



The National Student Loan Data System (NSLDS) provides a centralized record of your federal student loans, including repayment history and status towards forgiveness. Below is a summary that includes, but is not limited to, who and what information is reported and retrieved from this site:

1. Schools feed information to this database regarding enrollment status, including withdraw and graduation status
2. Federal loan processor (COD) reports information regarding loans that are originated
3. servicers are reporting payment status
4. servicers are accessing your enrollment status for in-school deferment purposes.

Reviewing this record is crucial to ensure your records are accurate.

For the most part, Information (as indicated above) can be viewed in <https://studentaid.gov> as well. However, to view/see the information in the National Student Loan Data System (NSLDS), a file can be downloaded from studentaid.gov. This file allows you to track federal student loans, repayment plans, and forgiveness status. It also highlights potential issues with servicer errors.

How do you download the NSLDS data file?

A: To download the NSLDS data file, go to studentaid.gov and log in. Hover over your name in the top right corner, click “My Aid,” then select “View Details.” Look for a blue link near the top middle or right of the page labeled to download your data file, click it, and save the resulting TXT file to your computer.

The NSLDS file contains the full history of your federal loans in the Department of Education system, including Direct Loans, Perkins Loans, and FFEL program loans. It shows repayment plan types, when payments started and stopped, current status toward forgiveness, and any grace or deferment periods. However, it excludes certain non-DOE loans like Health Professions Student Loans unless they are consolidated into a Direct Loan.

Keeping a copy of your NSLDS file ensures you have a backup of your loan details, which can be critical during servicer transitions or discrepancies. It also helps in planning repayment strategies effectively.