

How to Manually **Add Loans During Consolidation**

HRSA NSL & NFLP

A federal Direct Consolidation Loan allows you to consolidate (combine) one or more federal student loans into a new federal Direct Consolidation Loan. This could lower your monthly payment amount or gain access to certain federal forgiveness programs and options to defer payments. There might also be drawbacks to consolidation for some people. More information on this can be found here: <https://studentaid.gov/manage-loans/consolidation>

While most federal student loans are listed under borrower accounts on the National Student Loan Data System (NSLDS), others are not, such as Nursing Student Loan (NSL) and Nurse Faculty Loan Program (NFLP) from the federal government's Health Resources & Services Administration (HRSA). However, those loan types are both listed as eligible for inclusion in a Federal Direct Consolidation Loan <https://studentaid.gov/manage-loans/consolidation#eligibility>.

What types of loans can I consolidate?


- Subsidized Federal Stafford Loans from the Federal Family Education Loan (FFEL) Program
- Unsubsidized and Nonsubsidized Federal Stafford (FFEL) Loans
- FFEI, PLUS loans
- Supplemental Loans for Students
- Federal Perkins Loans
- Nursing Student Loans
- Nurse Faculty Loans
- Health Education Assistance Loans
- Health Professions Student Loans
- Loans for Disadvantaged Students
- Direct Subsidized Loans
- Direct Unsubsidized Loans
- Direct PLUS Loans
- FFEI, Consolidation Loans and Direct Consolidation Loans (only under certain conditions)
- Federal Insured Student Loans
- Guaranteed Student Loans
- National Direct Student Loans
- National Defense Student Loans
- Parent Loans for Undergraduate Students
- Auxiliary Loans to Assist Students

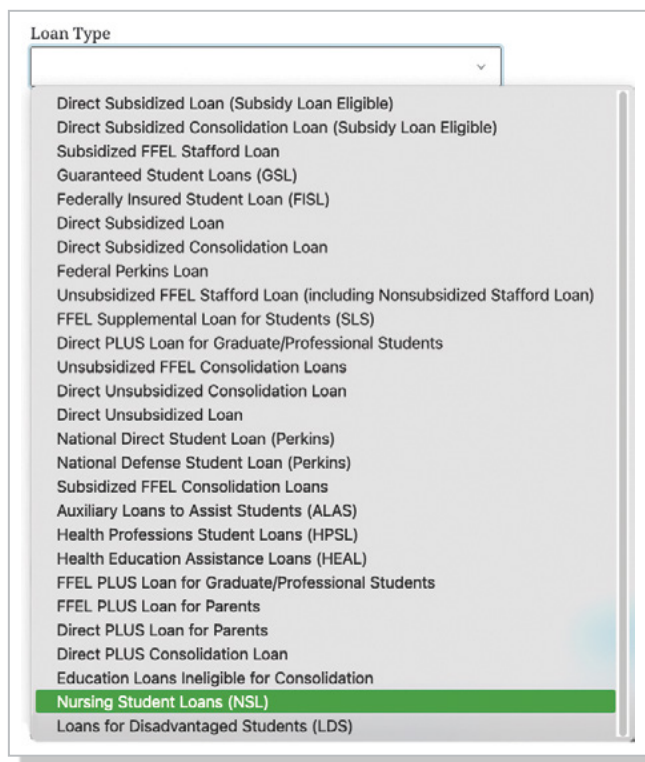
Private education loans are not eligible for consolidation.

Direct PLUS Loans received by parents to help pay for a dependent student's education cannot be consolidated together with federal student loans that the student received.

Learn what to do if you're **not sure what kind of loan(s) you have.**

When a borrower goes to the Department of Education's Federal Student Aid (FSA) site for Direct Loan Consolidation, they will have to manually add those loans if they want them included in the consolidation. Here are the instructions for doing that:

1. Gather your education loan records, account statements, and bills so that you will have all the information needed to complete the Direct Consolidation Loan Application & Promissory Note
2. Go to <https://studentaid.gov/loan-consolidation/> & click "Log in to Apply" & log in
3. Confirm/update your contact info and Communications Preferences
4. Agree to FSA's Terms and Conditions and Continue
5. Click "Apply Now" to apply for a consolidation loan
6. You will verify your info again, this time including DOB and SSN and employment information
7. Decide which of your federal student loans are best to consolidate:
 - a. Your federal Direct Loans, Perkins and FFELP should populate automatically because they are imported from the National Student Loan Data System (NSLDS)
 - b. Click  to add your NSL and/or NFLP
 - c. Complete all the information on the screen that pops up
 - d. Select loan type. NFLP is not listed on that drop-down menu, so just select the "Nursing Student Loan (NSL)" for both the NFLP and the NSL:



8. For “Loan Servicer” select “Other” and enter the info for the servicer who is currently managing your loan:

There have been many questions about the middle paragraph in the blue box to the right where it says “Adding it here will not add it to the loans on file with FSA. You’ll need to contact NSLDS...”. We have confirmed with both FSA and NSLDS that borrowers do not have to call NSLDS to get their NSL and NFLP loans added to a Direct Loan Consolidation, and we are working to get that language either updated or removed.



- a. **Servicer Name:** Herzing University c/o Sarah Kerner
- b. **Address:** 275 W. Wisconsin Ave, Suite 210
- c. **City:** Milwaukee
- d. **State:** WI
- e. **Zip:** 53203
- f. **Phone:** 414-238-2723
- g. **Loan Amount:** \$ (to be found on the UAS website or your loan paperwork)
- h. **Interest Rate:** (to be found on the UAS website or your loan paperwork)
- i. **First Disbursement Date:** (to be found on the UAS website or your loan paperwork)
- j. **Account Number:** (to be found on the UAS website or your loan paperwork)
- k. Hit SAVE

Add a Federal Student Loan

i Manually added loans will be included in calculating your repayment plan but the results will be estimates only as they are not based on information in our database. Please enter information as accurately as possible. Information regarding the loan you add can be accessed by reviewing your billing statement for your added loan.

Adding it here will not add it to the loans on file with FSA. You'll also need to contact the National Student Loan Data System (NSLDS) at 1-800-999-8219 or nslds@ed.gov to have them added.

Note: Your manually added loan will be included in your consolidation after your consolidating servicer validates that the details you have entered are correct.

Loan Type

Loan Servicer

Servicer Name

Servicer Address

Servicer Address 2 - optional

Servicer City

Servicer State

Servicer Zip Code

Servicer Phone

Loan Amount

Interest Rate
 %

First Disbursement Date

Account Number - optional

9. The loan you just added should now be visible on the consolidation screen, add another loan if you need to until all the loans you want to consolidate have been added →
10. Click “Continue”
11. If you are working or plan to work in public service, you may want to put the “Help me decide which loans I should consolidate for PSLF” to “On”
12. Hit “Continue”

Direct Loan Consolidation Application

[Save](#) | [Restart](#) | [Exit](#)

1 Personal Information
2 **Loans and Servicer**
3 Repayment Plans
4 References
5 Terms and Conditions
6 Review and Submit

1 of 3

Select Loans to Consolidate

Select which loans you would like to consolidate. If you have additional eligible loans that you would like to consolidate that are not located below, use the “Add Another Loan” button.

If you are a parent PLUS borrower who is consolidating in order to gain access to an income-driven repayment (IDR) plan, note that the only IDR plan your consolidation loan will be eligible for is the Income-Contingent Repayment (ICR) Plan. If you are consolidating in order to enroll in the Saving on a Valuable Education (SAVE) Plan, you should exclude your parent PLUS loans.

NOTE: Once you add a loan, you will not be able to remove it. You will be able to deselect it and not have it incorporated into your calculations.

i **Help Me Decide Which Loans to Consolidate for Public Service Loan Forgiveness (PSLF)** [Learn More About PSLF](#)

Loans eligible for consolidation are displayed with a checkmark. Loans with **qualifying PSLF payments** have been deselected, because consolidating those loans may result in resetting your qualified PSLF payments to zero.

Help me decide which loans I should consolidate for Public Service Loan Forgiveness (PSLF) On

Your Total Educational Indebtedness ⓘ: **\$2,000**

<input checked="" type="checkbox"/> Nursing Student Loans (NSL) Edit		
Loan Servicer Herzing University c/o Sarah Kerner	Total Balance \$2,000	Interest Rate 5%
First Disbursement Date 10/09/2023	Account Number	# of Qualifying PSLF Payments N/A

[Add Another Loan](#)

Your New Loan

Your new loan will combine the loans selected above into a single loan. All outstanding interest on each loan you choose to consolidate will be added to the outstanding principal balance, and that total amount will be the new outstanding principal balance of your new consolidation loan.

New Loan Amount	New Interest Rate
\$2,000	5.0%

How did we calculate this?

Previous
Exit Demo
Continue

13. You may delay processing if any of your loans are still in the grace period, but you don't have to
14. Hit "Continue"

The screenshot shows the 'Direct Loan Consolidation Application' interface. At the top, there are navigation links for 'FAFSA Form', 'Loans and Grants', 'Loan Repayment', and 'Loan Forgiveness'. The main heading is 'Direct Loan Consolidation Application' with 'Save', 'Restart', and 'Exit' options. A progress bar shows six steps: 1. Personal Information, 2. Loans and Servicer (current step), 3. Repayment Plans, 4. References, 5. Terms and Conditions, and 6. Review and Submit. Below the progress bar, it says '2 of 3' and 'Loans in a Grace Period'. The text explains that users can request a processing delay for loans in a grace period. A 'Select Processing Delay' section contains an information icon and a note: 'If your servicer determines that you do not have at least one loan in a grace period, the servicer will begin processing your application.' Below this is a dropdown menu labeled 'Processing Delay' with the option 'Do not delay processing' selected. At the bottom, there are 'Previous', 'Exit Demo', and 'Continue' buttons. The footer includes the 'Federal Student Aid' logo and social media links.

15. Choose the servicer who will handle the day-to-day tasks of managing your loan (MOHELA, Aidvantage, Ed Financial or Nelnet)

Direct Loan Consolidation Application Save Restart Exit

1 Personal Information 2 **Loans and Servicer** 3 Repayment Plans 4 References 5 Terms and Conditions 6 Review and Submit


3 of 3

Select a Federal Loan Servicer


Choose one of the federal loan servicers listed below to complete the consolidation and then service your Direct Consolidation Loan. The servicers listed are the U.S. Department of Education's consolidation servicers and Not-for-Profit Consolidation Servicers.

If you are working towards PSLF, MOHELA will automatically be your loan servicer, as automatically assigned by us. For all other loan consolidations, you can choose from one of the federal loan servicers listed below.

My Current Loan Servicer

 Herzing University c/o Sarah Kerner

Consolidating for Public Service Loan Forgiveness

Have you been or are you currently seeking to be employed full-time by a public-sector organization, and are you consolidating for the purpose of Public Service Loan Forgiveness (PSLF)? 

Yes No

Note: If you answer "No" now and your circumstances change, you can apply for PSLF at a later date. For more information, discuss with your consolidation servicer.


Select a New Loan Servicer

Nelnet

Aidvantage

EdFinancial

MOHELA

 **What is a Loan Servicer?**

A loan servicer is a company that helps you with all aspects of your student loan and is your first point of contact for help, including:

- collecting your loan repayments,
- processing student loan applications,
- providing assistance and guidance on federal student loan benefits, and
- general customer service.

The U.S. Department of Education thoroughly vets these companies before partnering with them for your federal student loans, and their services are provided at **no cost to you**. Do not work with any loan servicer who tries to charge a fee for their services.

When working with a loan servicer, it's important to keep them updated with any changes in your contact information so they can help you stay on track with loan repayments and any other issues that may arise.

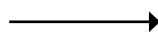
[Learn more about loan servicers](#)

Previous Continue

16. If you have been or are seeking to work full-time in public service and are considering entering into Public Service Loan Forgiveness (PSLF), then MOHELA is the servicer you will select →

This is what your screen will look like if you select MOHELA as your Loan Servicer

Make sure the loan servicer you selected shows up here



Hit "Continue"

Direct Loan Consolidation Application

Save Restart Exit

1 2 3 4 5 6
Personal Information **Loans and Servicer** Repayment Plans References Terms and Conditions Review and Submit


3 of 3

Select a Federal Loan Servicer


Choose one of the federal loan servicers listed below to complete the consolidation and then service your Direct Consolidation Loan. The servicers listed are the U.S. Department of Education's consolidation servicers and Not-for-Profit Consolidation Servicers.

If you are working towards PSLF, MOHELA will automatically be your loan servicer, as automatically assigned by us. For all other loan consolidations, you can choose from one of the federal loan servicers listed below.

My Current Loan Servicer

 Herzing University c/o Sarah Kerner


Consolidating for Public Service Loan Forgiveness

Have you been or are you currently seeking to be employed full-time by a public-sector organization, and are you consolidating for the purpose of Public Service Loan Forgiveness (PSLF)? 

Yes No

Note: If you answer "No" now and your circumstances change, you can apply for PSLF at a later date. For more information, discuss with your consolidation servicer.

Your PSLF Loan Servicer

 **MOHELA**
Official Servicer of the U.S. Department of Education

MOHELA has been selected by default because you are consolidating for the purpose of Public Service Loan Forgiveness (PSLF). MOHELA is the PSLF servicer for the U.S. Department of Education and will send you information on the steps you should follow to be eligible for PSLF.

Additional Servicer Information

Please note that while MOHELA will ultimately be the servicer for your Direct Consolidation Loan, the initial processing will be handled by Aidvantage. During this initial process, you will work with and receive communications from Aidvantage.

Once the processing of your Direct Consolidation Loan has been completed, it will be forwarded to MOHELA, and your new Direct Consolidation Loan will be serviced by MOHELA from that point forward.

What is a Loan Servicer?

A loan servicer is a company that helps you with all aspects of your student loan and is your first point of contact for help, including:

- collecting your loan repayments,
- processing student loan applications,
- providing assistance and guidance on federal student loan benefits, and
- general customer service.

The U.S. Department of Education thoroughly vets these companies before partnering with them for your federal student loans, and their services are provided at **no cost to you**. Do not work with any loan servicer who tries to charge a fee for their services.

When working with a loan servicer, it's important to keep them updated with any changes in your contact information so they can help you stay on track with loan repayments and any other issues that may arise.

[Learn more about loan servicers](#)

Previous Continue

17. Choose a Repayment Plan. You may first learn about the plans and see estimated monthly payments available to you so you can make an informed decision.
18. If you choose an Income-Driven Repayment Plan (IDR), you'll need to supply info about your income. There will be an option to link to the IRS and import your information from when you most recently filed federal taxes. **You must choose an Income-Driven Repayment plan if any of the loans that are included in the consolidation are in default.**
19. Provide Your References
 - a. Confirm that any references we currently have on file for you are correct
 - b. Add any new references
20. Read the terms & conditions for this note, including your rights as a borrower, and sign your agreement
21. Review Your Consolidated Loan
22. Sign and submit your application

Direct Loan Consolidation Application

Save | Restart | Exit

1 2 3 4 5 6


Personal Information | Loans and Servicer | Repayment Plans | References | Terms and Conditions | Review and Submit

Select Your Repayment Plan

Although you may select or be assigned a repayment plan when you first begin repaying your federal student loan, you can change repayment plans at any time—for free. Plans are designed to meet the needs of a wide range of borrowers and their financial situations.

[Learn more about the types of repayment plans.](#)

i **Apply for an Income-Driven Repayment (IDR) Plan**
 If you meet the requirements and are eligible for the Public Service Loan Forgiveness Program (PSLF), consider applying for an IDR plan.




Repay Based on My Income—Income-Driven Repayment (IDR) Plans

IDR plans base your monthly payment on your income and family size. They usually have lower monthly payments than other plans—as low as \$0 per month. Recommended for those seeking Public Service Loan Forgiveness (PSLF).

- Saving on a Valuable Education (SAVE) Plan—Formerly the Revised Pay As You Earn (REPAYE) Repayment Plan
- Pay As You Earn (PAYE) Repayment Plan
- Income-Based Repayment (IBR) Plan
- Income-Contingent Repayment (ICR) Plan

Select



Repay Based on a Set Repayment Period—Fixed Repayment Plans

Fixed repayment plans base their monthly payment amount over time (usually 10 years). Under the 10-year Standard Repayment Plan, if you make 120 payments, you'll have paid off your loan. These plans are not a good option for those seeking Public Service Loan Forgiveness (PSLF).

- Standard Repayment Plan
- Graduated Repayment Plan
- Extended Repayment Plan
- Extended Graduated Repayment Plan

Select

Previous
Exit Demo
Continue