

Student Loan Indebtedness Summary

Why am I receiving a student loan debt letter?

The Texas Student Debt Legislation requires all Texas institutions to provide this information to their students.

In May 2017, the State of Texas passed Senate Bill 887 requiring all institutions of higher education that disburse state aid to provide enrolled students with an electronic Student Loan Debt Letter beginning in the 2018-2019 Academic Year.

The Student Debt Letter is not an official record of student loan debt. The loan data UTEP accessed may vary from the actual total loan amount due to a number of reasons including; but not limited to the timing and processing of federal student loans for the current semester, student loans accrued at other schools, etc.

Does the letter include all of my student loans?

UTEP has made every effort to provide you with the most accurate information possible; however this is not an official record of student loan debt and some loans may be missing. Students should always reference the National Student Loan Data System (NSLDS) for the most to date information.

I only utilized Subsidized Loans. Why did my student loan debt letter include an estimated for interest?

Subsidized loans do not accrue interest while you are enrolled in at least six credit hours. However, once you are not enrolled as a student (at least half-time), your subsidized loans begin accumulating interest. The Student Loan Debt Letter is estimated based on a 10-year repayment schedule.

Who can help me with my student loan debt letter inquiries?

We recommend students visit the [National Student Loan Data System \(NSLDS\) Student Access](#) to retrieve/compare their loan information. NSLDS is a central data base which provides all grant and loan information for all schools the student attended.

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NSLDS STUDENT ACCESS
National Student Loan Data System

Retrieve Your Loan Information

The National Student Loan Data System (NSLDS) is the U.S. Department of Education's (ED's) central database for student aid. NSLDS receives data from schools, guaranty agencies, the Direct Loan program, and other Department of ED programs. NSLDS Student Access provides a centralized, integrated view of Title IV loans and grants so that recipients of Title IV Aid can access and inquire about their Title IV loans and/or grant data.

Should you have additional questions *after* visiting the **NSLDS Student Access** website, students are welcomed to visit in person with the Office of Student Financial Aid (OSFA) for further assistance.

U.S. Department of Education Servicer Information

Based on NSLDS information, students with additional questions are always welcomed to contact their U.S. Department of Education Loan Servicer. A loan servicer is a company that handles the billing and other services on your federal student loan.

A list of servicers and their contact information is listed at Federal Student Aid <https://studentaid.ed.gov/sa/repay-loans/understand/servicers> .