

# LOAN SERVICERS

## *Top 5 Frequently Asked Questions*

### 1. What is a Loan Servicer?

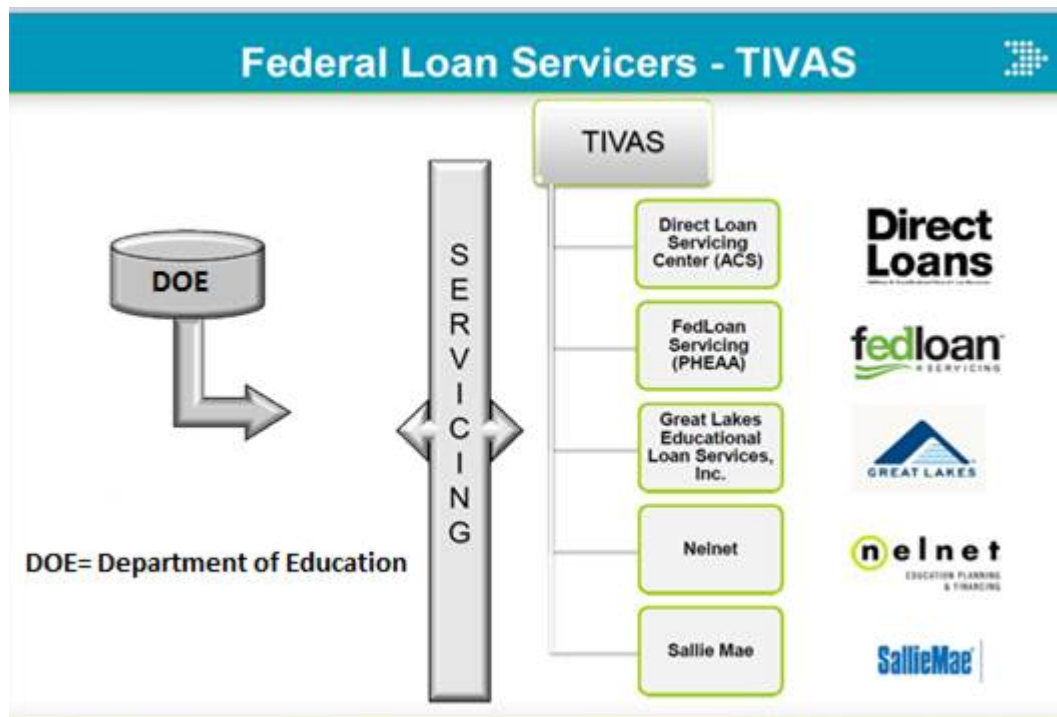
A loan servicer is a company that handles the billing and other services of your Federal Direct Student Loan. They are put in place to work with you on repayment plans and loan consolidation and will assist you with other tasks related to your Federal Direct Student Loan.

### 2. How many different Servicers are there?

Right now there are 5 main TIVAS (Title IV Additional Servicers). Over the course of the year 2013 you may get notification through email of your loans being 'transferred' from ACS (Affiliated Computer Services, Inc.) to 1 of the 5 TIVAS. Under the TIVA umbrella there are currently 9 different NFP's (Not-For-Profits). The US Department of Education is looking to add 7 new NFP's over the next year so this number will continue to grow.

### 3. How will I know who my Servicer is while I am in school?

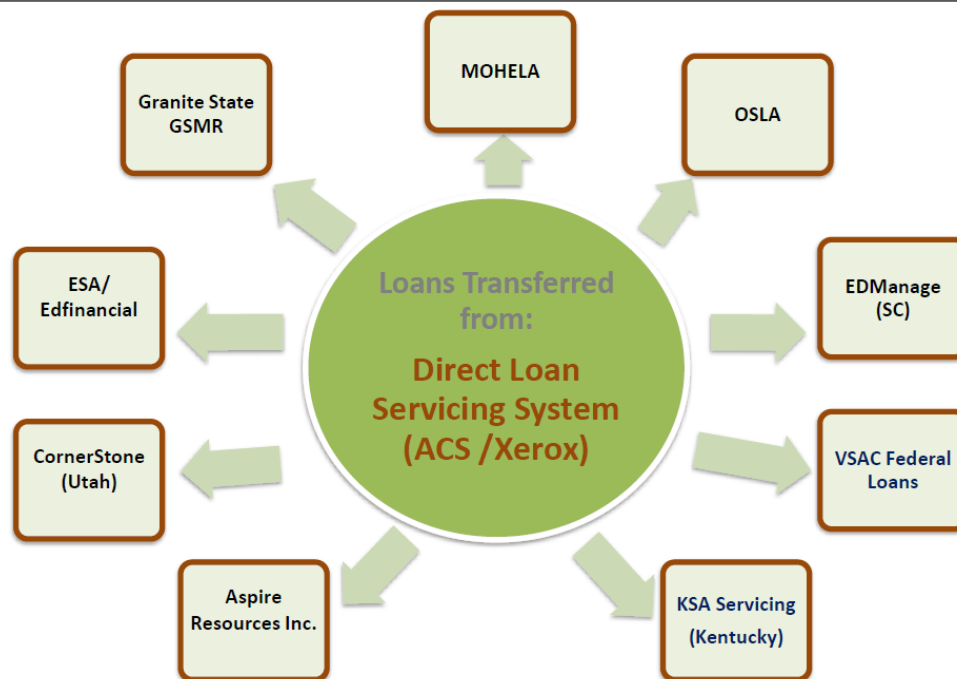
After you receive your first disbursement of student loans you might be 'transferred' to 1 of the 5 TIVAS. When you are given a servicer you will be sent a welcome email from that servicer but you can also go to view your loans at [http://www.nslds.ed.gov/nslds\\_SA/](http://www.nslds.ed.gov/nslds_SA/).



#### 4. Will I have the same Servicer after school?

After your separation from school you might be placed with one of the NFPs. Keep in mind each time you are transferred you must log into that Servicer's webpage to see your information. Your payment plans and information will all transfer but any current or future changes you need taken care of will be done with the new Servicer. Nothing on your end is needed in order to complete this transfer process.

## Not-For-Profit – Transfers



#### 5. What if I am pursuing PSLF (Public Service Loan Forgiveness), what service will I have?

FedLoans (PHEAA) is the Servicer that will track your 120 eligible payments and verify the employee certification form for Public Service Loan Forgiveness. You cannot request FedLoans as your servicer but filling out the employee certification form at this address will begin the transfer process: <https://studentaid.ed.gov/sites/default/files/public-service-employment-certification-form.pdf>. You can turn this form into your current Servicer or to FedLoans; either one is fine. Once with FedLoans and declaring that you are on track for PSLF, they will manage your repayment and you will not be subjected to further transfers.

## Title IV Additional Servicers (TIVAS)

### **Direct Loan Servicing Center**

Phone: 800-848-0979

Web: [www.myedaccount.com](http://www.myedaccount.com)

### **FedLoan Servicing (PHEAA) Public Service Loan Forgiveness**

Phone: 800-699-2908

Web: [www.myfedloan.org](http://www.myfedloan.org)

### **Great Lakes Educational Loan Services**

Phone: 800-236-4300

Web: [www.mygreatlakes.org](http://www.mygreatlakes.org)

### **Nelnet**

Phone: 888-486-4722

Web: [www.nelnet.com](http://www.nelnet.com)

### **Sallie Mae**

Phone: 800-722-1300

Web: [www.salliemae.com](http://www.salliemae.com)

## Not-For-Profits (NFP's)

### **Aspire Resources Inc.**

Phone: 888-902-6077

Web: [www.AspireResourcesInc.com](http://www.AspireResourcesInc.com)

### **ESA/EdManage**

Phone: 855-479-0490

Web: [www.EdManage.MyEdLoan.com](http://www.EdManage.MyEdLoan.com)

### **Granite State- GSMR**

Phone: 800-303-8353

Web: [www.gsmr.org](http://www.gsmr.org)

### **MOHELA**

Phone: 888-866-4352

Web: [www.mohela.com](http://www.mohela.com)

### **VSAC Federal Loans**

Phone: 888-932-5626

Web: [www.vsacfederalloans.org](http://www.vsacfederalloans.org)

### **CornerStone**

Phone: 800-663-1662

Web: [www.mycornerstoneloan.org](http://www.mycornerstoneloan.org)

### **Edfinancial**

Phone: 855-337-6884

Web: [www.edfinancial.com/dl](http://www.edfinancial.com/dl)

### **KSA Servicing (Kentucky)**

Phone: 877-292-4825

Web: [www.ksaservicing.myedloan.com](http://www.ksaservicing.myedloan.com)

### **OSLA Servicing**

Phone: 866-264-9762

Web: [www.osla.org](http://www.osla.org)