



Technical Update LLS-2012-01

January 4, 2012

Lender/Lender Servicer NSLDS Borrower Access

This information is intended for the person in your organization who is responsible for working with the National Student Loan Data System (NSLDS). Please ensure the appropriate person receives this update.

As communicated in the previous [Technical Update LLS-2011-03](#), published on June 23, 2011, permission to access the Loan History page on the [NSLDS Professional Access](#) Web site by lenders and lender servicers who have no relationship with the borrower was removed in the interest of ensuring borrower/student privacy. However, we have determined that there is one circumstance where such access is needed. Under the regulatory provisions for the Income Based Repayment (IBR) plan, the eligibility of a borrower who is married may be partially based on the loan debt of the borrower's spouse. Therefore, in instances where the loans of the spouse of an IBR borrower are not held or serviced by the same entity that holds or services the IBR applicant's loans, there is a need for the IBR applicant's lender or servicer to have information about the spouse's loans.

To address the need for a lender or lender servicer to have access to loan information for a borrower who does not have a direct relationship with that lender or servicer, the [NSLDS Student Access](#) Web site has been updated to allow a borrower to grant permission for a lender or lender servicer, with whom the borrower does not currently have a relationship, to access the borrower's loan history. Once granted, the lender or lender servicer may view the borrower's information on the [NSLDS Professional Access](#) Web site during the 60 day period following the borrower's granting of permission.

The [Guaranty Agency, Lender/Lender Servicer and State Grant Agency NSLDS Organization Access Process](#) guidelines published on July 2, 2009, provides, in general, that access to a borrower's NSLDS information is limited to when the lender or lender servicer has a business relationship with the borrower. The guidelines also include a listing of the business relationships that meet the standard to allow access. This NSLDS Technical Update updates the guidelines by adding to the relationship listing, "the need for a lender or lender servicer to access, with the borrower's permission, NSLDS information of the spouse of a borrower who has applied for repayment under a Income Based Repayment (IBR) plan".

830 First St. N.E., Washington, DC 20202
www.FederalStudentAid.ed.gov
1-800-4-FED-AID

Borrower Permission - Financial Aid Review Page in NSLDS Student Access



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Aid Summary for **STEVE S MISHOU**
Your enrollment status is **NEVER ATTENDED**, effective **12/29/2001**.



Authorization

Loans


Please click on number in first column to see details

	Type of Loan	Loan Amount	Loan Date	Disbursed Amount	Canceled Amount	Outstanding Principal	Outstanding Interest
1	FEDERAL PERKINS	\$1,202	03/27/1997	\$0	\$0	\$0	\$0
2	DIRECT STAFFORD SUBSIDIZED	\$2,300	03/25/1995	\$2,000	\$0	\$500	\$0
3	STAFFORD SUBSIDIZED	\$4,000	03/27/1993	\$22	\$0	\$0	\$0
Total FEDERAL PERKINS						\$0	\$0
Total DIRECT STAFFORD SUBSIDIZED						\$500	\$0
Total STAFFORD SUBSIDIZED						\$0	\$0
Total All Loans						\$500	\$0

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A new “Authorization” command button has been added to the Financial Aid Review page of the [NSLDS Student Access](#) Web site. After the borrower selects the “Authorization” button, a Borrower Access Authorization page displays, as shown below.

Borrower Permission – Lender Access Authorization Page in NSLDS Student Access



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Access Authorization for **STEVE S MISHOU**

Organization Code

Please enter the organization code to which you grant access. For example, 765432.

Submit

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The borrower enters the Department’s assigned six digit Lender ID (LID) or lender servicer code of the organization to which they are granting permission to view the borrower’s loan history. If there is more than one organization to which the user wishes to grant permission, the lender or servicer organization codes will have to be authorized and submitted one at a time.

There is not a lookup function provided to borrowers for this purpose. Therefore, the borrower must know the lender code (beginning with 8) or lender servicer code (beginning with 7).

Once granted, lender and/or lender servicer access to this borrower's information is limited to the 60 calendar days following the authorization provided by the borrower. The borrower may extend permission at any time by repeating the authorization process. Extending access resets the current 60 day limit to another 60 days starting the day of the new authorization. It does not add to the previous remaining-days balance from the previous authorization.

NSLDS Professional Access Menu Page

Once the borrower has granted permission, the lender or lender servicer may access the borrower's loan history from the [NSLDS Professional Access](#) Web site. By providing the borrower's identifiers (SSN, First Name and DOB) on the Menu page and selecting the Loan History link, the borrower's records will be displayed. The Borrower Lookup No Relationship page will not display for those borrowers who have granted access.

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FEDERAL STUDENT AID

National Student Loan Data System (NSLDS)

Menu Aid Enroll Org Report

Menu | Change Password | System Requirements | Contact Us | FAQ | Download Help

Logged on as: TEST TESTER- LETST1 from CITIBANK ELT STUDENT LOAN CORP

Messages
12/09/2011 Change to NSLDS Login

Financial Aid
Loan History
Overpayment List
Exit Counseling History
SSN Conflict

Enrollment
Enrollment Summary
Enrollment Reporting Schedule
Foreign School Reporting

Only the beginning of each message is displayed above.
Click on the message text above to see the complete message below.

SSN: First Name:
DOB:

Enter details and click on a Financial Aid link or Enrollment Summary above.
DOB should be in MMDDCCYY format.

PRIVACY ACT OF 1974 (AS AMENDED)

If you have any questions, please contact the NSLDS Customer Support Center at 800/999-8219 or by e-mail at NSLDS@ed.gov.