



# MANAGING YOUR STUDENT LOANS

- Do I have PRIVATE or FEDERAL student loans?
  - [nslds.ed.gov/npas](https://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](https://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](https://studentloanborrowerassistance.org)
  
- What REPAYMENT OPTIONS are available for federal student loans?
  - [studentloans.gov/myDirectLoan/repaymentEstimator.action](https://studentloans.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](https://studentloanborrowerassistance.org/loan-cancellation)