

Begin by gathering the following information:

1. **Federal student loan record** (.txt file) from the **National Student Loan Data System**:

Instructions for downloading:

- Visit NSLDS.ed.gov
- Click the Financial Aid Review button.
- Log in using your Federal Student Aid ID (FSA ID). If you do not already have an FSA ID, select the [Create an FSA ID](#) tab on the FSA ID log-in page.

Step 1: Enter a username and password.

Step 2: Enter your Social Security number, name and date of birth and five challenge questions and answers.

Step 3: Submit Your FSA ID Application.



- Click [MyStudentData Download](#) to download the .txt file.
- **Forward the text file to heather@askheatherjarvis.com** (please send the .txt file rather than a screenshot).

2. **Private student loan inventory**

Instructions for downloading:

- Visit annualcreditreport.com
- Download credit report
- Note balance and status of all student loans listed on credit report that are *not* also included in the NSLDS record of federal loans—these are your private student loans.

3. Optional additional information (available from loan servicers):

- Current monthly payment \$ amount (not applicable if you are still in school)
- Current repayment plan/length of repayment term (not applicable if you are still in school)
- For private loans:
 - Current interest rates
 - Whether the interest rates are fixed or variable
 - If variable, whether the interest rates have any caps and if so, what they are
 - Copies of the Promissory Notes

4. Personal information:

- Adjusted Gross Income as reflected on most recent federal tax return
- Family size (borrower, spouse, dependents)