

# How to tell what type of federal student loan you have

Step 1: Log into [studentaid.gov](https://studentaid.gov)

Step 2: Under your student aid dashboard, navigate to “View Details”

Step 3: On the top right, select “Download My Aid Data”

The image shows a sequence of two screenshots from the Federal Student Aid website. The top screenshot is the 'MY AID' dashboard, featuring two progress indicators: 'Loans' (a dark blue arc) and 'Grants' (a green arc). A red box highlights the 'VIEW DETAILS' button next to the Grants indicator. A large blue arrow points down to the second screenshot, which is the 'Aid Summary' page. This page has tabs for 'LOANS' and 'GRANTS'. A red box highlights the 'Download My Aid Data' button in the top right corner. Below the tabs, there is a 'STUDENT AID TIP' section with an information icon, stating: 'It looks like you've recently completed school, withdrawn, or dropped below half-time enrollment. This means that you will soon need to start making payments on your federal student loans. You can use [Loan Simulator](#) to explore your repayment options.'

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- This is what your dashboard looks like
- You only need to worry about the loans with a balance

## Loan Types

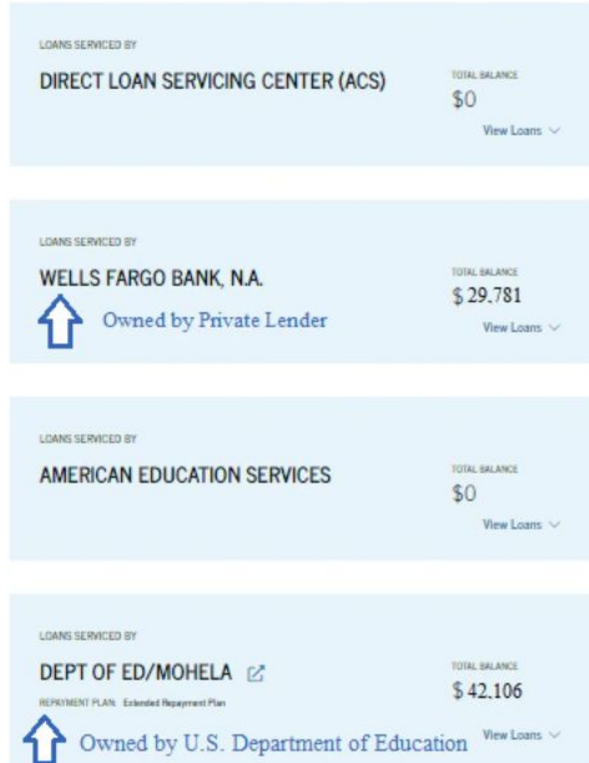
■ 2 Consolidation Loans		\$136,916	
Loan Type	Principal	Interest	Total Balance
Direct Consolidation Unsubsidized	\$126,965	\$0	\$126,965
Direct Consolidation Subsidized	\$9,951	\$0	\$9,951
<b>Total</b>	<b>\$136,916</b>	<b>\$0</b>	<b>\$136,916</b>
■ 3 Graduate PLUS Loans		\$0	
■ 1 Perkins Loans		\$0	
■ 3 Subsidized Loans		\$0	
■ 6 Unsubsidized Loans		\$0	



## ED-held FFELP

- Held by the federal government, serviced by servicers
- Received relief under the payment pause

### Loan Breakdown



## Commercial FFELP

- Held by private lenders
- Did not receive relief under the payment pause