



Nelnet, Your Student Loan Servicer

Nelnet works with the Department of Education (Department) to help you achieve your educational goals. We provide customer service on your federal student loans, so we answer your questions, offer solutions if you're having trouble paying, and process your payments.

You'll typically go through three stages during your loan's life cycle—[in school \(/in-school\)](#), [in grace \(/in-grace\)](#), and [in repayment \(/in-repayment\)](#)—and will receive a variety of communication from us depending on the stage your loan is currently in.

We want you to have the best borrower experience possible. [Let us know how we can help you. \(/contact\)](#)

Nelnet is Your Student Loan Servicer

It is possible that Nelnet owns your loan, but we also provide customer service for other lenders' loans, including those from the Department. Nelnet provides customer service on your account if:

- You borrowed money directly from Nelnet
- You have taken out a Federal Direct Loan from the Department and Nelnet was selected to service the loan
- Your lender sold your loan to the Department and Nelnet was selected to service the loan
- Your lender sold your loan to Nelnet and Nelnet now owns and services the loan
- Your lender selected Nelnet to service the loan

Servicer(s) of Your Federal Student Loans

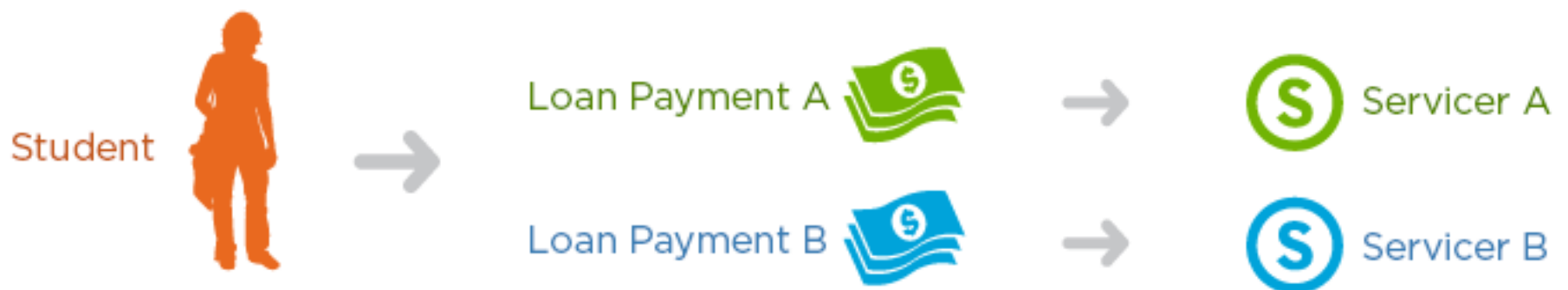
Your federal student loans may or may not all be with Nelnet or another servicer. It's important that you know which servicer(s) provides customer service for each of your student loans—and it's simple to verify. You can access all of your federal student loan data at nslds.ed.gov (<http://nslds.ed.gov/>). You will need your FSA ID. To create or update your FSA ID, visit [FSAID.ed.gov](https://fsaid.ed.gov/npas/index.htm) (<https://fsaid.ed.gov/npas/index.htm>).

Difference Between the Federal Family Education Loan Program (FFELP) and the Federal Direct Loan Program (FDLP)

A Federal Direct Loan Program (FDLP) loan is originally borrowed from or currently owned by the Department of Education. A Federal Family Education Loan Program (FFELP) loan was originally borrowed from a company such as a bank, lender, or non-profit organization and could be currently owned by the Department of Education, a bank, lender, or non-profit organization. The FFEL Program ended in June 2010. All federal student loans borrowed after June 2010 are FDLP loans.

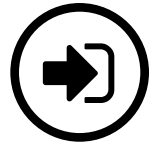
You May Have More Than One Servicer: How to Find Out

If you have loans with more than one servicer, you will need to make a payment to each. If you're not sure which servicers have your loans, log on to the National Student Loan Data System (NSLDS) website at nslds.ed.gov (<http://nslds.ed.gov/>), or call the Federal Student Aid Information Center at 800.433.3243.



It's your responsibility to be aware of the number of student loans that have been taken out in your name, the amount owed, the timing of repayment, and where to send payments. If you make two or more monthly student loan payments, it may be wise to [consider consolidating \(/loan-consolidation\)](#) them into one loan.

We're Open 24/7



Access Your Account

[Log In \(https://secure.nelnet.net/\)](https://secure.nelnet.net/)



Contact Us

[Email \(/email-us\)](/email-us) [Mail \(/contact\)](/contact)



Call Us at

888.486.4722

Student Loans

[Home \(/\)](/)

[Log In \(/account/login\)](/account/login)

[Contact Us \(/contact\)](/contact)

[Your Student Loans \(/your-student-loan-servicer\)](/your-student-loan-servicer)

[Stages of a Student Loan \(/stages-of-a-student-loan\)](/stages-of-a-student-loan)

[Calculator \(https://studentloans.gov/myDirectLoan/mobile/repayment/repaymentEstimator.action\)](https://studentloans.gov/myDirectLoan/mobile/repayment/repaymentEstimator.action)

[Get Financially Fit \(/get-financially-fit\)](/get-financially-fit)

[About Identity Theft \(/identity-theft\)](/identity-theft)

[Alternative Formats \(/alternative-formats\)](/alternative-formats)

[Federal Student Loans 101 \(/federal-student-loans-101\)](/federal-student-loans-101)

[Financial Aid Professionals \(http://nelnetloanservicing.com/\)](http://nelnetloanservicing.com/)

[Department of Education Accessibility Statement \(/ed-accessibility-statement\)](/ed-accessibility-statement)

[Guarantors \(http://guarantorsolutions.nelnet.com/guarantorsolutions/logon.aspx\)](http://guarantorsolutions.nelnet.com/guarantorsolutions/logon.aspx)

[Lenders \(https://www.nelnet.net/lenders.asp\)](https://www.nelnet.net/lenders.asp)

[Videos and Tutorials \(/videos-and-tutorials\)](/videos-and-tutorials)

[FAQs \(/faqs\)](/faqs)

Our Business

[Home \(/our-businesses\)](/our-businesses)

[Nelnet Business Solutions \(/our-businesses#nbs\)](/our-businesses#nbs)

[Nelnet Diversified Solutions \(/our-businesses#nds\)](#)

[Nelnet Enrollment Solutions \(/our-businesses#nes\)](#)

[Asset Management \(/our-businesses#asset\)](#)

[Other Nelnet Companies & Affiliates \(/our-businesses#onc\)](#)

Corporate

[About Nelnet \(/about-nelnet\)](#)

[Investors \(/investors\)](#)

[Careers \(/careers\)](#)

[Giving Back \(/give-back\)](#)

[Terms of Use \(/terms-of-use\)](#)


[Code of Conduct \(/code-of-conduct\)](#)

[Anonymous Reporting \(/nelnetforms/concern\)](#)

[Privacy & Security \(/privacy-and-security\)](#)

[Site Map \(/site-map\)](#)

Connect With Us

 [Facebook \(https://www.facebook.com/nelnet\)](https://www.facebook.com/nelnet)

 [Twitter \(https://twitter.com/nelnet\)](https://twitter.com/nelnet)

 [LinkedIn \(https://www.linkedin.com/company/nelnet\)](https://www.linkedin.com/company/nelnet)