MANAGING YOUR STUDENT LOANS

Do I have **PRIVATE** or **FEDERAL** student loans?

- [nslds.ed.gov/npas](http://nslds.ed.gov/npas)
  - Login with a Federal Student Loan ID (FSA ID) to find out if you have any federal student loans.
  - If you do not have an FSA ID, you can create one by clicking “Create an FSA ID.”
  - Any student loans that do **not** appear on the NSLDS website are most likely **private** student loans.

- [annualcreditreport.com](http://annualcreditreport.com)
  - Get all three credit reports (Experian, Equifax, TransUnion) to find out if you have any private student loans.
  - Any student loans that appear on your credit reports but **not** on the NSLDS website are most likely **private** student loans.

Where can I find out how to **MANAGE** my student loans?

- [studentloanborrowerassistance.org](http://studentloanborrowerassistance.org)

What **REPAYMENT OPTIONS** are available for federal student loans?

- [studentsloans.gov/myDirectLoan/repaymentEstimator.action](http://studentsloans.gov/myDirectLoan/repaymentEstimator.action)
  - Scroll down and click “View or Add Your Loans”
  - You do not need to be logged in to use the calculator

Are there any ways to **CANCEL** my student loans?

- [studentloanborrowerassistance.org/loan-cancellation](http://studentloanborrowerassistance.org/loan-cancellation)