A loan servicer is a company that handles the billing and other services on your federal student loan. The loan servicer will work with you on repayment plans and loan consolidation and will assist you with other tasks related to your federal student loan. It is important to maintain contact with your loan servicer. If your circumstances change at any time during your repayment period, your loan servicer will be able to help.

**Do I select my loan servicer?**

No. Your loan is assigned to a loan servicer by the U.S. Department of Education after your entire loan amount is disbursed (paid out). The loan has been disbursed when your school transfers your loan money to your school account, gives money to you directly, or a combination of both. Your loan is typically disbursed in at least two payments.

**Whom do I contact to get information about my loan?**

If your loan is for the current school year, contact the Financial Aid Office directly for information about:
- loan status,
- loan cancellation within 120 days of disbursement, or
- loan disbursement amounts and timing

If your loan was disbursed in a prior school year, contact your loan servicer when you:
- need help making your loan payment;
- change your name, address, or phone number;
- have a question about your bill;
- have a question about other features of your student loan, such as deferment, forbearance and forgiveness;
- graduate;
- drop below half-time enrollment;
- stop going to school; or
- transfer to another school

**Who is my loan servicer?**

Visit the National Student Loan Data System (NSLDS®) to view information about all of the federal student loans you have received and to find contact information for the loan servicer or lender for your loans. You will need your Federal Student Aid PIN to access your information. The following are loan servicers for federally held loans:

**ACS, Inc. - Education Services (servicer only for Perkins’ & University Loans)**
Campus Products & Services (Correspondence)
PO Box 7060
Utica, NY 13504-7060
1-800-826-4470
Web site: www.acs-education.com/

**Aspire Resources Inc.**
PO Box 65970
West Des Moines, IA 50265-0970
1-855-475-3335
Web site: www.AspireResourcesInc.com

**CornerStone Education Loan Servicing**
PO Box 145122 (Correspondence)
Salt Lake City, UT 84114-5122
1-800-663-1662
Web site: www.MyCornerStoneLoan.org

**Direct Consolidation Loan Program**
US Department of Education
Loan Consolidation Center
PO Box 242800
Louisville, KY 40224-2800
1-800-557-7392
Web site: www.StudentLoans.gov
PLEASE NOTE:
Loans previously serviced by COSTEP Servicing, EDGEducation Loans, and EdManage are now serviced by MOHELA, and the loans previously serviced by KSA Servicing are now serviced by Aspire Resources. Loans previously serviced by VSAC Federal Loans will be serviced by Nelnet starting in August 2016.