL Joint Spousal Consolidation Loans (last issued in 2006); and
- FFEL Consolidated Loans.

Important Notes:

- FFEL loans can be held by a private lender, a guaranty agency, OR by the Department of Education.
- FFEL Loans and other older loan types can have variable interest rates.

Types of Federal Student Loans

- **Subsidized loans** are generally only available to undergraduate borrowers and are based on financial need.
 - Interest does not accrue on subsidized loans while the borrower is in school or during grace periods or deferments.
- **Unsubsidized loans** do not require the borrower to show financial need and are available to undergraduate and graduate school students.
 - Interest accrues while the borrower is in school.
- Many borrowers have both subsidized and unsubsidized loans.
- **Parent PLUS Loans** are made to parents for their children's education.
 - *PARENT* is the borrower on the loan-- not the student.
- **Grad PLUS Loans** are available (along with unsubsidized loans) for graduate school.
 - Usually taken out when the borrower maxes out other federal loans for graduate school.
- **Consolidation Loans** are loans used to pay off one or more federal student loans, often to combine multiple loans.



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Understanding a Borrower's Loan Situation

What Information Do You Need to Know



There are a few things you need to know before you can start advising a borrower about their options, including:

- **Does the borrower have federal loans, private loans, or both?**
- **For federal loans:**
 - What types of federal student loans does the borrower have?
 - What is the status of their loans? Are the loans in default?
 - Who holds the loans? Are they held by the Department of Education?
 - Who are their loan servicers?
 - What repayment plan are they currently enrolled in?
 - What are the borrower's repayment goals?
- **For private loans:**
 - Who are the loans with?
 - Who is servicing the loans?
 - How much do they owe?
 - What is the status of the loans?
 - Are they facing some type of collections?


Why Do We Need to Know this Information?

- Before you give any advice to a student loan borrower, you have to have a **complete understanding** of their student loan situation.
- Many options for borrowers are dependent on the type of loans they have, what the status of their loans are, and what their exact goals are.
- Many borrowers will not know basic information about their loans; many are surprised to learn they are in default.
- Without this information at the outset, you can't accurately advise borrowers of their options and may end up steering them in the wrong direction.





**Finding Federal
Student Loan
Information**



How to Find Federal Student Loan Information

- Have the borrower **login to their account on studentaid.gov**.
 - This is the easiest way to have the borrower find their information.
 - If the borrower can screen share or login to their account in person with you you, you can review and screenshot the information you need.
- Get the borrower's **.txt file**.
 - The borrower can download their data from studentaid.gov in a .txt file and send it to you for review.
 - The .txt file contains all of the information you need to determine the borrower's federal student loan situation, including the loan types, loan status, current loan holders, and loan servicers.
- Have the borrower call the **Federal Student Aid Call Center: 1-800-433-3243**.
 - This is not the best option for working with borrowers, but if they are having trouble accessing studentaid.gov, they can try to call to get their information.
- Contact the **FSA Ombudsman**.
 - If you and the borrower have tried all the steps above and the borrower can't access their information, you can reach out to the Ombudsman Group for help getting their .txt file.

Intro to [Studentaid.gov](https://studentaid.gov)



- Borrowers (including parent borrowers) can log in to studentaid.gov to see their student loan information using an FSA ID.
- What a borrower needs to create an account/FSA login:
 - Their Social Security number (if applicable).
 - Their own email address.
 - It may take 2-3 days for an account to be created after the borrower signs up.
 - **Note:** *only the person who the account is for is allowed to access and login to the account. In 2020, the Stop Student Debt Relief Scams Act (the STOP Act) was passed to mandate that ED set up a way to allow counselors and advocates working with borrowers to login to a separate portal to access a borrower's information. However, that portal has not yet been created.*

**See screenshots in the resources section for examples of where to find key info on studentaid.gov.*


Troubleshooting FSA ID Issues

Common issues:

- **Forgotten account.** Borrowers often forget their username and password, which can be reset by clicking “Forgot my Username” or “Forgot my Password.” Borrowers can set up two-step verification.
- **Locked account.** Can be reset if FSA has the borrower’s email or mobile number. If they are otherwise unable to create or reset their account, they must call FSA for assistance at **1-800-433-3243**, and may need to provide photo ID and other information to get the account unlocked.
- **24-48 hours.** It often can take multiple days for a client to access a locked account or to obtain SSA verification for a new account. Give the borrower enough time to complete these tasks before your first session.
- **Send the borrower Instructions for logging on to studentaid.gov.** Accessing this information can eat up valuable session time. Check in with the borrower before the session to ensure they've tested their account.



**Key Federal
Student Loan
Information
Needed**

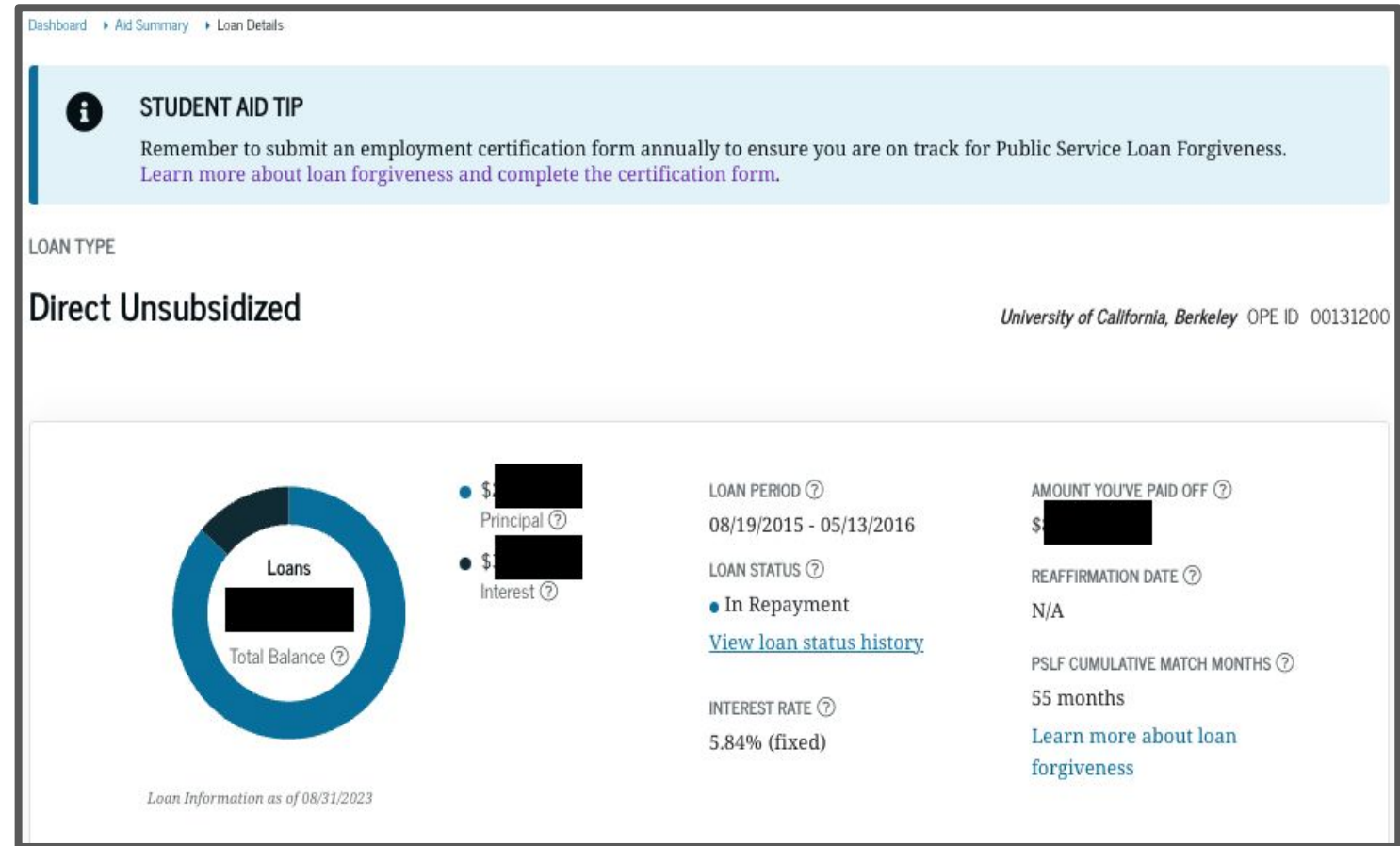


Key Information On StudentAid.gov

The borrower's aid summary and loan details on studentaid.gov provides important information about the borrower's federal loan types, outstanding balance on each loan, loan servicer.

The slides in the resources section walks you through where to find servicer(s), loan holder, and loan type information.

As discussed earlier, the **types of federal loans** the borrower has is a key piece of information you need to help the borrower manage their debt, as some discharge and payment plans are only open to certain types of loans.



Status of Student Loans

Depending on the borrower's situation, their loans may be:

- **In repayment**
 - What payment plan are they enrolled in?
- **In a grace period.**
 - The borrower is given six months after leaving school before entering repayment (can be extended for up to three years for active duty military members). Grad PLUS and Parent PLUS Loans are not eligible for grace periods.
- **In deferment or forbearance.**
 - There are 30 types of forbearances and 10 types of deferments available to borrowers in different circumstances. Forbearances and deferments pause payments temporarily.
- **Delinquent.**
 - Federal student loans are generally considered delinquent after the first missed payment.
- **In default.**
 - Federal student loans go into default after 9 consecutive missed payments (270 days).
- **Judgment entered.**
 - In rare cases, the Department sues borrowers to get a judgment against them. This information is not on studentaid.gov, but the underlying defaulted loan should be in the borrower's information.

Loan Holder Information

- All Direct Loans are held by the Department of Education.
- There are some older federal student loans that are owned and held by a private company, school, or other entity.
 - FFEL Loans can be held either by the Department of Education, by a guaranty agency, or a private lender.
 - Perkins Loans can be held either by the Department of Education or by a school.
- It is important to know if the borrower's federal loans are held by the Department of Education or some other entity because their options for student loan relief and repayment plans may be different if the Department of Education does not hold the loans.

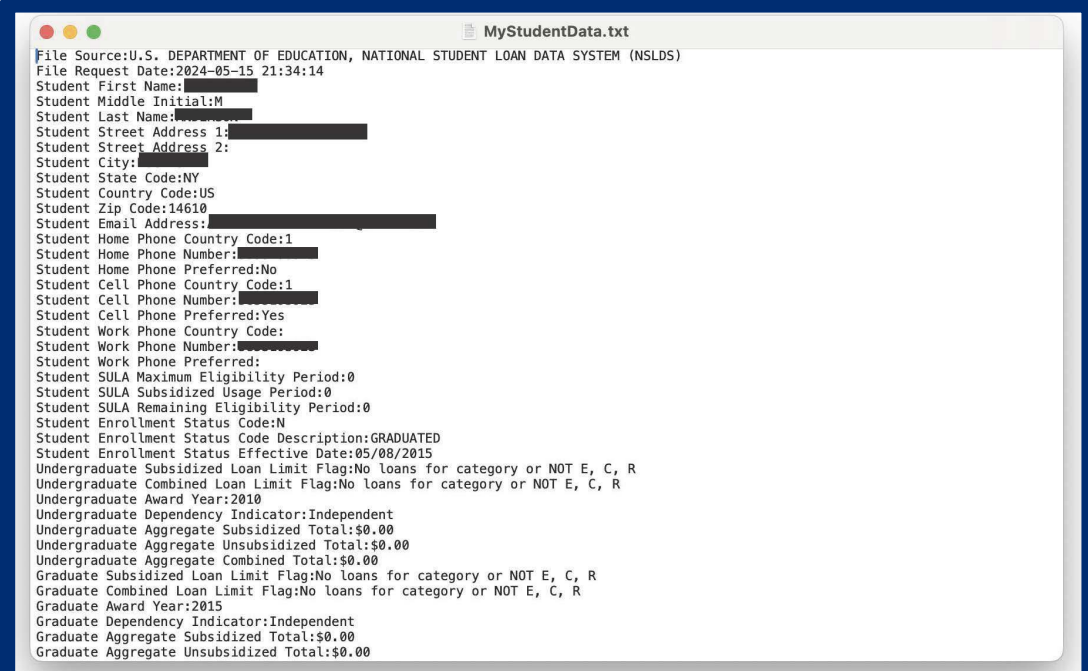
Loan Servicer Information

- The federal government uses different companies to service federal student loans it holds.
 - Some of these companies also service private student loans and federal loans that are not held by the Department of Education, which can be confusing for borrowers.
 - Here are the current loan servicers for federal student loans that are held by the Department of Education, as of March 2025:
 - **Edfinancial**, edfinancial.studentaid.gov, 1-855-337-6884
 - **MOHELA**, mohela.studentaid.gov, 1-888-866-4352
 - **Aidvantage**, aidvantage.studentaid.gov, 1-800-722-1300
 - **Nelnet**, nelnet.studentaid.gov, 1-888-486-4722
 - **ECSI**, efpls.ed.gov, 1-866-313-3797
 - **Default Resolution Group**, myeddebt.ed.gov, 1-800-621-3115
 - **CRI**, cri.studentaid.gov, 1-833-355-4311
- Loans that are not held by the Department of Education may be serviced by another company.
- Borrowers can have multiple loan servicers.

Reviewing a Borrower's .txt File



What is a borrower's .txt file?

- A borrower's federal student loan history is maintained by the Department of Education and the National Student Loan Data System.
- A borrower can download a plain .txt file version of their loan data on studentaid.gov.
 - Select **"Download My Aid Data"** on the **My Aid** page.
- The .txt file is critical to give you a more complete view of the borrower's federal student loan history.



```
File Source:U.S. DEPARTMENT OF EDUCATION, NATIONAL STUDENT LOAN DATA SYSTEM (NSLDS)
File Request Date:2024-05-15 21:34:14
Student First Name:
Student Middle Initial:M
Student Last Name:
Student Street Address 1:
Student Street Address 2:
Student City:
Student State Code:NY
Student Country Code:US
Student Zip Code:14610
Student Email Address:
Student Home Phone Country Code:1
Student Home Phone Number:
Student Home Phone Preferred:No
Student Cell Phone Country Code:1
Student Cell Phone Number:
Student Cell Phone Preferred:Yes
Student Work Phone Country Code:
Student Work Phone Number:
Student Work Phone Preferred:
Student SULA Maximum Eligibility Period:0
Student SULA Subsidized Usage Period:0
Student SULA Remaining Eligibility Period:0
Student Enrollment Status Code:N
Student Enrollment Status Code Description:GRADUATED
Student Enrollment Status Effective Date:05/08/2015
Undergraduate Subsidized Loan Limit Flag:No loans for category or NOT E, C, R
Undergraduate Combined Loan Limit Flag:No loans for category or NOT E, C, R
Undergraduate Award Year:2010
Undergraduate Dependency Indicator:Independent
Undergraduate Aggregate Subsidized Total:$0.00
Undergraduate Aggregate Unsubsidized Total:$0.00
Undergraduate Aggregate Combined Total:$0.00
Graduate Subsidized Loan Limit Flag:No loans for category or NOT E, C, R
Graduate Combined Loan Limit Flag:No loans for category or NOT E, C, R
Graduate Award Year:2015
Graduate Dependency Indicator:Independent
Graduate Aggregate Subsidized Total:$0.00
Graduate Aggregate Unsubsidized Total:$0.00
```

****Screenshots of where to find key information in the .txt file are available at the end of the presentation materials in the Resources section.***



**Finding Private
Student Loan &
Other
Education Debt
Information**



Private Student Loans & Other Education Debt

- Everything that's listed on studentaid.gov is a federal student loan!
- You can't find private student loan and other types of education debt (like institutional loans, school loans, state student loans, etc.) on studentaid.gov.
- There isn't a central repository of private student loan and other education debt information, but you may want to review the following items:
 - the borrower's credit reports, lender or debt collector correspondence;
 - school records regarding tuition bills or debts;
 - any debt collector notices the borrower has; etc.
 - **Note:** borrowers can access free credit reports from annualcreditreport.com.
- It can be helpful to compare the borrower's documents and what's on the credit reports or with the borrower's studentaid.gov account to try to determine if the borrower truly has private student loans and other education debt or just federal student loans.



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MANAGING REPAYMENT

Repayment Plans

Standard
Repayment
Plan

Extended
Repayment
Plan

Graduated
Repayment
Plan

SAVE
Repayment
Plan

PAYE
Repayment
Plan

IBR
Repayment
Plan

ICR
Repayment
Plan



Repayment Plans

Standard
Repayment
Plan

Extended
Repayment
Plan

Graduated
Repayment
Plan

Plans that pay OFF loans

Standard Repayment Plan

- *This plan is designed to **PAY OFF** the loan.*
- If a borrower doesn't pick a repayment plan when they enter repayment after leaving school, their loan servicer will automatically place them on the Standard Plan.
- Payments are fixed and made for up to 10 years, depending on loan balance (most borrowers have 10 year term).
 - **Note 1:** Term is between 10 and 30 years for consolidation loans.
 - **Note 2:** If borrower entered repayment after borrowing loan, spent 3 years in IDR, and switched back to standard repayment, repayment term **does not reset**. Loan will be reamortized to be paid off within remaining portion of 10 year period.
- Monthly payments can be higher than other plans, but the total interest paid is usually lower and length of repayment is usually shorter.

Graduated Repayment Plan

- *This plan is designed to **PAY OFF** the loan and will not result in cancellation.*
- Borrowers have to sign up for this plan by contacting their loan servicer.
- Payments are lower at first, and then increase every two years to pay loans off within 10 years.
 - **Note:** *Again up to 30 years for Consolidation Loans.*
- Borrowers pay more on this plan than under a Standard Repayment plan.
- NOT eligible for Income Driven Repayment or PSLF cancellation.

Extended Repayment Plan

- Only borrowers who cumulatively owe more than \$30,000 in Direct or FFEL Loans are eligible for this plan.
- *This plan is designed to **PAY OFF** the loan and will not result in cancellation.*
- Payments may be the same amount each month for the entire length of the loan (**fixed**), or may increase gradually over time (**graduated**), to make sure that their loans are paid off within 25 years.
- Monthly payments will be lower than under a Standard or Graduated plan, but they will pay for more years.
- They will also pay more over time than under a Standard or Graduated plan.
- NOT eligible for Income-Driven Repayment or PSLF cancellation.



Repayment Plans

Income-Driven Repayment Plans

SAVE
Repayment
Plan

PAYE
Repayment
Plan

IBR
Repayment
Plan

ICR
Repayment
Plan

Income-Driven Repayment (IDR) Plans

- For many borrowers struggling to afford their student loans, income-driven repayment (IDR) plans may be the best option.
- Payments are based on income, family size, tax filing status, and the plan they enroll in.
- Payments can be as low as \$0 per month, and borrowers can earn credit toward loan forgiveness under the IDR and PSLF programs while making payments in one of these plans.
- Borrowers generally need to recertify their income each year and their payments may change based on their income.
 - Borrowers can always recertify whenever their income decreases.
- Generally, payments are applied to interest first, collection costs, late charges, and finally to principal.

Income-Driven Repayment (IDR) Plans

The current IDR plans are SAVE, PAYE, ICR, and IBR.

- Each IDR plan has different eligibility criteria, repayment calculations, and time in qualifying repayment required before loan forgiveness. Some plans are more generous than others.
- All Direct Loans and FFEL Loans are eligible for at least one IDR plan if they meet the other eligibility criteria, **except for Parent PLUS Loans**.
 - **Important Note:** *Parent Plus Loans are only eligible for one type of IDR plan, but only if they are first consolidated into a Direct Consolidation Loan. Perkins loans & other older loans are not eligible for a plan unless they are consolidated into a Direct Consolidation loan.*
- Eligibility for each IDR plan is dependent on the types of loans the borrower has and the original loan disbursement date.
- Married borrowers' spouses may be required to co-sign the application, which can be done after it is submitted.
- Married borrowers' spousal income will be counted if the borrower files their taxes jointly with their spouse.

Income-Driven Repayment (IDR) Plans

After 10-25 years of payments on an IDR plan, any amount the borrower still owes is automatically canceled.

- The time it takes to reach cancellation depends on the plan the borrower is enrolled in, the type of loans they borrowed, and the amount they originally borrowed.
- Because of the **one-time payment count adjustment** many borrowers will receive retroactive credit toward cancellation even if they weren't previously enrolled in an IDR plan.
- Loan cancellation is tax free until the end of 2025; unclear whether Congress will renew in the future.

Income-Driven Repayment (IDR) Plans

- **Court injunctions have blocked the 2023 Department of Education rules regarding the SAVE plan from taking effect.**
 - Conservative state AGs challenged the SAVE plan in federal court in Kansas and Missouri.
 - The litigation resulted in conflicting and changing court orders, and preliminary injunction decisions in both cases were appealed.
 - In February, the 8th Circuit affirmed the district court's decision to grant a preliminary injunction and foreshadowed an uphill battle in the rest of the litigation.
- Borrowers' rights and access to certain benefits, including IDR repayment plans, have been impacted as the Department has responded to court orders.
- Currently, **borrowers are not able to sign up for an IDR plan** (or switch their IDR plans), and the online and paper applications for IDR have been taken down from studentaid.gov.
 - Borrowers are also unable to recertify their income.
- More info on this litigation [is here \(dockets are linked\)](#).
- Visit the Department of Education's website for more information about the changes at studentaid.gov/announcements-events/save-court-actions.

Screening for Repayment Issues

When first meeting with borrowers, screen them for repayment issues:

- Ask them about their repayment concerns:
 - “Are you happy with your current repayment plan?”
 - “Are you able to afford your monthly payments without paying late or paying less than the required amount?”
- Find out what kind of repayment plan the borrower currently has by checking their FSA account under “Loan Breakdown” (by servicer) or checking directly with their servicer.
- Calculate the borrower’s repayment plan options.
 - Studentaid.gov has a “loan simulator”, that provides repayment plan estimates but it can be inaccurate.
 - Can also try other online tools, [like EDCAP NY’s](#).
 - Can also calculate using regulation formulas (discussed in NCLC’s student loan manual).
- Help the borrower enroll in a new repayment plan or contact their servicer to apply for a non-IDR plan, a deferment, or forbearance.

Helping a Borrower Enroll in an IDR plan (normally)

- The **online application** best for most borrowers, but especially those with:
 - steady income, and
 - current income similar to their latest tax filing.
 - Online application is here studentaid.gov/idr
 - The online application can be used for switching plans and recalculating or recertifying plans as well.
- The **paper application** may be best for borrowers who:
 - have irregular income (gig workers etc.),
 - consolidating to get out of default (right now there is a glitch that is only allowing this to be done via a paper application), or
 - experienced recent unemployment, furlough, or other income interruption.
 - Find the paper application here: studentaid.gov/forms-library

What's needed for the IDR Application



- Most borrowers can use their tax return info (by linking to their tax return or attaching it to the application) to certify their income.
 - **Note:** *When applying, borrowers should also consent to allowing the Department to access their tax information in the future for automatic income recertification.*
- Borrowers who haven't filed returns in the last two years or borrowers whose income has changed significantly may be able to attach other proof of their income to their application.
- Borrowers who do not have any taxable income are allowed to self-certify.
- Instructions are provided during the application process.
- Married borrowers may need to be prepared to have their spouse's certify their application, even if they file taxes separately and their income is not included in their payment calculation.

Switching Repayment Plans (normally)


- If the borrower has Direct Loans they can change their payment plan at any time. If they have FFEL loans, they are allowed to switch their payment plans at least once a year, but they may be able to switch more often if needed.
- Borrowers can always switch their plans if they are unhappy with their repayment amount, but there may be certain steps they have to take when exiting specific plans.
 - For example, leaving the Income-Based Repayment (IBR) plan can be a little trickier than leaving other plans: to leave IBR, the borrower generally must make at least one month's payment under a Standard Repayment plan or request a single \$0 reduced-payment forbearance to switch plans. After they make that payment, they can switch to another plan.
 - Borrowers that leave the IBR plan will

Recertifying IDR Plans (normally)

- If the borrower enrolls in an IDR plan, they generally must recertify their income one time per year.
- They only need to recertify one time per year (no obligation to recertify if their income increases), and they can request to recertify early if their income decreases.
- Depending on the plan, if borrowers miss the recertification deadline, they may either be bounced out of their plan or face bills that are not based on their income and are substantially higher.
- Their loan servicer will let them know when their recertification deadline is, but this is something you should track with the borrower and remind them of.
- **Note:** *because of FUTURES Act, borrowers could also make recertification easier by signing up for automatic recertification when they apply for an IDR plan. However, the recertification process has been stopped-- it is unclear when it will be back.*



**What to Do
When A
Borrower Can't
Afford Even an
IDR Payment**



Pausing Payments Temporarily

Unfortunately, there may be times when the borrower can't afford to make payments on student loans, even under an IDR plan. If the borrower is in repayment and needs to pause their student loan payments, they may be able to ask their loan servicer for a temporary **deferment** or **forbearance**.

- **Important note:** *in many cases, interest will continue to accrue even while payments are paused and will be added to the principal.*
 - *However, subsidized loans are not charged interest during deferments.*
- **Also Important:** *some, but not all forbearances and deferments count towards cancellation under an IDR plan (or for Public Service Loan Forgiveness).** this is impacted by SAVE litigation.
- The borrower should consider all of the potential consequences before they ask for a deferment or forbearance and should try to limit the time they spend in deferment and forbearance.



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BORROWERS IN DEFAULT

Federal Student Loan Default

When is a loan in default?

- The day after a student loan payment is missed, the loan is **delinquent**.
 - The loan servicer will *usually* notify the borrower of the missed payment.
- After **270 days (9 months) of missed payments**, the loan is declared in **default**.
- Once the loan is in default, it will be transferred to the default loan servicer (generally within a year of default).

The screenshot shows the Federal Student Aid website interface. At the top, there is a navigation bar with the logo and links for FAFSA Form, Loans and Grants, Loan Repayment, and Loan Forgiveness. A search bar with the name 'Name' is visible. Below the navigation, there are tabs for 'LOANS' and 'GRANTS'. A prominent notification banner is displayed, stating 'You have 9 loans in default.' This notification is circled in red. Below the notification, there is a section for '14 Loans' with a 'View Breakdown' link. A donut chart shows the 'Total Balance' and a legend for 'Principal' and 'Interest'. To the right, there is a 'HELPFUL LINKS' section with links for 'Explore Repayment Options', 'Try the Loan Simulator', 'Learn About Public Service Loan Forgiveness (PSLF)', 'Explore Income-Driven Repayment Options', and 'Learn About Loan Consolidation'. A 'Get Contact Info' button is also present in the notification area.

Consequences of Default on Federal Loans

Defaulting on a student loan can:

- negatively impact a borrower's **credit score**,
- prevent them from getting more **federal financial aid** and **other government loans** (including FHA and USDA mortgages), and
- result in a **loss of income or benefits**.

To collect a defaulted loan, the government can:

- **seize tax refunds** without a court order,
- **garnish wages** without a court order,
- **offset Social Security benefits** without a court order,
- **sue student loan borrowers in federal court and get a judgment** (rare), and
- charge very **large collection fees** (up to 25%).

***Important Note:** Collections on most federal student loans in default have been paused since the pandemic. However, the Department of Education has restarted credit reporting and is beginning the process of restarting collection activity. Borrowers should act now to get out of default and avoid collections.*

Screening for Federal Loan Default at Intake

Important intake questions to ask:

- Do you know if you are in default?
- Have you ever had your tax refunds seized, federal benefits (such as Social Security benefits) offset, or wages garnished?
- Have you recently been contacted by a debt collector about your federal student loans?
- Are you making regular payments on your student loans?
- Have you checked your account on studentaid.gov?
- Do you know who your loan servicer is?

Note: *Some borrowers may come to you for help with other student loan questions and not even know they're in default.*

Ways to Get Out of Default

Consolidation*

- A borrower can consolidate **just one loan** or **many federal loans** together.
- Borrowers either need to select to enroll in IDR **or** make 3 consecutive “reasonable and affordable” payments.
- Borrower can generally only consolidate a loan once to get out of default.

Rehabilitation

- Under a rehabilitation agreement, a borrower makes 9 consecutive monthly payments based on their income to get out of default.
- A borrower can only do this once.

Pay loan off/ Cancellation

- Loans in default are eligible for most cancellation programs.

Consolidation can help borrowers:

1. Simplify Repayment

- Switch from having multiple servicers to one servicer
- Instead of having 15 loans, just have 1 loan.

2. Access a Better Payment Plan

- SAVE, ICR, PAYE plans are only available for Direct Loans.
- Parent PLUS loans ineligible for IDR plans unless they are consolidated (and the consolidation loan will only be eligible for ICR, even if it contains loans from borrower's education.)

3. Get Loans Canceled

- Consolidating may help borrowers with FFEL or Perkins loans pursue loan cancellation or forgiveness programs.

4. Get Out of Default

- Consolidation is one path out of default.

Consolidation Warning

- While there a lot of pros to consolidating particular federal student loans, there are cons as well.
- For example:
 - Consolidating Parent PLUS Loans with other types of loans can limit eligibility for IDR
 - *But the borrower can avoid this by leaving non-Parent PLUS loans out when they consolidate.*
 - Consolidation can change the regulations that apply to a borrower defense application and can make a borrower ineligible for a false certification discharge.
 - If you consolidate all of a borrower's loans together, they will not be able to use consolidation as an avenue out of default in the future.
 - Due to litigation, consolidation may **reset** the borrower's IDR qualifying time clock.

Bottom line:

- Consolidation **MUST** be done **strategically**.
- Improper consolidation can cause great harm to the borrower.
- See NCLC's Student Loan Law Manual for more information on assessing whether or not to consolidate a borrower's federal student loans.

FEDERAL STUDENT LOAN DISCHARGE AND FORGIVENESS PROGRAMS

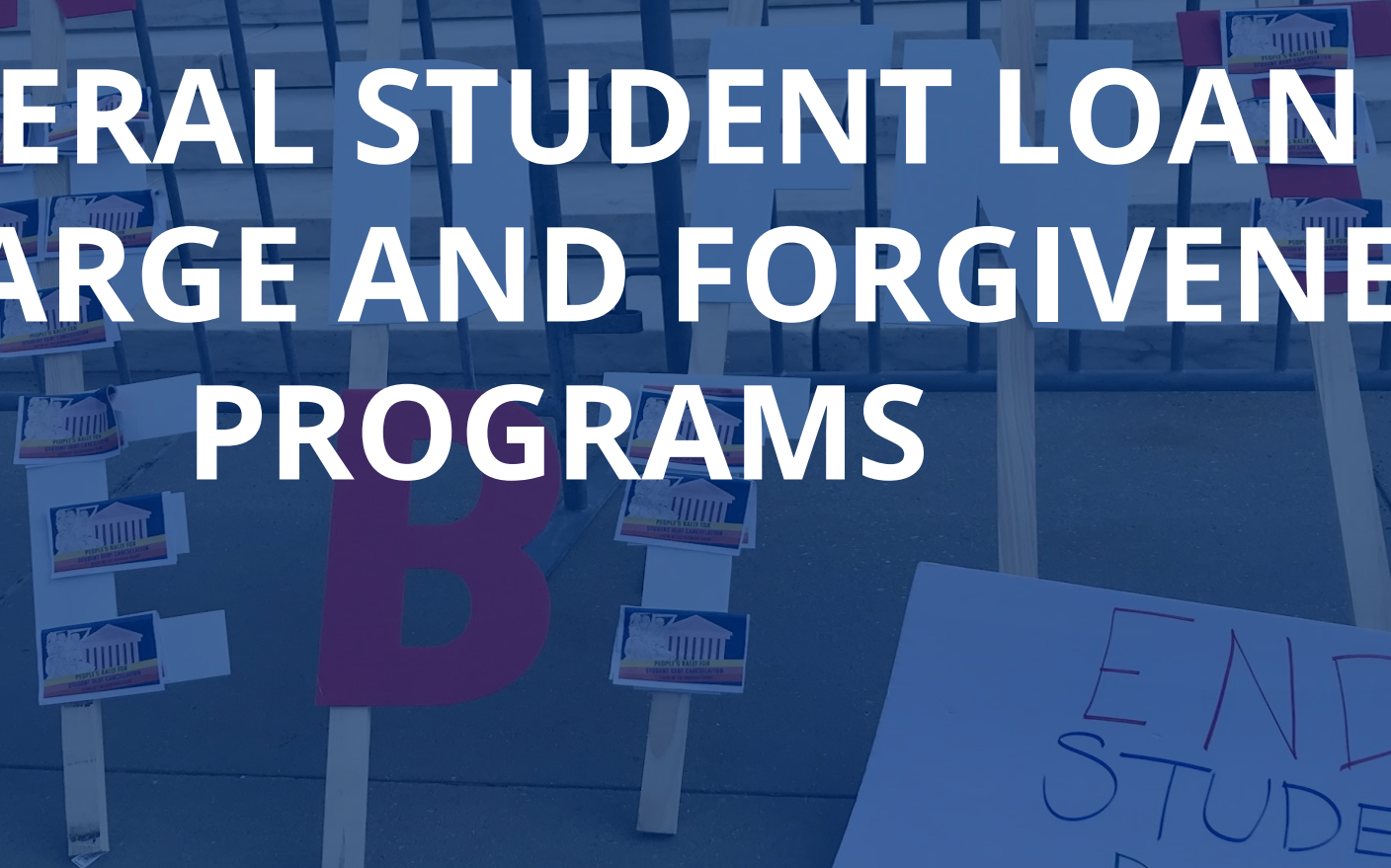
CAN CANCEL

DEB

END
STUDENT
DEBT!!!

AREA CLOSED
By order of the Supreme Court
40 USC Section 6102

AREA CLOSED
By order of the Supreme Court
40 USC Section 6102



CANCELLATION, FORGIVENESS & DISCHARGE PROGRAMS

Total &
Permanent
Disability
Discharge
(TPD)

Public Service
Loan
Forgiveness
(PSLF)

Income-Driven
Repayment
(IDR) Loan
Cancellation

Borrower
Defense to
Repayment

False
Certification
& Identity
Theft

Closed
School
Discharge

Death
Discharge

Total & Permanent Disability Discharge (TPD)

What is it?

- The Department will discharge all of a borrower's federal student loans if they have a disability (medical condition or mental health condition) that prevents them from seeking "substantial gainful activity."

What happens if TPD is granted?

- The remaining balance will be forgiven (no refunds on payments made before disability was certified).
 - Note: negative loan history is not removed from credit reports.
- *Important flag: if borrower is not a veteran with a disability, a TPD discharge may complicate their ability to borrow federal student aid for the next three years.*

Authority: 20 U.S.C. § 1087(a); 34 C.F.R. §§ 674.61 (Perkins Loan), 682.402(c) (FFEL), 685.213 (Direct Loan)

Total & Permanent Disability Discharge (TPD)

When is a borrower eligible?

- 1) Borrower meets **one** of the following:
 - Qualifies for SSDI or SSI based on a compassionate allowance;
 - Receives SSI or SSDI benefits with your next scheduled medical review at 3 years
 - Receives SSI or SSDI benefits with your next scheduled medical review within 5 to 7 years;
 - Receives Social Security retirement currently but received SSI or SSDI benefit prior to retirement; OR
 - Is a veteran who has been determined by the Secretary of Veterans Affairs to be unemployable due to a service-connected disability.

OR

- 2) An appropriate medical professional certifies that the borrower meets the Department's TPD discharge standard using the Department's application form.

Total & Permanent Disability Discharge (TPD)

How to apply:

Paper Application:

- For borrowers who don't automatically qualify, they can submit a paper application:
 - Application available at studentaid.gov/forms-library
- However, the Department has paused TPD form processing while it changes which contractors administer the program. The Department previously predicted that TPD processing would restart in March.

Automatic Discharges:

- The Department of Education regularly cross-matches data with the Social Security Administration and the VA to identify who may be eligible for TPD.
- Borrowers identified by the Department may automatically qualify (and can opt out if they don't want their loans discharged).

Public Service Loan Forgiveness (PSLF)

What is it?

- A borrower can apply to have **qualifying federal student loans** forgiven if they **work in a qualifying public service job** for **10 years** while simultaneously making **120 months of qualifying payments**.
- If approved, loans' **remaining balance** will be forgiven (tax free)
 - Borrowers with multiple loans with different repayment periods will have each loan forgiven as it meets the eligibility criteria.
 - Borrowers will receive refunds on payments made beyond the 120 months of qualifying payments on eligible loans.

Authority: 20 USC § 1087e(m); 34 CFR § 685.219.

Public Service Loan Forgiveness (PSLF)

When is a borrower eligible?

Qualifying Loans:

- Only **Direct Loans** (borrowers with other loans may need to consolidate).
 - Parent PLUS Direct Loans are eligible!

Qualifying Payments:

- **120 qualifying monthly payments** (10 years) on qualifying loans under an **income-driven repayment (IDR)** plan or **10-year standard repayment plan** after Oct. 1, 2007.
 - *Note: payments don't need to be consecutive.*

Qualifying Employment:

- Working **full-time** (30 hours per week),
- for a **qualifying employer** (government agency or nonprofit organization),
- after Oct. 1, 2007.

Public Service Loan Forgiveness (PSLF)

How to apply:

- Borrower must complete employer certification forms to certify qualifying employment
- May apply online, and have employer sign the certification electronically, using the PSLF Help Tool:
 - studentaid.gov/pslf -- *online tool is MUCH faster*
 - May also submit paper forms.
- Borrowers can submit forms retroactively after the end of the 10 year period, or can submit forms to certify qualifying employment each year
- Borrowers can see which repayment months are eligible/ineligible, accepted ECF forms, etc. on PSLF on studentaid.gov.
- Borrower must not be in default when they request forgiveness.

Income-Driven Repayment (IDR) Loan Cancellation

Remember! Borrowers in Income-Driven Repayment (IDR) plans may be eligible for cancellation after 10 to 25 years of repayment (or 120-300 qualifying months), depending on the plan.

- Loan cancellation for the IBR plan *should* still be happening, but for all other plans (SAVE, PAYE, ICR), loan cancellation is on hold due to SAVE litigation court injunctions.

Two Time-Limited Programs That Put Borrowers Closer To Cancellation

IDR Account Adjustment (IDR AA)

- The Department of Education **completed the IDR account adjustment**, which was a program to provide retroactive credit toward loan cancellation under the IDR and PSLF.
 - Borrowers received credit for months in repayment (including delinquency), and some forbearance/deferment time). Time in default **did not** count.
 - Even if not yet at cancellation, borrowers carry credits forward.
 - If borrower consolidated, consolidation loan credited with longest amount of qualifying time on underlying loans.
- Borrowers can see how many qualifying months they have toward IDR Loan Forgiveness on studentaid.gov.
- Borrowers **should act fast to print as PDF/screenshot this data** (we don't know how long this information will be available and if it will be taken down by the new administration).

2022 PSLF Waiver/PSLF Implications of IDR Account Adjustment

- PSLF Waiver and IDR AA allowed FFEL borrowers who consolidated to get credit if they were in qualifying employment while they were in repayment.
- Could increase PSLF qualifying loan if consolidated newer+older loan that had qualifying time.

Borrower Defense to Repayment (BD)

What is it?

- Generally, a borrower can apply to cancel loans borrowed to attend a school that made misrepresentations or omissions that the borrower relied upon when enrolling or choosing to stay enrolled in that school.
 - Borrower Defense claims often exist for students who attended for-profit colleges and other predatory school programs.
- If the claim is granted, the Department may cancel all or part of the loans received to attend the school, provide refunds of amounts paid to the Department on those loans, restore Pell grant and other federal student aid eligibility, and delete adverse credit history associated with those loans.
- **Note:** *Newest rules governing eligibility and relief are currently being challenged in litigation (Career Colleges & Schools of Texas v. US Dept. of Educ., Case No. 1:23-cv-00433 (W.D. Tex.) and have been enjoined. Under the rules in effect now (1994, 2016, and 2019 Rules), eligibility criteria differs by when the loan was issued.*

Authority: 20 U.S.C. § 1087e(h); 34 CFR §§ 685.206, 685.222, 685.401-410*

Borrower Defense to Repayment (BD)

Common examples of potential BD misconduct include misrepresentations about:

- **job placement rates or job prospects;**
- **expected salary after graduation;**
- **help with job placement;**
- **availability of externships;**
- **cost of the program;**
- **transferability of credits;** and
- **accreditation of the program.**
- Before drafting application,
 - check out prior borrower defense findings at:
<https://studentaid.gov/announcements-events/borrower-defense-update#ashford-discharge-2>
 - Check out NCLC manual
- **Note:** *borrowers should be cautious about consolidating their loans, as this may impact which legal standard will apply to their case.*

Automatic School Discharges For School Misconduct

The last administration automatically cancelled the loans associated with the following schools:

- **The Art Institutes** (2004-Oct. 16, 2017)
- **Ashford University** (Mar. 2009-April 2020)
- **CEHE Schools:** CollegeAmerica, Independence University, Stevens-Henager College, California College San Diego (2006-Aug. 1, 2021)
- **Corinthian Colleges:** Everest, Wyotech, or Heald College (1995-closure)
- **Drake College of Business** (2008-July 31, 2015)
- **ITT Tech** (2005-close)
- **Kaplan Career Institute** Kenmore Square Campus, Medical billing & coding students (July 1, 2011-Feb. 16, 2012)
- **Lincoln Technical Institute** in Lowell or Somerville, MA (2010-2013*)
- **Marinello Colleges of Beauty** (2009-closure)
- **Westwood College** (2002-close)

Borrower Defense to Repayment (BD)

Note: Did the borrower already apply?

- If borrower applied **before June 22, 2022**, they may be a class member in the class action lawsuit *Sweet v. McMahon*, Case No. 3:19-cv-03674 (N.D. Cal):
 - The Project on Predatory Student Lending is representing a class
 - As part of the settlement, the Department is automatically discharging loans borrowed to attend specific schools.
 - To see if loans are covered, visit ppsl.org/sweet-v-cardona-class-members
 - If not provided automatic cancellation, settlement provides procedural protections and application decision deadlines.
- If the borrower applied between **June 22, 2022-November 16, 2022**, they are a post class member in the settlement
 - Settlement requires applications be decided before June 22, 2025. ED must use 2016 rules to adjudicate applications.
- If they applied after November 16, 2022, they are not a class member.

Closed School Discharge

What is it?

- If a borrower **did not complete their program** and was **enrolled in a school that closed or withdrew from a school shortly before it closed**, they may be eligible for a full discharge of the federal student loans borrowed to the school that closed.
- If granted, loans are fully discharged, borrowers will receive full refunds for any payments made on discharged loans, negative credit history associated with those loans is removed, and Pell Grant and financial aid eligibility is restored.
- No statutes of limitation.

Closed School Discharge

When is a borrower eligible?

- A borrower is eligible if:
 - 1) Their school closed:
 - while the borrower was enrolled or on a leave of absence before they could complete;
 - OR**
 - if the borrower withdrew 120 or 180 days before closure (depending on date loan was issued);
 - 2) **AND** the borrower did not complete the program (including through a teach-out).
- Only borrowers who took out FFEL, Direct, or Perkins Loans on or after Jan. 1, 1986 are eligible.

How to apply:

- Paper applications are available here: studentaid.gov/forms-library.

False Certification

What is it?

- If a borrower had student loans issued in their name that shouldn't have been, they may be able to have those federal student loans canceled through a False Certification discharge under one of four categories:
 - **Forgery/Identity Theft,**
 - **Ability to Benefit,**
 - **Unauthorized Signature/Payment,**
 - **Disqualifying Status.**
- If granted, loans are fully discharged, refunds to borrowers available for any payments made on loans that are discharged, negative credit history associated with those loans removed, Pell Grant and financial aid eligibility is restored.
- No statutes of limitation.

False Certification

When is a borrower eligible?

- Did someone else use the borrower's identity to take out loans in their name that they didn't receive? (***Forgery/Identity Theft***)
- Did the borrower not have a high school diploma or GED when they enrolled in college? (***Ability to Benefit***)
- Did someone who worked at the borrower's college sign their name on their loan documents without the borrower's knowledge or authorization? (***Unauthorized Signature/Payment***)
- Did the school sign the borrower up for a program to train them for a job they knew they would not be able to get because of some type of disqualifying status (such as a criminal record or medical condition)? (***Disqualifying Status***)
- Borrowers who received FFEL, Direct Loans, including Parent PLUS, on or after Jan. 1, 1986 are eligible.

False Cert. Discharge – No HS Diploma or GED

Did the borrower not have a high school diploma or GED when they enrolled in college? (*Ability to Benefit*).

- Borrower eligible if they did not have a h.s. diploma or GED when they enrolled and:
 - School failed to properly administer, or student did not pass, an “ability-to-benefit” multiple choice test; OR
 - School certified eligibility based on school-falsified h.s. graduation status, school-falsified h.s. diploma, or referred borrower to fraudulent h.s. diploma provider.

How to apply:

- There are different applications for each category of False Certification Discharge.
- Paper applications are available at:
studentaid.gov/manage-loans/forgiveness-cancellation/false-certification.



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STUDENT LOANS & BANKRUPTCY

Clerk, U.S. District and
Bankruptcy Courts

Bankruptcy Discharges

Are student loans dischargeable in bankruptcy?

- Yes, but not automatically unlike with other types of debt.
 - This is really only for borrowers who truly have not other options.
- In most cases, a borrower must file an **“adversary proceeding”** to show that they will experience **“undue hardship”** if they are required to repay the loan.
 - During Biden Administration, DOJ & ED [created an attestation process](#) to make it easier for borrowers to discharge ED-held loans in bankruptcy.
- These cases are very complicated, and borrowers should find an attorney who has successfully handled a student loan bankruptcy before.
- The National Association of Consumer Bankruptcy Attorneys website provides referral lists for local bankruptcy lawyers: nacba.org/page/find-an-attorney.



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DEALING WITH LOAN SERVICERS

Common Loan Servicer Issues

Loan servicers are often the first point of contact for assisting borrowers with many common repayment issues that can't be dealt with on studentaid.gov, but **loan servicers have done a number of things over the years that have negatively impacted borrowers, including:**

- giving incorrect advice or information to borrowers;
- denying requests for IDR plans;
- not informing borrowers that they are eligible for relief programs that would cancel their loans;
- miscalculating monthly IDR payments;
- denying requests for Direct Consolidation Loans;
- not listing all loans (such as Perkins Loans) when attempting to consolidate loans online;
- failing to keep accurate records of payment histories;
- losing borrowers' important documents and letters;
- steering borrowers into costly forbearances instead of affordable income-driven repayment (IDR) plans;
- not tracking borrowers' eligibility for loan forgiveness;
- incorrectly denying applications for relief, and more.

Student Loan Borrower Bill of Rights Laws

Many states now offer “Student Loan Borrower Bill Of Rights” Laws, which can:

- Require that servicers be licensed by the states where they operate,
- Create a student loan ombudsman,
- Create a private right of action (or incorporates violations of the law as UDAP violations)
- and more!

MA has a Student Loan Borrower Bill of Rights Law, M.G.L. ch. 93L §1 et seq.

.... however, be careful with preemption.



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Private Student Loans & Other Education Debt

Private Student Loans

What are they?

- Financial products used to fund a higher education, but not provided by a government entity.
- Private student loans are typically issued by a bank, credit union, non-bank lender (such as fintech and financing companies), schools, etc.
- Private loans are governed by terms of a loan agreement and applicable state and federal laws.
- **Not** eligible for income-driven repayment plans.
- **Not** typically eligible for loan cancellation such as Public Service Loan Forgiveness (except in some circumstances).

The Reality:

- Borrowers have very few options.
- If these end up in collections, a lot of these are handled in similar ways as other debt collection cases (review for defenses to collection actions, FCRA, and FDCPA violations).

Managing Private Student Loan Repayment

- Many private lenders will offer only short-term repayment relief, such as interest-only repayment plans or deferments and forbearances.
- The borrower can try to negotiate a settlement to reduce payments, interest rates, or to pay off private student loan debt in a lump sum.
- Refinancing or consolidating private student loans with other lenders may result in better interest rate or reduced fees.
 - ***Note: never refinance or consolidate federal loans with a private lender! Once a federal loan is refinanced, it loses access to the federal relief programs.***
- Explore bankruptcy options.
- File complaints with state AG/Ombudsman or the CFPB for:
 - the loan holder refusing to negotiate forbearance or repayment plan, and
 - harassment or illegal threats by loan holder, loan servicer or debt collector.

Defaulting on Private Student Loans

- Just like with federal student loans that are costly consequences for defaulting on private student loans, including:
 - added collections costs;
 - credit score/history damage;
 - collection lawsuits, and extremely large judgments, that could lead to wage garnishments, liens on home, loss of funds from bank accounts, etc.
- If the borrower has been sued, look at defenses to the lawsuit related to jurisdictional issues, standing, and statute of limitations.
- If a borrower is judgment proof, private student loans may be a lower priority than federal student loans.
- Can explore bankruptcy options as well.

The background features a blue-tinted image of a desk with various books and papers. On the left, there is a book titled 'Bankruptcy Basics' with a piggy bank on the cover. Next to it is a spiral notebook titled 'INSTANT EVIDENCE'. On the right, there are stacks of books, including 'Surviving Debt' and 'Fair Credit Reporting'. A person's face is partially visible behind the papers in the center. The word 'RESOURCES' is overlaid in large white letters across the middle of the image.

RESOURCES



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Avenues For Help

- **Massachusetts Attorney General's Student Loan Ombudsman**
 - The Attorney General's Student Loan Ombudsman is tasked with assisting Massachusetts student loan borrowers.
 - [mass.gov/student-loan-assistance](https://www.mass.gov/student-loan-assistance)
- **Federal Student Aid Ombudsman Group**
 - The Ombudsman Group helps resolve complaints related to the federal student loan issues.
 - studentaid.gov/feedback-ombudsman/disputes/prepare
- **Consumer Federal Protection Bureau (CFPB)***
 - The CFPB has a Private Education Loan Ombudsman to assist private student loan borrowers and monitors loan servicing issues on federal student loans.
 - consumerfinance.gov/complaint.
- **Federal Trade Commission**
 - Focuses on student loan fraud and scams.
 - reportfraud.ftc.gov.

NCLC Student Loan Listservs

- **NCLC Student Loans Listserv**

- This listserv discusses aspects of the student loan system and best practices for providing legal services for student loan borrowers. Although there is no censoring of the issues to be discussed, this group generally focuses on student loan issues that affect low-income borrowers. Frequent topics within this group include: predatory schools, student loan servicer misconduct, administrative loan discharges, bankruptcy and collection practices.
- **Eligible:** NACA members, Private consumer attorneys, Legal services, Non-profit employees, Academics
- **Ineligible:** Government attorneys

- **NCLC Legal Aid Student Loan Listserv**

- This list is open to legal aid advocates who are interested in learning more about student loan law, currently handle student loan cases, or want to stay up to date on the latest student loan news. In addition to general student loan discussion, agendas and materials for legal aid student loan coalition meetings will be sent to this list.
- **Eligible:** Legal services advocates
- **Ineligible:** NACA members (non-legal services), Private consumer attorneys, Non-profit employees, Academics, Government attorneys

Sign up for NCLC's Listservs here: www.nclc.org/listservs.

Student Loan Basics

- What's next for student loan debt relief?
- Returning to repayment
- Understanding your loan situation
- Help with repayment
- Stop collections and get out of default
- Cancellation and other relief
- Get more help



Help Videos

Watch [videos on student loan issues](#).



Latest News

The Latest Student Debt Relief Announcements (Part 3): Share Your Thoughts on the New Debt Relief Plan

April 26, 2024

Last Chance for Many to Get More Credit Toward Student Loan Cancellation

April 24, 2024

The PSLF Processing Pause – What You Should Know

April 18, 2024

Share Your Story

Have issues with your student loans, loan servicers, or repayment?



NCLC shares stories about borrower issues with lawmakers and policy advocates on a regular basis. [Share your story here!](#)

NCLC wants to hear from you about returning to repayment on your student loans. Have you had problems with your loan servicers or payments? [Tell us how returning to repayment is going.](#)



Student Loan Borrower Assistance

National Consumer Law Center

- Website for Student Loan Borrowers & Advocates.
- Read the latest student loan news and learn how it applies practically to borrowers.
- Find answers to common student loan questions.
- Get links to applications for relief and referral information for other help.
- Watch help videos from the Department of Education, NCLC, and other trusted resources.
- Share stories with NCLC to help make the student loan system work for borrowers.
- Find training materials and tools to use with borrowers.

Visit studentloanborrowerassistance.org



STUDENT LOAN TOOLKIT

A GUIDE FOR ADVOCATES AND BORROWERS



May 2024

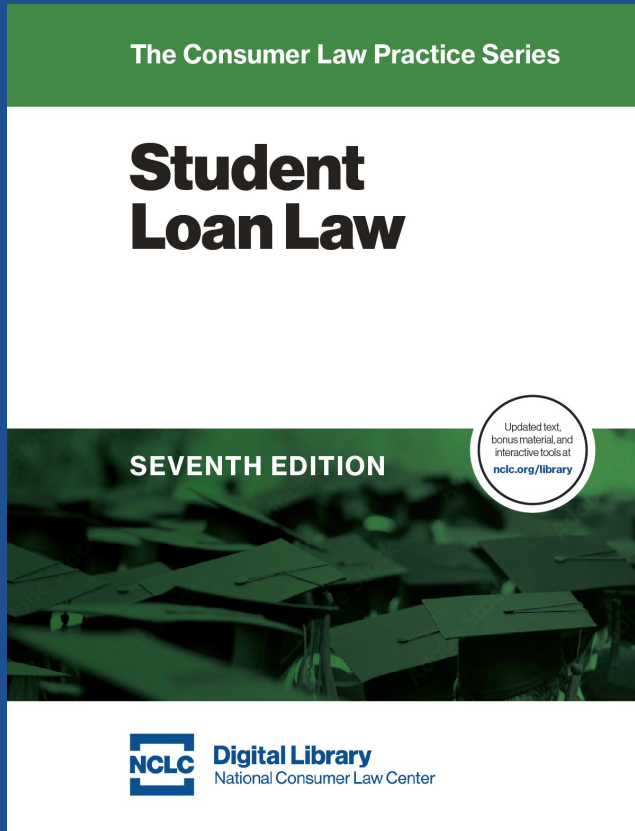
NCLC's Student Loan Toolkit

- A guide for advocates and borrowers.
- Includes fillable pages that can be used to:
 - guide meetings with borrowers,
 - collect key information, and
 - document information for the borrower to refer back to as needed.



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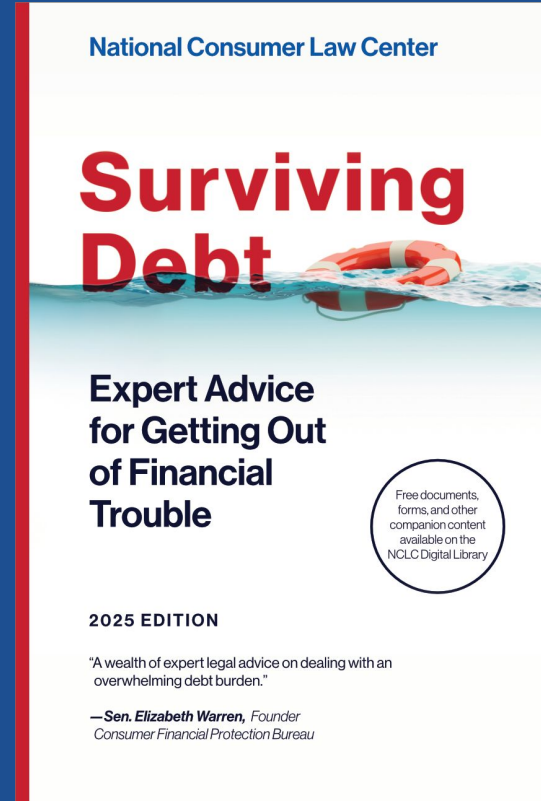
www.nclc.org/library



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Free Digital Library Resources

- Free access to *Surviving Debt: Expert Advice for Getting Out of Financial Trouble*
- Student Loan Toolkit
- Practice Checklists
- Aggregated lists of free resources on key topics
- Archive of written conference materials
+ much more



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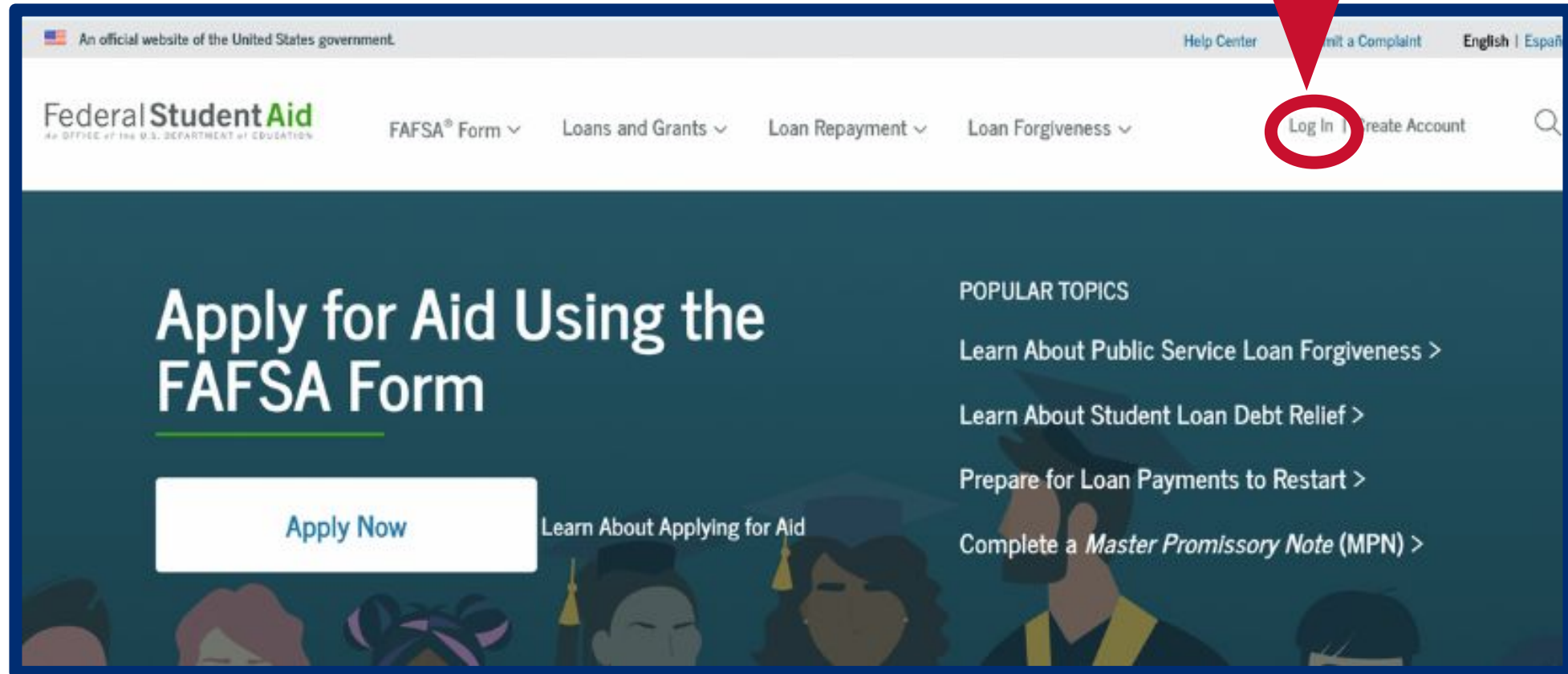
"NCLC has been the go-to resource on consumer credit, collections, bankruptcy and sales for more than 40 years." —Senator Elizabeth Warren



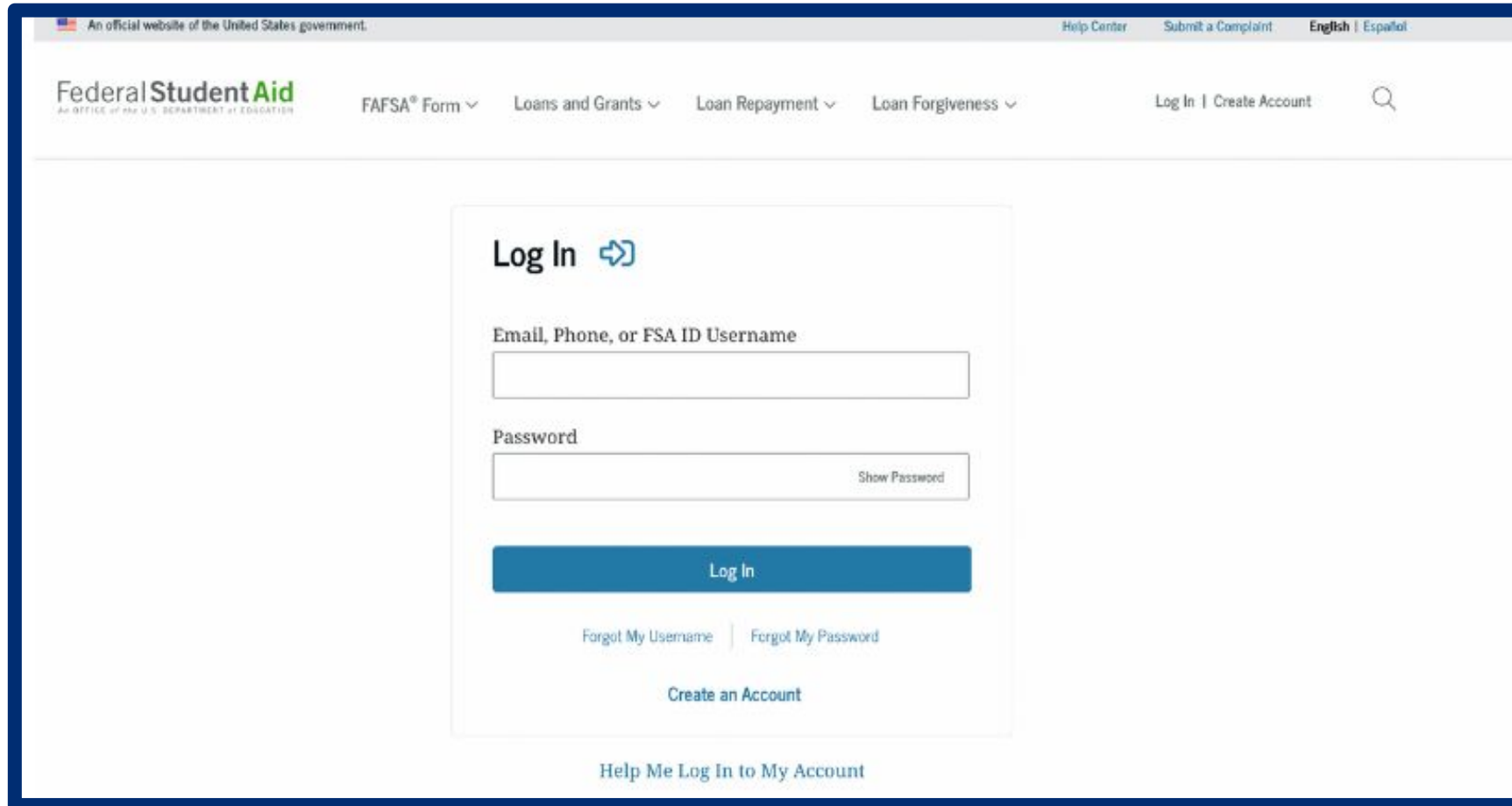
**Helpful
Screenshots
Finding A
Borrower's Info
on
studentaid.gov**



Log in to [Studentaid.gov](https://studentaid.gov)



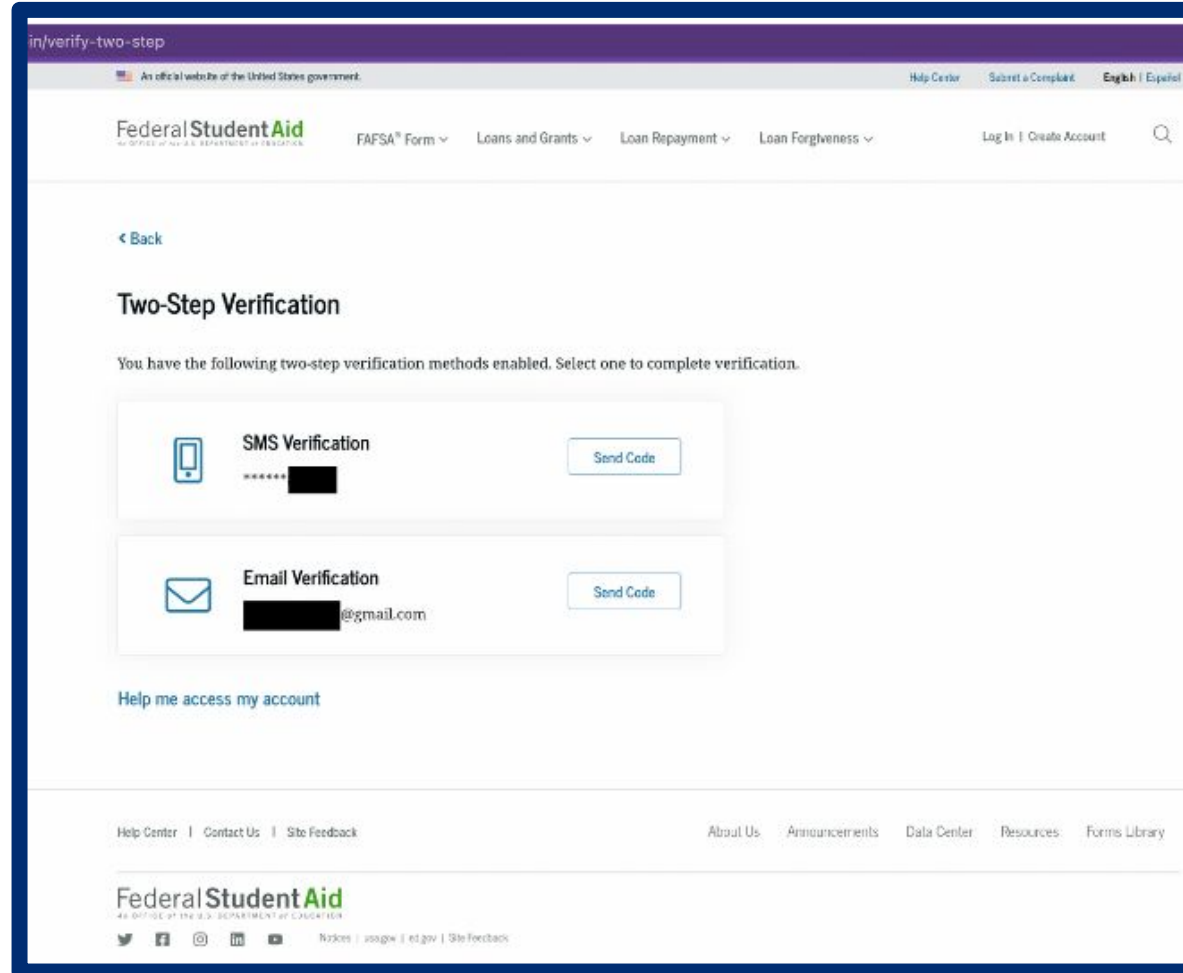
Log in to [Studentaid.gov](https://studentaid.gov)



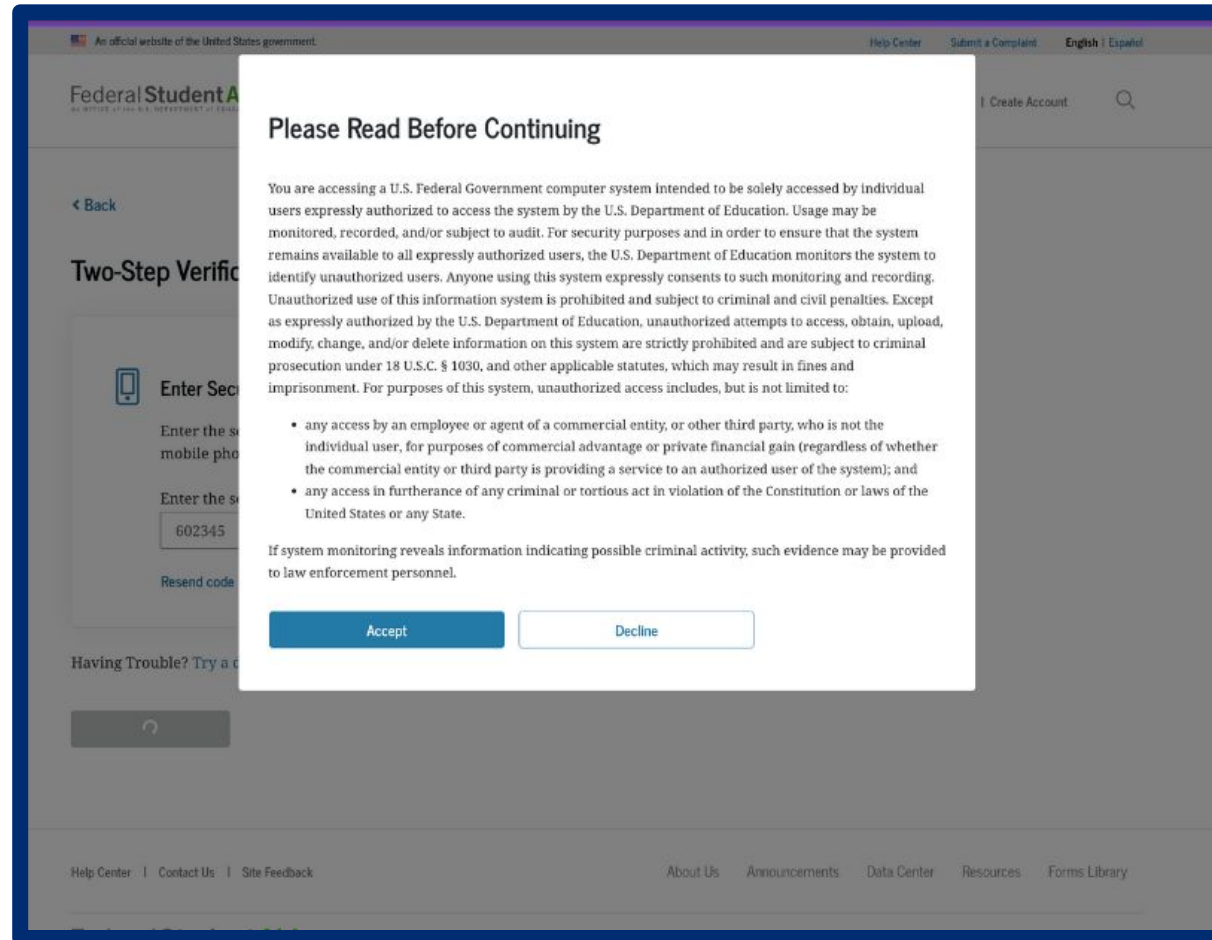
The screenshot shows the login page of the Federal Student Aid website. At the top, there is a navigation bar with the following items: "An official website of the United States government.", "Help Center", "Submit a Complaint", and "English | Español". Below this is the main header with the "Federal Student Aid" logo and the text "An OFFICE of the U.S. DEPARTMENT of EDUCATION". To the right of the logo are navigation links: "FAFSA® Form", "Loans and Grants", "Loan Repayment", and "Loan Forgiveness". Further right are "Log In | Create Account" and a search icon.

The main content area features a "Log In" section with a blue arrow icon. It contains two input fields: "Email, Phone, or FSA ID Username" and "Password". The password field has a "Show Password" link. Below the fields is a blue "Log In" button. Underneath the button are links for "Forgot My Username" and "Forgot My Password". At the bottom of the section is a link for "Create an Account". Below the entire login section is a link for "Help Me Log In to My Account".

Log in to [Studentaid.gov](https://studentaid.gov)



Log in to Studentaid.gov



Log in to [Studentaid.gov](https://studentaid.gov)

Because of legislation passed by Congress, [student loan payments have restarted](#). Borrowers can lower their payments, even to \$0, by enrolling in the new [SAVE Plan](#).

An official website of the United States government. Help Center Submit a Complaint English | Español


Federal Student Aid An OFFICE of the U.S. DEPARTMENT of EDUCATION FAFSA® Form ▾ Loans and Grants ▾ Loan Repayment ▾ Loan Forgiveness ▾ Adrianna ▾

Dashboard

Plan Ahead

You must complete the *Free Application for Federal Student Aid* (FAFSA®) form each year to receive federal student aid. There are separate application deadlines for federal student aid, state aid, and school aid.

[Start New Form](#) Visit 2024–25 FAFSA Help Center




Quick Links

- [Info on Making Loan Payments](#)
- [Loan Simulator](#)
- [Enroll in an Income-Driven Repayment \(IDR\) Plan](#)
- [Loan Consolidation](#)
- [PSLF Help Tool](#)
- [Lower My Payments](#)

My Aid

[View Details](#)



Grants
\$22,116

My Info

[My Aid](#)

Helpful Tip When Viewing Studentaid.gov

The screenshot displays three loan categories with their respective details:

3 Consolidation Loans				8 Subsidized Loans			
Loan Type	Principal	Interest	Total Balance	Loan Type	Principal	Interest	Total Balance
Direct Consolidation Unsubsidized	\$17,336	\$11	\$17,347	Direct Subsidized	\$4,424	\$3	\$4,427
Direct Consolidation Subsidized	\$14,043	\$5	\$14,048	Direct Subsidized	\$4,424	\$3	\$4,427
Direct Consolidation Unsubsidized	\$10,136	\$4	\$10,140	Direct Subsidized	\$4,424	\$3	\$4,427
Total	\$41,515	\$20	\$41,535	Direct Subsidized	\$4,424	\$3	\$4,427
1 Perkins Loans				Direct Subsidized	\$4,423	\$3	\$4,426
Loan Type	Principal	Interest	Total Balance	FFELP Stafford Subsidized	\$0	\$0	\$0
Federal Perkins	\$0	\$0	\$0	FFELP Stafford Subsidized	\$0	\$0	\$0
Total	\$0	\$0	\$0	Total	\$26,543	\$18	\$26,561.33

Helpful tip: loans with \$0 balances that appear throughout studentaid.gov, were either paid off or (more likely) consolidated with other loans. Don't worry about those loans.

**1. Finding the
Types of Student
Loans on
Studentaid.gov**

1. Finding Federal Student Loan Types

The screenshot shows the Federal Student Aid dashboard. At the top, there is a navigation bar with links for 'FAFSA Form', 'Loans and Grants', 'Loan Repayment', and 'Loan Forgiveness'. The main content area is titled 'Dashboard' and contains several sections. The 'My Aid' section features a donut chart labeled 'Loans' showing the 'Total Balance' and a list of loan details including 'Principal' and 'Interest'. A red arrow points to a 'View Details' button located in the 'My Aid' section. To the right, the 'Upcoming Payments' section shows the servicer 'Nelnet', the due date '9/26/23', and the total due amount '\$0.00'. Below this, the 'My Loan Servicers' section lists 'DEPT OF ED/NELNET' with the website 'www.nelnet.com'. At the bottom, the 'My Cases & Applications' section shows a 'Borrower Defense Application' with a 'DRAFT' status.

Click “View Details” on the Dashboard

1. Finding Federal Student Loan Types

The screenshot shows the Federal Student Aid dashboard. At the top, there is a navigation bar with links for 'FAFSA Form', 'Loans and Grants', 'Loan Repayment', and 'Loan Forgiveness'. Below this is the 'Dashboard' section. On the left, under 'My Aid', there is a donut chart showing 'Loans' and 'Total Balance'. To the right of the chart, there are two rows of data: 'Principal' and 'Interest', each with a dollar sign and a redacted amount. A red arrow points from the top of the page down to a 'View Details' button, which is circled in red. To the right of the 'My Aid' section, there is an 'Upcoming Payments' section with a table showing 'Due Date' (9/26/23) and 'Total Due' (\$0.00), and a 'Make a Payment' button. Below that is a 'My Loan Servicers' section with a 'View Servicer Details' link and a box for 'DEPT OF ED/NELNET' with the website 'www.nelnet.com'. At the bottom left, there is a 'My Cases & Applications' section with a 'Borrower Defense Application' and a 'DRAFT' button.

Click “View Details” on the Dashboard

1. Finding Federal Student Loan Types

The screenshot shows the 'My Aid' page on the Federal Student Aid website. The page is titled 'My Aid' and has tabs for 'LOANS' and 'GRANTS'. A 'STUDENT AID TIP' banner is visible, followed by a section for '17 Loans' with a 'View Breakdown' link. Below this, there is a donut chart showing the 'Total Balance' of the loans, with a legend for 'Principal' and 'Interest'. A 'HELPFUL LINKS' section is also present, listing various options like 'Explore Repayment Options', 'Try the Loan Simulator', and 'Learn About Public Service Loan Forgiveness (PSLF)'. The page footer indicates 'Loan information as of 12/31/2022'.

17 Loans [View Breakdown](#)

4 Servicers | Total original amount awarded: \$ [REDACTED]

Total Balance [REDACTED]

Principal [REDACTED]

Interest [REDACTED]

HELPFUL LINKS

- [Explore Repayment Options](#)
- [Try the Loan Simulator](#)
- [Learn About Public Service Loan Forgiveness \(PSLF\)](#)
- [Explore Income-Driven Repayment Options](#)
- [Learn About Loan Consolidation](#)

Loan information as of 12/31/2022

Scroll Down the
“My Aid Page”
to the “Loan
Breakdown”

1. Finding Federal Student Loan Types

Loan Breakdown

LOANS SERVICED BY
DEPT OF ED/MOHELA [↗](#)
REPAYMENT PLAN: Revised Pay As You Earn Repayment Plan (REPAYE)

TOTAL BALANCE
██████████

NEXT PAYMENT ON
9/30/23

[Pay on Servicer Website](#) [↗](#)

[View Loans](#) [▼](#)

LOANS SERVICED BY
DEPT OF ED/NELNET [↗](#)
REPAYMENT PLAN: Standard Repayment Plan

TOTAL BALANCE
██████████

NEXT PAYMENT ON
N/A

[View Loans](#) [▼](#)

LOANS SERVICED BY
PENNSYLVANIA HIGHER EDUC. ASST. AGENCY

TOTAL BALANCE
██████████

NEXT PAYMENT ON
N/A

[View Loans](#) [▼](#)

The loan breakdown page will show you the loan servicers for different loans

1. Finding Federal Student Loan Types

Loan Breakdown

LOANS SERVICED BY
DEPT OF ED/MOHELA [↗](#)
REPAYMENT PLAN: Revised Pay As You Earn Repayment Plan (REPAYE)

TOTAL BALANCE [REDACTED] NEXT PAYMENT ON 9/30/23 [Pay on Servicer Website](#) [↗](#)

View Loans [▼](#)

LOANS SERVICED BY
DEPT OF ED/NELNET [↗](#)
REPAYMENT PLAN: Standard Repayment Plan

TOTAL BALANCE [REDACTED] NEXT PAYMENT ON N/A

View Loans [▼](#)

LOANS SERVICED BY
PENNSYLVANIA HIGHER EDUC. ASST. AGENCY

TOTAL BALANCE [REDACTED] NEXT PAYMENT ON N/A

View Loans [▼](#)

Click “View Loans” to see the loan types. Note: you’ll have to repeat these steps for each of the loans with balances.

1. Finding Federal Student Loan Types

LOANS SERVICED BY

DEPT OF ED/MOHELA [↗](#)

REPAYMENT PLAN: Revised Pay As You Earn Repayment Plan (REPAYE)

TOTAL BALANCE [REDACTED]

NEXT PAYMENT ON 9/30/23

[Pay on Servicer Website ↗](#)

[Hide Loans ^](#)

Sort By

Select

Unsubsidized Loan	LOAN DATE	LOAN STATUS	REPAYMENT PLAN	INTEREST RATE	TOTAL BALANCE
University of California, Berkeley	11/21/12	In Repayment	Revised Pay As You Earn Repayment Plan (REPAYE)	5.84%	[REDACTED]
VIEW LOAN DETAILS >					
Graduate PLUS Loan	LOAN DATE	LOAN STATUS	REPAYMENT PLAN	INTEREST RATE	TOTAL BALANCE
University of California, Berkeley	1/12/13	In Repayment	Revised Pay As You Earn Repayment Plan (REPAYE)	6.84%	[REDACTED]
VIEW LOAN DETAILS >					
Graduate PLUS Loan	LOAN DATE	LOAN STATUS	REPAYMENT PLAN	INTEREST RATE	TOTAL BALANCE
University of California, Berkeley	11/21/12	In Repayment	Revised Pay As You Earn Repayment Plan (REPAYE)	6.84%	[REDACTED]
VIEW LOAN DETAILS >					

Click “View Loan Details” for each loan listed.


1. Finding Federal Student Loan Types

Dashboard > Aid Summary > Loan Details

STUDENT AID TIP
Remember to submit an employment certification form annually to ensure you are on track for Public Service Loan Forgiveness.
[Learn more about loan forgiveness and complete the certification form.](#)

LOAN TYPE
Direct Unsubsidized

University of California, Berkeley OPE ID 00131200



Loans
Total Balance

- \$ [redacted] Principal
- \$ [redacted] Interest

LOAN PERIOD
08/19/2015 - 05/13/2016

LOAN STATUS
● In Repayment
[View loan status history](#)

INTEREST RATE
5.84% (fixed)

AMOUNT YOU'VE PAID OFF
\$ [redacted]

REAFFIRMATION DATE
N/A

PSLF CUMULATIVE MATCH MONTHS
55 months
[Learn more about loan forgiveness](#)

Loan Information as of 08/31/2023

Look at the
loan type!

1. Finding Federal Student Loan Types

LOANS SERVICED BY

DEPT OF ED/MOHELA [↗](#)

REPAYMENT PLAN: Revised Pay As You Earn Repayment Plan (REPAYE)

TOTAL BALANCE [REDACTED]

NEXT PAYMENT ON 9/30/23

[Pay on Servicer Website ↗](#)

[Hide Loans ^](#)

Sort By
Select

Unsubsidized Loan	LOAN DATE	LOAN STATUS	REPAYMENT PLAN	INTEREST RATE	TOTAL BALANCE
<i>University of California, Berkeley</i>	11/21/12	In Repayment	Revised Pay As You Earn Repayment Plan (REPAYE)	5.84%	[REDACTED]
VIEW LOAN DETAILS >					
Graduate PLUS Loan	LOAN DATE	LOAN STATUS	REPAYMENT PLAN	INTEREST RATE	TOTAL BALANCE
<i>University of California, Berkeley</i>	1/12/13	In Repayment	Revised Pay As You Earn Repayment Plan (REPAYE)	6.84%	[REDACTED]
VIEW LOAN DETAILS >					
Graduate PLUS Loan	LOAN DATE	LOAN STATUS	REPAYMENT PLAN	INTEREST RATE	TOTAL BALANCE
<i>University of California, Berkeley</i>	11/21/12	In Repayment	Revised Pay As You Earn Repayment Plan (REPAYE)	6.84%	[REDACTED]
VIEW LOAN DETAILS >					

Again, repeat for each loan under the servicer.

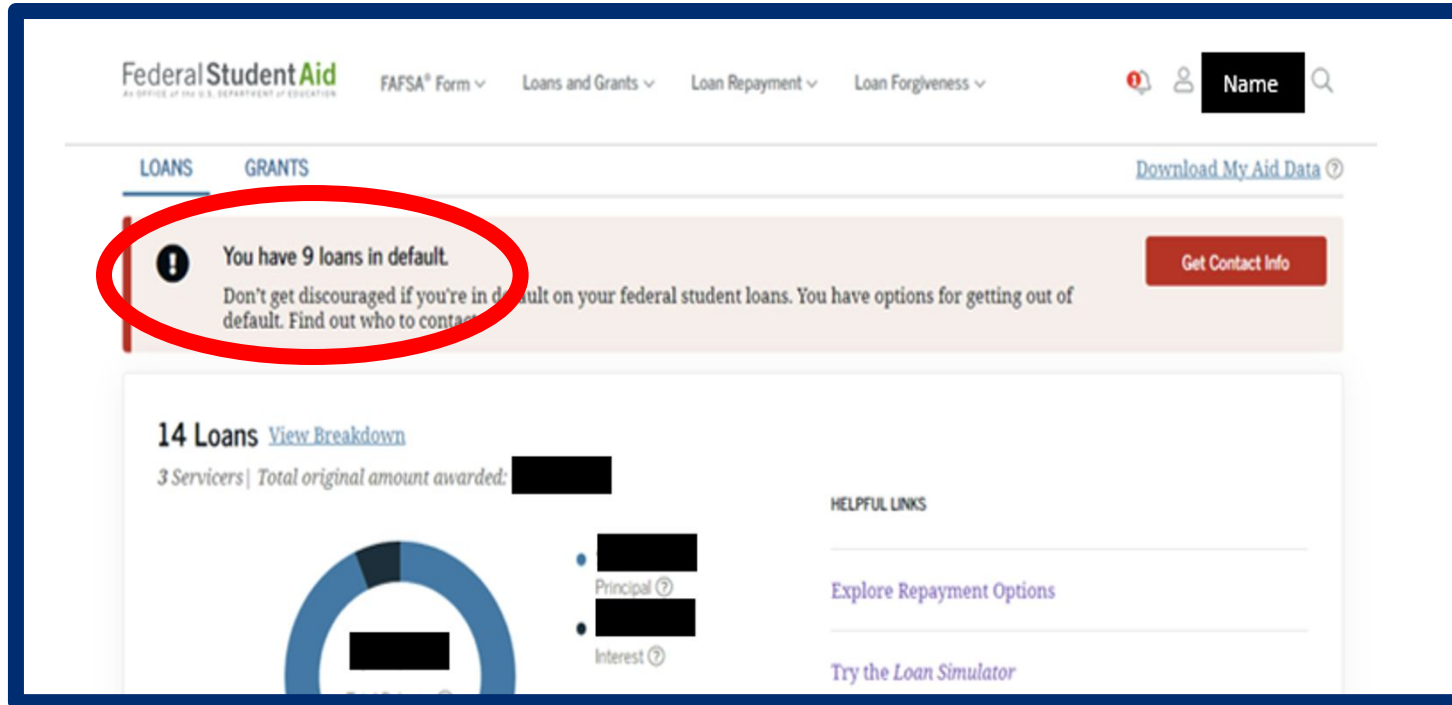
1. Finding Federal Student Loan Types

Loan Breakdown

LOANS SERVICED BY	TOTAL BALANCE	NEXT PAYMENT ON	
DEPT OF ED/MOHELA ↗ REPAYMENT PLAN: Revised Pay As You Earn Repayment Plan (REPAYE)	██████████	9/30/23	Pay on Servicer Website ↗
View Loans ▼			
DEPT OF ED/NELNET ↗ REPAYMENT PLAN: Standard Repayment Plan	██████████	N/A	
View Loans ▼			
PENNSYLVANIA HIGHER EDUC. ASST. AGENCY	██████████	N/A	
View Loans ▼			

And go back and repeat that same process for each of the servicers with an outstanding total balance.

2. Finding the Status of Student Loans



The screenshot shows the Federal Student Aid dashboard. At the top, there are navigation links for "FAFSA® Form", "Loans and Grants", "Loan Repayment", and "Loan Forgiveness". A search bar with the text "Name" is visible. Below the navigation, there are tabs for "LOANS" and "GRANTS". A prominent notification banner is highlighted with a red circle, stating: "You have 9 loans in default." Below this notification, there is a red button labeled "Get Contact Info". The dashboard also displays "14 Loans" with a "View Breakdown" link, "3 Servicers", and a "Total original amount awarded" field. A donut chart shows the breakdown of the total amount awarded, with labels for "Principal" and "Interest". A "HELPFUL LINKS" section includes "Explore Repayment Options" and "Try the Loan Simulator".

Are the loans in default? This should be flagged for the borrower on their Dashboard when they log in.

2. Finding the Status of Student Loans

6 LOANS IN DEFAULT

LOANS SERVICED BY

DEBT MANAGEMENT AND COLLECTIONS SYSTEM [↗](#)

REPAYMENT PLAN: Standard Repayment Plan

TOTAL BALANCE [REDACTED]

NEXT PAYMENT ON N/A

[View Loans](#) ▾

Are the loans in default? This should be flagged for the borrower on the “Loan Breakdown” by servicer.

2. Finding the Status of Student Loans

The screenshot displays a dashboard for "DEBT MANAGEMENT AND COLLECTIONS SYSTEM". At the top left, a red badge indicates "5 LOANS IN DEFAULT". Below this, the system name and a "Pay on Servicer Website" button are visible. A "TOTAL BALANCE" field is redacted with a black box. The "NEXT PAYMENT ON" is listed as "N/A". A "REPAYMENT PLAN" dropdown is set to "Standard Repayment Plan". A "Sort By" dropdown menu is currently set to "Select". A "Hide Loans" link is also present.

Three loan entries are listed, each with a red "Default" badge:

Loan Type	Loan Date	Loan Status	Repayment Plan	Interest Rate	Total Balance
Subsidized Loan	10/10/08	Default	Standard Repayment Plan	0.00%	[Redacted]
Unsubsidized Loan	10/10/08	Default	Standard Repayment Plan	0.00%	[Redacted]
Subsidized Loan	9/10/08	Default	Standard Repayment Plan	0.00%	[Redacted]

Each entry includes a "School Name" (redacted) and a "VIEW LOAN DETAILS" link.

Are the loans in default? This should also be flagged for the borrower on the “View Loans” page by servicer.

2. Finding the Status of Student Loans

The screenshot displays a 'Loan Breakdown' interface with three loan entries. Each entry includes the servicer name, repayment plan, total balance (redacted), and next payment date. A red arrow points to the 'View Loans' link for the first entry, which is also circled in red.

LOANS SERVICED BY	REPAYMENT PLAN	TOTAL BALANCE	NEXT PAYMENT ON	Actions
DEPT OF ED/MOHELA	Revised Pay As You Earn Repayment Plan (REPAYE)	[REDACTED]	9/30/23	View Loans Pay on Servicer Website
DEPT OF ED/NELNET	Standard Repayment Plan	[REDACTED]	N/A	View Loans
PENNSYLVANIA HIGHER EDUC. ASST. AGENCY		[REDACTED]	N/A	View Loans

To find the status for loans generally, got to the “Loan Breakdown” (broken down by the servicer) and click on “View Details” for each loan with a balance over \$0.

2. Finding the Status of Student Loans

LOANS SERVICED BY

DEPT OF ED/MOHELA [↗](#)

REPAYMENT PLAN: Revised Pay As You Earn Repayment Plan (REPAYE)

TOTAL BALANCE [REDACTED]

NEXT PAYMENT ON 9/30/23

[Pay on Servicer Website ↗](#)

[Hide Loans ^](#)

Sort By
Select

Unsubsidized Loan	LOAN DATE	LOAN STATUS	REPAYMENT PLAN	INTEREST RATE	TOTAL BALANCE
<i>University of California, Berkeley</i>	11/21/12	In Repayment	Revised Pay As You Earn Repayment Plan (REPAYE)	5.84%	[REDACTED]
VIEW LOAN DETAILS >					
Graduate PLUS Loan	LOAN DATE	LOAN STATUS	REPAYMENT PLAN	INTEREST RATE	TOTAL BALANCE
<i>University of California, Berkeley</i>	1/12/13	In Repayment	Revised Pay As You Earn Repayment Plan (REPAYE)	6.84%	[REDACTED]
VIEW LOAN DETAILS >					
Graduate PLUS Loan	LOAN DATE	LOAN STATUS	REPAYMENT PLAN	INTEREST RATE	TOTAL BALANCE
<i>University of California, Berkeley</i>	11/21/12	In Repayment	Revised Pay As You Earn Repayment Plan (REPAYE)	6.84%	[REDACTED]
VIEW LOAN DETAILS >					

On the “View Details” page (which shows all the loans serviced by this servicer) you can find the loan status, repayment plan, and other information. You can also click on “View Loan Details” to see even more information.



**3. Finding Loan
Holders on
[Studentaid.gov](https://studentaid.gov)**



3. Finding the Loan Holder Information

Loan Breakdown

LOANS SERVICED BY	TOTAL BALANCE
DIRECT LOAN SERVICING CENTER (ACS)	\$0
WELLS FARGO BANK, N.A. Owned by Private Lender	\$29,781
AMERICAN EDUCATION SERVICES	\$0
DEPT OF ED/MOHELA Owned by U.S. Department of Education	\$42,106

On the “Loan Breakdown” page, if the name of the loan servicer starts with “DEPT OF ED” or “Default Management Collection System,” then the loan is held by the Department of Education.

If the name of the loan servicer starts with either a company’s name or a school’s name, the loan is not held by the federal government.

3. Finding the Loan Holder Information

The screenshot displays a 'Loan Breakdown' interface with four entries. Each entry shows the lender name, total balance, and a 'View Loans' link. The second entry, 'WELLS FARGO BANK, N.A.', is highlighted with a red arrow pointing to its 'View Loans' link, which is circled in red.

LOANS SERVICED BY	TOTAL BALANCE	View Loans
DIRECT LOAN SERVICING CENTER (ACS)	\$0	View Loans
WELLS FARGO BANK, N.A. Owned by U.S. Department of Education	\$20,701	View Loans
AMERICAN EDUCATION SERVICES	\$0	View Loans
DEPT OF ED/MOHELA REPAYMENT PLAN: Extended Repayment Plan Owned by U.S. Department of Education	\$42,106	View Loans

If the name of the loan servicer starts with either a company's name or a school's name, the loan is not held by the federal government. Click on "View Loans."

3. Finding the Loan Holder Information

LOANS SERVICED BY
Wells College

TOTAL BALANCE
\$0

NEXT PAYMENT ON
N/A

[View Loans](#) ▾

You can then see the loan type, and the loan holder, which in this case because it was a Perkins Loan, it was held by a college.

LOANS SERVICED BY
Wells College

TOTAL BALANCE
\$0

NEXT PAYMENT ON
N/A

Hide Loans ^

Sort By
Select ▾

Perkins Loan	LOAN DATE	LOAN STATUS	REPAYMENT PLAN	INTEREST RATE	TOTAL BALANCE
Wells College	10/13/06	Paid-in-Full by Consolidation	N/A	5.00%	\$0

[VIEW LOAN DETAILS](#) >

This loan also has a \$0 balance, which you can see was because it was consolidated into a Direct Consolidation Loan (likely to make it eligible for certain type of relief).



**4. Finding Loan
Servicers on
[Studentaid.gov](https://studentaid.gov)**



4. Finding the Loan Servicer Information

The screenshot shows a dashboard with several sections:

- My Aid**: Contains a donut chart for 'Loans' and 'Total Balance', and a 'View Details' button. It also lists 'Principal' and 'Interest' amounts.
- Upcoming Payments**: Shows 'Servicer: Nelnet', 'Due Date: 9/26/23', and 'Total Due: \$0.00'. A 'Make a Payment' button is present.
- My Loan Servicers**: This section is circled in red and includes the text 'View Servicer Details >', 'DEPT OF ED/NELNET', and 'www.nelnet.com'.
- My Cases & Applications**: Includes a link 'View All Cases and Applications >' and the text 'Borrower Defense Application'.

On the Dashboard, under “My Loan Servicers,” click “View Servicer Details.”

4. Finding the Loan Servicer Information

Servicers

This section provides contact information about the loan servicer(s) for your Federal Direct Loans, Federal Family Education Loan Program loans, and/or Federal Perkins Loans.

Connect with your servicer(s) to discuss questions about your loans and to make loan payments.

<p>AMERICAN EDUCATION SERVICES</p> <p>✉ WEBMASTER@PHEAA.ORG 📄 PO BOX 2461 HARRISBURG, PA 17105(2461)</p> <p>📞 800-233-0557</p>	<p>DEPT OF ED/MOHELA</p> <p>📄 mohela.com 📄 633 SPIRIT DR CHESTERFIELD, MO 63005</p> <p>📞 888-866-4352</p> <p style="text-align: right;">Pay on Servicer Website ↗</p>
<p>DEPT OF ED/NELNET</p> <p>📄 nelnet.com 📄 PO BOX 740283 ATLANTA, GA 30374(0283)</p> <p>✉ nelnetcustomersolutions@nelnet.com</p> <p>📞 888-486-4722</p>	<p>BANK OF AMERICA, NA</p> <p>📄 fleeteducation.com 📄 100 FRONT STREET 2ND FLOOR WORCESTER, MA 01608</p> <p>✉ pamela_h_hayes@fleet.com</p> <p>📞 800-235-3385</p>

You can then see your current loan servicers, along with contact information.



**Helpful
Screenshots for
Reading a
Borrower's .txt
File**



File Source:U.S. DEPARTMENT OF EDUCATION, NATIONAL STUDENT LOAN DATA SYSTEM (NSLDS)
File Request Date:2022-08-12 17:40:00
Student First Name: [REDACTED]
Student Middle Initial:
Student Last Name: [REDACTED]
Student Street Address 1: [REDACTED]
Student Street Address 2:
Student City:WEST COVINA
Student State Code:CA
Student Country Code:US
Student Zip Code:91791
Student Email Address: [REDACTED]
Student Home Phone Country Code:
Student Home Phone Number: [REDACTED]
Student Home Phone Preferred:
Student Cell Phone Country Code:1
Student Cell Phone Number: [REDACTED]
Student Cell Phone Preferred:Y
Student Work Phone Country Code:
Student Work Phone Number: [REDACTED]
Student Work Phone Preferred:
Student SULA Maximum Eligibility Period:0
Student SULA Subsidized Usage Period:0
Student SULA Remaining Eligibility Period:0
Student Enrollment Status Code:L
Student Enrollment Status Code Description:LESS THAN HALF TIME
Student Enrollment Status Effective Date:08/23/2021
Undergraduate Subsidized Loan Limit Flag:N
Undergraduate Combined Loan Limit Flag:N
Undergraduate Award Year:2006
Undergraduate Dependency Indicator:I
Undergraduate Aggregate Subsidized Total:\$5,274.00
Undergraduate Aggregate Unsubsidized Total:\$0.00
Undergraduate Aggregate Combined Total:\$5,274.00
Graduate Subsidized Loan Limit Flag:N
Graduate Combined Loan Limit Flag:N
Graduate Award Year:
Graduate Dependency Indicator:I
Graduate Aggregate Subsidized Total:\$0.00
Graduate Aggregate Unsubsidized Total:\$0.00
Graduate Aggregate Combined Total:\$0.00
Aggregate Subsidized Total (Undergraduate and Graduate):\$5,274.00
Aggregate Unsubsidized Total (Undergraduate and Graduate):\$0.00
Aggregate Combined Total (Undergraduate and Graduate):\$5,274.00
Student Total All Loans Outstanding Principal:\$5,350.00
Student Total All Loans Outstanding Interest:\$425.00
Student Pell Lifetime Eligibility Used:588.282%
Student Iraq and Afghanistan Service Lifetime Eligibility Used:0.00

Reading the .txt file

The Department of Education has a guide for reading the .txt file layout.

- <https://fsapartners.ed.gov/sites/default/files/2023-02/DownloadMyAidDataFileLayout.pdf>

File Source:U.S. DEPARTMENT OF EDUCATION, NATIONAL STUDENT LOAN DATA SYSTEM (NSLDS)

File Request Date:2022-08-12 17:40:00

Student First Name: [REDACTED]

Student Middle Initial:

Student Last Name: [REDACTED]

Student Street Address 1: [REDACTED]

Student Street Address 2:

Student City:WEST COVINA

Student State Code:CA

Student Country Code:US

Student Zip Code:91791

Student Email Address: [REDACTED]

Student Home Phone Country Code:

Student Home Phone Number: [REDACTED]

Student Home Phone Preferred:

Student Cell Phone Country Code:1

Student Cell Phone Number: [REDACTED]

Student Cell Phone Preferred:Y

Student Work Phone Country Code:

Student Work Phone Number: [REDACTED]

Student Work Phone Preferred:

Student SULA Maximum Eligibility Period:0

Student SULA Subsidized Usage Period:0

Student SULA Remaining Eligibility Period:0

Borrower Information

Student SULA Subsidized Usage Period:0
Student SULA Remaining Eligibility Period:0
Student Enrollment Status Code:L
Student Enrollment Status Code Description:LESS THAN HALF TIME
Student Enrollment Status Effective Date:08/23/2021
Undergraduate Subsidized Loan Limit Flag:N
Undergraduate Combined Loan Limit Flag:N
Undergraduate Award Year:2006
Undergraduate Dependency Indicator:I
Undergraduate Aggregate Subsidized Total:\$5,274.00
Undergraduate Aggregate Unsubsidized Total:\$0.00
Undergraduate Aggregate Combined Total:\$5,274.00
Graduate Subsidized Loan Limit Flag:N
Graduate Combined Loan Limit Flag:N
Graduate Award Year:
Graduate Dependency Indicator:I
Graduate Aggregate Subsidized Total:\$0.00
Graduate Aggregate Unsubsidized Total:\$0.00
Graduate Aggregate Combined Total:\$0.00
Aggregate Subsidized Total (Undergraduate and Graduate):\$5,274.00
Aggregate Unsubsidized Total (Undergraduate and Graduate):\$0.00
Aggregate Combined Total (Undergraduate and Graduate):\$5,274.00
Student Total All Loans Outstanding Principal:\$5,350.00
Student Total All Loans Outstanding Interest:\$425.00
Student Pell Lifetime Eligibility Used:588.282%
Student Iraq and Afghanistan Service Lifetime Eligibility Used:0.000%

Cumulative Loan Balance

Student Total All Grants:\$31,688.00

Type Code:CL

Type Description:FFEL CONSOLIDATED

Total <CL> Outstanding Principal:\$0.00

Total <CL> Outstanding Interest:\$0.00

Type Code:D6

Type Description:DIRECT CONSOLIDATED SUBSIDIZED

Total <D6> Outstanding Principal:\$5,350.00

Total <D6> Outstanding Interest:\$425.00

Type Code:SF

Type Description:FFEL STAFFORD SUBSIDIZED

Total <SF> Outstanding Principal:\$0.00

Total <SF> Outstanding Interest:\$0.00

Loan Type Code:SF

Loan Type Description:FFEL STAFFORD SUBSIDIZED

Loan Award ID:****074900000000

Loan Attending School Name:Le Cordon Bleu College of Culinary Arts

Loan Attending School OPEID:03210300

Loan Date:03/29/2005

Loan Repayment Begin Date:05/13/2006

Cumulative Loan Info

Individual Loan Info

School

Cumulative and Individual Loan Info

Loan Type Code:D6

Loan Type Description:DIRECT CONSOLIDATED SUBSIDIZED

Loan Award ID:*****4492S16G77778102

Loan Attending School Name:SCHOOL CODE FOR CONSOLIDATION LOANS

Loan Attending School OPEID:88888800

Loan Date:12/31/2015

Loan Repayment Begin Date:12/31/2015

Loan Period Begin Date:

Loan Period End Date:

Loan Amount:\$5,274.00

Loan Disbursed Amount:\$5,274.00

Loan Canceled Amount:\$0.00

Loan Canceled Date:

Loan Outstanding Principal Balance:\$5,350.00

Loan Outstanding Principal Balance as of Date:07/31/2022

Loan Outstanding Interest Balance:\$425.00

Loan Outstanding Interest Balance as of Date:07/31/2022

Type of Loans and Balance

Loan Interest Rate Type Code:F
Loan Interest Rate Type Description:FIXED
Loan Interest Rate:0.00%
Loan Actual Interest Rate:0.00%
Loan Statutory Interest Rate:7.25%
Loan Repayment Plan Type Code:IB
Loan Repayment Plan Type Code Description:INCOME-BASED REPAYMENT
Loan Repayment Plan Begin Date:05/09/2019
Loan Repayment Plan Scheduled Amount:\$0.00
Loan Repayment Plan IDR Plan Anniversary Date:01/13/2023
Loan Confirmed Subsidy Status:
Loan Subsidized Usage in Years:
Loan Reaffirmation Date:
Loan Most Recent Payment Effective Date:04/12/2017
Loan Next Payment Due Date:09/30/2022
Loan Cumulative Payment Amount:\$433.00
Loan PSLF Cumulative Matched Months:0
Academic Level:N
Additional Unsubsidized Loan Flag:N
Award Year:2016
Capitalized Interest:\$390.00
Net Loan Amount:\$5,274.00
Reaffirmation flag:
Calculated Subsidized Aggregate OPB:\$5,274.00
Calculated Unsubsidized Aggregate OPB:
Calculated Combined Aggregate OPB:\$5,274.00
UndltDt:08/08/2022

Repayment Plan Information

UpdtDt:08/08/2022

DelinqDate:

Current Loan Status:FB

Current Loan Status Description:FORBEARANCE

Loan Status:FB

Loan Status Description:FORBEARANCE

Loan Status Effective Date:12/14/2020

Loan Status:DA

Loan Status Description:DEFERRED

Loan Status Effective Date:11/10/2020

Loan Status:FB

Loan Status Description:FORBEARANCE

Loan Status Effective Date:11/03/2020

Loan Status:BK

Loan Status Description:BANKRUPTCY CLAIM, ACTIVE

Loan Status Effective Date:07/31/2020

Loan Status:DA

Loan Status Description:DEFERRED

Loan Status Effective Date:06/22/2020

Loan Status:FB

Loan Status Description:FORBEARANCE

Loan Status Effective Date:03/13/2020

Current Loan Status

Loan History

Loan Status and History

Loan Status:DA
Loan Status Description:DEFERRED
Loan Status Effective Date:08/29/2016
Loan Status:RP
Loan Status Description:IN REPAYMENT
Loan Status Effective Date:12/31/2015
Loan Disbursement Date:12/31/2015
Loan Disbursement Amount:\$5,274.00
Loan Contact Type:Current ED Servicer
Loan Contact Code:500
Loan Contact Name:DEPT OF ED/MOHELA
Loan Contact Street Address 1:633 SPIRIT DR
Loan Contact Street Address 2:
Loan Contact City:CHESTERFIELD
Loan Contact State Code:MO
Loan Contact Zip Code:63005
Loan Contact Phone Number:888-866-4352
Loan Contact Phone Extension:

Loan Servicer & Holder

QUESTIONS
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National
Consumer Law
Center

