

# STUDENT LOAN HISTORY

Follow the steps below to see how much you owe on the loans you have borrowed.

1. Visit [NSLDS.ed.gov](http://NSLDS.ed.gov)  
Here you can view your total loan amount, the history of the loans, interest, and who your loan servicer is (may be more than one if you have attending more than one university). Examples of servicers are: Fedloan, Nelnet, and Navient
2. Once you learn who your servicer(s) is/are set up an online account with them
3. You can begin to make payments while still in school, this will help build credit score and have less interest
4. Please use the information provided on [nslds.ed.gov](http://nslds.ed.gov) to complete the table below
5. You may also have a private loan (from a bank), this will not be on NSLDS, you will have to find that information from whoever you took a loan out with

Here are a few terms that you will need to know when looking at your account.

1. Interest rate: the percentage of interest on your loan is FIXED (does not change) for as long as you have that loan
2. Interest: a percentage that is charged by the federal government or private bank for borrowing money
3. Servicer: who lent you the money
4. Subsidized loan: a loan that DOES NOT gain interest while you are in school
5. Unsubsidized loan: a loan that DOES accumulate interest while you are in school

TYPE OF LOAN	YEAR	AMOUNT	INTEREST	SERVICER	CURRENT BALANCE
EX. UNSUBSIDIZED	2016	\$2,500	\$120	NELNET	\$2,620
EX. SUBSIDIZED	2017	\$3,000	\$0	FEDLOAN	\$3,000
TOTAL:					