



How do I repay student loans?

Last Modified on 05/11/2022 12:16 pm MDT

Student loan funds come from the federal government, but they are managed by student loan servicers. The first step is to determine [who your servicer\(s\)](#) are and thus who to make your payments to.

 *Important: You may have more than one lender, so be sure to check all of your loans to be sure payments are being made on all of them.*

Once you know who your servicer is, you can log onto their site and make payments or set up a payment plan. Click [here](#) to see a list of loan servicers. To find out who your servicer is and see information about your loans log into your account with the [National Student Loan Data System \(NSLDS\)](#). You will need to log into the NSLDS site using your [FSA ID](#).

 **Note:** If you have direct loans and you sign up for automatic debit through your loan servicer, your payments will be automatically taken from your bank account each month. As an added bonus, you may get a 0.25% interest rate deduction when you enroll.
