Loan Repayment Websites

The following websites provide more information about the repayment process and your rights and responsibilities as a student loan borrower.

**Loan Information:** *(including amount borrowed & who to repay)*
National Student Loan Data System (NSLDS) [www.nslds.ed.gov](http://www.nslds.ed.gov) details your Federal student loan borrowing records, including Stafford, Perkins and PLUS loans. You will need your SSN and FAFSA PIN to log in. NSLDS also identifies your loan servicer, the entity that sends you bills and collects your loan payments.

**Loan Servicers:** *(visit NSLDS to determine the servicer of your loans)*
- Great Lakes Educational Loan Services ([www.mygreatlakes.org](http://www.mygreatlakes.org))
- Nelnet ([www.nelnet.com](http://www.nelnet.com))
- Fedloan Servicing ([www.myfedloan.org](http://www.myfedloan.org))
- MOHELA ([www.mohela.com](http://www.mohela.com))
- CornerStone ([www.mycornerstoneloan.org](http://www.mycornerstoneloan.org))
- ESA/EdFinancial Services ([www.edfinancial.com](http://www.edfinancial.com))
- Navient ([www.navient.com](http://www.navient.com)) *(a division of Sallie Mae)*
- Aspire Resources ([www.aspireresourcesinc.com](http://www.aspireresourcesinc.com))
- Granite State ([www.gsmr.org](http://www.gsmr.org))
- OSLA Servicing ([www.osla.org](http://www.osla.org))
- VSAC Federal Loans ([www.vsacfederalloans.org](http://www.vsacfederalloans.org))
  Federal Perkins Loans and all institutional loans at Columbia are serviced by ACS-Xerox Education Services ([www.acs-education.com](http://www.acs-education.com))

**Repayment Options:**
- Learn about available repayment plans and repayment calculators at [www.studentaid.ed.gov](http://www.studentaid.ed.gov) *(from the “How To Repay Your Loans” menu)*
- Income-Based Repayment plan info can be found at [http://www.ibrinfo.org](http://www.ibrinfo.org)

**Loan Forgiveness:**
Public Service Loan Forgiveness Program: [www.studentaid.ed.gov/publicservice](http://www.studentaid.ed.gov/publicservice)
Borrowers employed in the public or non-profit sector while making 120 monthly payments on their federal student loans may have the remaining balance forgiven.

**Other Resources:**
- US Department of Education loan site: [https://studentloans.gov/](https://studentloans.gov/)