

## NAVIGATING THE NATIONAL STUDENT LOAN DATA SYSTEM

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

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



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

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Once you're logged in, you will be brought to a page that has the individual federal loan information. You will see all the loans that you have received. This will NOT show a Pell Loan or PLUS loan in a parent's name.

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

There are limits on how much you can borrow under the federal loan program which are defined by the program you are enrolled in.

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

Type of Loan	Loan Amount	Loan Date	Disbursed	Current
DIRECT STAFFORD UNDISBURSED	\$1,250	08/15/09	\$1,250	\$0
DIRECT STAFFORD PLUS UNDISBURSED	\$7,400	08/08/12	\$7,400	\$0
FEDERAL PERKINS	\$2,000	08/22/09	\$2,000	\$0
DIRECT STAFFORD UNDISBURSED	\$5,500	08/22/09	\$5,500	\$0
DIRECT STAFFORD UNDISBURSED	\$5,500	08/22/09	\$5,500	\$0
FEDERAL PERKINS	\$2,412	08/20/11	\$2,412	\$0
DIRECT STAFFORD UNDISBURSED	\$5,500	08/08/11	\$5,500	\$0
FEDERAL PERKINS	\$2,000	08/22/09	\$2,000	\$0
DIRECT STAFFORD UNDISBURSED	\$10,400	08/22/09	\$10,400	\$0
DIRECT STAFFORD UNDISBURSED	\$5,500	08/22/09	\$5,500	\$0
FEDERAL PERKINS	\$3,500	08/22/09	\$3,500	\$0
STAFFORD UNDISBURSED	\$5,500	08/22/09	\$5,500	\$0
STAFFORD UNDISBURSED	\$5,500	08/22/09	\$5,500	\$0
<b>Total All Loans</b>				<b>\$20,140.00</b>

Award Year	Type of Award	Amount
2012 - 2013	FEDERAL PELL GRANT	\$1,250
2011 - 2012	FEDERAL PELL GRANT	\$1,250
2010 - 2011	FEDERAL PELL GRANT	\$1,250
2009 - 2010	ACADEMIC COMPETITIVENESS GRANT	\$750
2009 - 2010	FEDERAL PELL GRANT	\$1,250
<b>Total All Awards</b>		<b>\$5,500</b>

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

You'll be able to find out how much you've borrowed (i.e. Grace Period, Repayment, etc.) and also see if you've been denied a loan or if you've been denied a loan. Keep in mind that because of the way the federal loan is set up, you will be able to see each individual loan. The amount is only a primary contact for repayment.

Loan Amount	Outstanding Principal	Outstanding Interest	Outstanding Fees
\$1,250	\$1,250	\$0	\$0

Current ED Servicer: **NETNET**  
 NETNET  
 PO BOX 740293  
 ATLANTA, GA 30388  
 800-406-0722  
 netnetcustomersolutions@netnet.com www.netnet.com

You are in the line of need calculation and of financial aid. The borrowing decision to make today will directly affect your financial future. Know each household member will need to complete a direct cost ( tuition and fees; cost of room and board; dependent on household income) while attending GSC and be considered a need in determining household need of each individual ( check a book and apply for room and board/loan position/misellaneous ).

### Know Your Limits

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

Program	Aggregate Limit
Undergraduate (Dependent Student)	\$31,000
Undergraduate (Independent Student)	\$57,500
Post-Baccalaureate and Teacher Certification	\$57,500
Graduate	\$138,500

Please consider the following questions to begin your need calculation at Granite State College.

- How much dependent loan debt have I accumulated so far?
- How much Stafford loan eligible do I have left?
- How many classes do I have left to complete my program and have I left myself enough loan eligible to complete my education?
- How much do I need to borrow to obtain my educational goal?

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

### Know Your Loans

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

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

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

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

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

For more details about Federal Student Loans, visit <http://studentaid.ed.gov/apply/loan>

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