

# Obtaining Your Student Loan History

Planning for and managing repayment of your student loans will be easier if you have a complete listing of the loans you have borrowed along with information about how much you owe, terms each of each loan, and who you must repay. The following information will help you create that listing of your loans.

## FEDERAL STUDENT LOANS

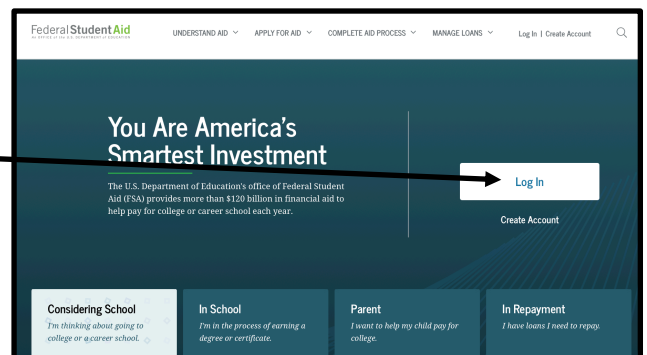
You can obtain a complete listing of the following federal student loans you have borrowed from your federal student aid “dashboard” at: [studentaid.gov](https://studentaid.gov).

- Direct/FFEL Subsidized Loan (Stafford)
- Direct/FFEL PLUS Loan (Grad PLUS)
- Direct/FFEL Unsubsidized Loan (Stafford)
- Direct/FFEL Consolidation Loan
- Federal Perkins Loan.

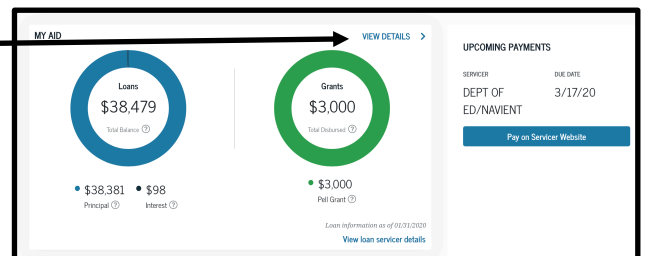
[Studentaid.gov](https://studentaid.gov) is the online portal for all information about your federal student aid administered by the U.S. Department of Education (ED). It includes a summary listing of all the Title IV loans you have borrowed as well as details about each specific loan.

### To obtain your federal student loan summary/details:

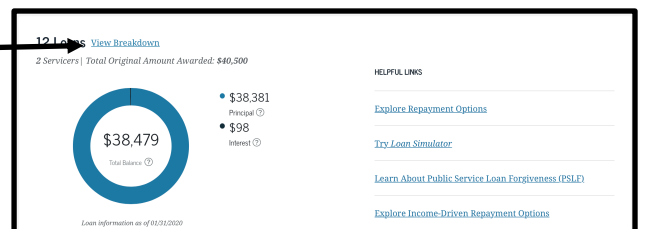
1. Go to [studentaid.gov](https://studentaid.gov)
2. Log-in to your FSA dashboard using your FSA ID (username and password)



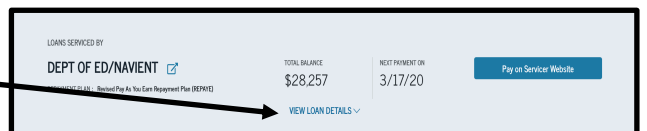
3. Click on “View Details”



4. Click on “View Breakdown”



5. Click on “View Loan Details”



**Just create a PDF or SCREEN PRINT of the LOAN DETAILS and print it out for your reference.**

Once you have created a PDF or SCREEN SHOT of the loan details from [studentaid.gov](http://studentaid.gov), you can use that information as needed in planning for and managing repayment of your loans.

You should have information about all your student loans including:

- Name/type of loan
- Account number
- Contact information for lender/servicer (mailing address, phone number, Website)
- Amount owed
- Interest rate
- Date repayment will begin/resume
- Estimated monthly payment
- Repayment options/benefits

### **Other Student Loans (Institutional/Private)**

You also may have borrowed either private student loans, or institutional loans that were funded directly by the school you attended. In either case, you need to make sure you list these loans in your history so that you have a comprehensive record of all your student loans. These types of loans are not included on the [studentaid.gov](http://studentaid.gov) site. However, they likely will be reported to at least one of the three national consumer-reporting agencies (Equifax, Experian and TransUnion) and so you should be able to find some limited information about them on your credit report including a phone number you can call to talk with the lender/servicer of the loan.

All consumers now are entitled to a free copy of their credit report from each of the three national consumer-reporting agencies once every 12 months as a result of provisions in the Fair and Accurate Credit Transactions (FACT) Act of 2003. For your free copy, go to: [AnnualCreditReport.com](http://AnnualCreditReport.com). This web portal was created by the three national agencies in response to the FACT Act requirement.



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