NSLDS Established Relationship Definitions for Lenders and Lender Servicers

Access to National Student Loan Data System (NSLDS) information may only be requested for and granted to individuals whose need for access to NSLDS is included in the list below. These individuals must not use their access to NSLDS information for any other purpose.

1. Determining an applicant’s eligibility for Title IV student loans when a loan application has been received.
   • For Consolidation Lenders access, is authorized only if the lender has received a signed consolidation loan application. The lender can confirm information from the borrower’s application and determine whether the borrower’s loans are eligible for consolidation (including determining the total amount outstanding and current holders).
   • For single FFEL Consolidation Loan holders that have received a Loan Verification Certification (LVC) from a FFEL lender, access is authorized to determine if the consolidation loan applicant has additional loans beyond the single FFEL Consolidation Loan that it holds.

2. Servicing activities for a borrower for whom the lender holds a loan or for a lender servicer who services loans on behalf of that lender
   • Billing and collecting on a Title IV loan or researching the correct loan holder when a payment is received.
   • Reviewing student enrollment information.
   • Ensuring the accuracy of a borrower record.
   • Assisting with default aversion activities such as determining if a borrower has been granted a deferment, forbearance, or cancellation on a loan held by another lender.
   • Reviewing a borrower’s repayment status for purposes of resolving errors in the calculation of cohort default rates.

Note: Borrowers may access the NSLDS student site at www.nslds.ed.gov using their Federal Student Aid PIN to obtain loan detail information they need to complete their consolidation loan application before submitting it to the lender. The lender must never ask a borrower for his or her PIN and the borrower may never share his or her PIN with anyone else.
NSLDS Lender/Lender Servicer Access Certification

This certification must be completed and signed by the organization’s Chief Executive Officer (CEO) and its Department of Education Primary Destination Point Administrator (PDPA) in the following format:

We, _______________________________, CEO and _______________________________, PDPA of _______________________________ [organization name],

Federal Code: __________ (organization primary code under the CEO for which access is being requested),

Additional Code (s): __________________________ (secondary organization code(s) under the CEO),

certify that:

- We have reviewed the guidance provided by the Department of Education (the Department) with regard to access by the lender/lender servicer and its staff to information in the National Student Loan Data System (NSLDS) and will continue to review additional guidance provided by the Department.

- Access to NSLDS by the Lenders/Lender Servicers and its authorized staff will be in compliance with that guidance.

- We have internal controls in place to monitor and ensure such compliance by the organization and by all persons for whom the organization has requested and the Department has granted NSLDS access.

- We have disclosed to our independent auditors and to any audit committee all significant deficiencies in the design and operation of the internal controls that could adversely affect the ability of the organization to ensure compliance with the requirements for NSLDS access, as well as any fraud, whether or not material, that involves management or any other employee connected to the organization’s access to NSLDS.

- The request for NSLDS Web access submitted by the organization is pursuant to the NSLDS Organization Access Process instructions, and is true and accurate.

______________________________        _______________________________
CEO (printed name)            PDPA (printed name)

__________________________       _______________________________
CEO (signature)                Date         PDPA (signature)    Date

_____________________________       _______________________________
CEO E-mail Address           PDPA E-mail Address

_____________________________       _______________________________
CEO Phone Number            PDPA Phone Number

The signed and dated certification must be submitted to:

U.S. Department of Education
Federal Student Aid, NSLDS
Attn: NSLDS Access
Union Center Plaza, 44C4
830 First Street NE
Washington, DC 20202