

Loan Repayment Websites

The following websites provide more information about the repayment process and your rights and responsibilities as a student loan borrower. Please feel free to contact the SIPA Financial Aid Office at 212-854-6216 or sipa_finaid@columbia.edu with questions.

Loan Information: *(including amount borrowed & who to repay)*

National Student Loan Data System https://nslds.ed.gov/nslds/nslds_SA/ details your Federal student loan borrowing records, including Stafford, Perkins and PLUS loans. You will need your SSN and FAFSA ID to log in. NSLDS also identifies your loan servicer, the entity that sends you bills and collects your loan payments.

Loan Servicers: *(visit https://nslds.ed.gov/nslds/nslds_SA/ to determine the servicer of your loans)*

- **Great Lakes Educational Loan Services** (www.mygreatlakes.org)
- **Nelnet** (<https://www.nelnet.com/welcome>)
- **FedLoan Servicing (PHEAA)** (<https://myfedloan.org/>)
- **MOHELA** (<https://www.mohela.com/>)
- **CornerStone** (<https://www.mycornerstoneloan.org/>)
- **HESC/Edfinancial Services** (<https://www.edfinancial.com/home>)
- **Navient** (<https://www.navient.com/>) *(Sallie Mae spinoff company)*
- **Granite State – GSMR** (<https://gsmr.org/>)
- **OSLA Servicing** (<https://public.osla.org/>)

Repayment Options:

- Learn about available **repayment plans** and **repayment calculators** at 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>
- You can change repayment plans at any time by working with your servicer.

Loan Forgiveness:

Public Service Loan Forgiveness Program: 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/>
 - **Consolidation Loans:** <https://studentaid.ed.gov/sa/repay-loans/consolidation>
 - **Federal Consumer Financial Protection Bureau** loan repayment site: <https://www.consumerfinance.gov/paying-for-college/repay-student-debt/#Question-1>
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