

## Federal Student Loan Status Codes

On the NSLDS Web site's Loan Detail page, a code indicates the status of each of your loans. These codes are in bold face below. If you have questions about a code or loan status, ask your school's financial aid office or the Federal Student Aid Information Center at 1.800.4FED.AID.

### CODE DESCRIPTION

<b>AE</b> Assigned to U.S. Department of Education	<b>DZ</b> Defaulted, six consecutive payments, then missed payment
<b>AL</b> Abandoned loan	<b>FB</b> Forbearance
<b>BC</b> Bankruptcy claim, discharged	<b>FC</b> False certification, discharged
<b>BK</b> Bankruptcy claim, active	<b>IA</b> Loan originated
<b>CA</b> Canceled	<b>ID</b> In school or grace period
<b>CS</b> Closed school, discharged	<b>IG</b> In grace period
<b>DA</b> Deferred	<b>IM</b> In military grace
<b>DB</b> Defaulted, then bankrupt, Chapter 13-active	<b>IP</b> In post-deferment grace
<b>DC</b> Defaulted, compromise	<b>OD</b> Defaulted, then bankrupt-discharged, other
<b>DD</b> Defaulted, then died	<b>PC</b> Paid in full through consolidation loan
<b>DE</b> Death	<b>PF</b> Paid in full
<b>DF</b> Defaulted, unresolved	<b>PM</b> Presumed paid in full
<b>DI</b> Disability	<b>PN</b> Paid in full through consolidation loan
<b>DK</b> Defaulted, then bankrupt, Chapter 13-discharged	<b>RF</b> Refinanced
<b>DL</b> Defaulted, in litigation	<b>RP</b> In repayment
<b>DN</b> Defaulted, then paid in full through consolidation loan	<b>UA</b> Temporarily uninsured, loan not in default
<b>DO</b> Defaulted, then bankrupt-active, other	<b>UB</b> Temporarily uninsured, loan in default
<b>DP</b> Defaulted, paid in full	<b>UC</b> Permanently uninsured, loan not in default
<b>DR</b> Defaulted loan included in roll-up loan	<b>UD</b> Permanently uninsured, loan in default
<b>DS</b> Defaulted, then disabled	<b>UI</b> Unreinsured
<b>DT</b> Defaulted, collection terminated	<b>XD</b> Defaulted, satisfactory arrangements and six consecutive payments
<b>DU</b> Defaulted, unresolved	
<b>DW</b> Defaulted, write-off	
<b>DX</b> Defaulted, six consecutive payments	



P.O. Box 419045  
Rancho Cordova, CA 95741-9045

Toll free 877.2EDFUND  
(877.233.3863)

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Track your federal student loans and grants using **NSLDS** on the Web



## NSLDS on the Web

### What is NSLDS?

The National Student Loan Data System, or NSLDS, is the U.S. Department of Education's central database for student financial aid records. NSLDS provides an integrated view of your federal Title IV education loans and grants, tracking them from when they're approved until you pay off your loans.

### What is the NSLDS Student Access Web site?

The NSLDS Student Access Web site lets student and parent borrowers track and manage their federal student loans and grants online. The secured site displays information on your loans and grants, including amounts, outstanding balances and status.

### What is the Web site's address?

It's [www.nsls.ed.gov](http://www.nsls.ed.gov). You can use it 24 hours a day, 7 days a week. Sometimes database maintenance occurs during weekends or late-night hours, but scheduled maintenance hours are posted ahead of time.

### How do I access my financial aid record?

You'll need a personal identification number, or PIN. You can request one online at [www.pin.ed.gov](http://www.pin.ed.gov). After you successfully submit a request, the U.S. Department of Education will send you an e-mail within three days with instructions on how to retrieve your PIN electronically or will mail your PIN to you within 10 days if you don't provide your e-mail address.

### How do I log on?

From the home page at [www.nsls.ed.gov](http://www.nsls.ed.gov), you'll select Financial Aid Review and then key in

- ▶ your Social Security number,
- ▶ the first two letters of your last name,
- ▶ your date of birth and
- ▶ your PIN.

These are your "identifiers."

### What if I enter my identifiers, but no data or wrong data appear?

First, check to be sure you entered all your personal information correctly. If so, and you still have problems, call the Federal Student Aid Information Center at 1.800.4FED.AID.

### How secure is the NSLDS Web site?

Very. The unique combination of Social Security number, PIN and other personal information needed to access the Web site makes it as secure as using an ATM.



## Tracking Your Federal Loans and Grants

### What can the NSLDS Web site tell me about my federal loans?

The Web site shows the type of each federal loan you've borrowed, such as federal Stafford loan, federal Perkins loan or federal Consolidation loan. For each loan listed, you'll see the date you took out the loan, the amount originally borrowed, the amount you owe now, the interest rate and the amount of interest that has accumulated. You'll also find the status of each loan, such as whether the loan is in repayment, paid in full or in default.

### What can the Web site tell me about my federal grants?

The Web site lists any federal Pell Grants you've received. It also shows the amount of each grant you received, the award year in which you received the grant and the school you attended when you received the grant.

### What if I think information about my loans or grants is incorrect?

You should contact the lender, the guaranty agency (the entity that may insure your federal Stafford loans) or the servicer (the entity that may help your school or guaranty agency with monthly loan payment billing and collections). Contact information is available on the Web site. You also can contact your school's financial aid office.

## NSLDS System Requirements

The NSLDS Student Access system can be accessed with the following browsers:

- ▶ Netscape Navigator 4.0 through 6.1
- ▶ Microsoft Internet Explorer 4.0 through 6.0

To ensure your privacy is enabled and the NSLDS Student Access is working properly, you'll need to make sure your browser is set up properly. To do so, go to [www.nsls.ed.gov](http://www.nsls.ed.gov) and click on Browser Information/Setup on the home page and follow the instructions.

**Note:** *The domestic versions of Netscape and Microsoft Internet Explorer have increased encryption to 128-bit to protect and secure the privacy of your financial aid data.*

### TIP

For questions about federal student aid, contact the Federal Student Aid Information Center at toll free 1.800.4FED.AID, TTY 1.800.730.8913 if you're hearing impaired or 319.337.5665 if you're calling from outside the country. You can call from 8 a.m. to 8 p.m. Eastern Time, Monday through Friday, except federal holidays. Or contact your financial aid office.