

Checklist for FEDERAL Student Loan Review

In order to provide the best analysis and options, please send the following information. Include a copy of this checklist and write N/A next to any item you do not have.

- NSLDS Website printout – this is a must, no federal loan review can occur without this. To get this, go to www.NSLDS.ed.gov. You will need a PIN. If you filled out your FAFSA online, it is the same PIN. If you do not have a PIN, or lost it, you can request one through this website. Once logged in, you will see a summary page. Print or save this as a PDF. Do not cut and paste it into a Word document or e-mail. After you do this, click on each loan listed and again print or save as a PDF.
- Letters and other written communications to and from the Department of Education, collection agencies, and other companies contacting you about your federal student loan(s).
- Notes and list of calls to and from collection agencies and other companies contacting you about your federal student loan(s).
- Copy of your most recently filed federal tax return. Attachments, schedules, and W-2s need not be included – only the 1040/1040A/1040EZ is required.
- Your budget showing monthly income and expenses – proof of expenses is not required.
- Your Family Size: _____
Your family size is determined by counting you, your spouse, and your children if the children receive at least half their support from you. Your family size also includes other individuals if they (1) live with you and (2) receive at least half their support from you and will continue to receive this support for the next year. Support includes money, gifts, loans, housing, food, clothes, car, medical and dental care, and payment of college costs. You do not have to claim people as a dependent on your taxes for this particular number. For example, if you are divorced and contribute at least half of the support for a child that does not live with you or that you do not claim as a dependent on your taxes, you would still count that child for this number.
- Describe the type of work you do and the type of company you work for (for-profit, non-profit, government, etc.)
- A narrative about your experience with your federal student loan(s) relating to recent activity.
 - If you feel you cannot afford the minimum required payment, state why and explain any special or unusual circumstances you are going through.
 - If you are in default, explain why you defaulted.
 - If you are receiving calls from a collection agency or other companies, describe the conversations, relevant dates and times (as best you remember), where you were contacted (at home, at work, on the road), and most importantly how you felt after the conversation. If the calls affected you in a noticeable way, feel free to have family, friends, and/or co-workers write up general statements about their observations of you (only if you are comfortable with this, and they wish to do so.)