



DEPARTMENT OF BUSINESS AND INDUSTRY  
FINANCIAL INSTITUTIONS DIVISION

**STUDENT LOAN SERVICING ANNUAL REPORT OF OPERATIONS TO THE COMMISSIONER**

The Student Loan Servicing Annual Report to the Commissioner for the year ending December 31, 2025, is due **April 15, 2026**, pursuant to NRS 670B.250, and section 23 of the approved Regulations for this chapter.

**Due Date:** April 15, 2026

**Where to File:** Email the completed report and supplemental information to [FIDCPA@fid.state.nv.us](mailto:FIDCPA@fid.state.nv.us).

**For Questions:** Email [FIDCPA@fid.state.nv.us](mailto:FIDCPA@fid.state.nv.us).

**Extension Requests:** If the licensee needs to request an extension to submit the Annual Report after the due date of April 15, 2026, they must request the extension prior to the due date via email to [FIDCPA@fid.state.nv.us](mailto:FIDCPA@fid.state.nv.us). Requests made on or after April 15, 2026, will not be approved.

## **Annual Report Form**

Answer every question or write "None or N/A" - Please TYPE or PRINT legibly

### **General Information**

Company Name \_\_\_\_\_

DBA/Trade Name(s) \_\_\_\_\_

Street Address \_\_\_\_\_

City/State/Zip \_\_\_\_\_

License Number(s) \_\_\_\_\_

Contact Person \_\_\_\_\_

### **License-Specific Requirements:**

A. Total Number of Nevada Student Education Loan accounts services by the licensee in 2025.

B. Average Annual Percentage Rate on Nevada loan accounts.

C. The average amount financed.

D. The average finance charges.

E. The average dollar amount of scheduled payments.

F. The number of accounts with a cosigner.

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G. The average dollar amount of payments made, with a separate identification of the average dollar amount of full payments and the average dollar amount of partial payments.

Average Dollar Amount of Payments Made - All Payments	
Average Dollar Amount of Payments Made – Full Payments Only	
Average Dollar Amount of Payments Made – Partial Payments Only	

H. The average outstanding account balance.

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I. The total number of delinquent accounts.

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J. Percentage of student loan borrowers in delinquent status.

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K. The average dollar amount of late fees charged to the accounts of student loan borrowers.

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L. The percentage of student loan borrowers being charged such late fees.

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M. Description of miscellaneous fees.

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N. The average dollar amount charged in miscellaneous fees.

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O. The percentage of student loan borrowers being charged miscellaneous fees.

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P. The total number of accounts for which student loan borrowers are repaying private education loans.

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Q. The total number of accounts for which student loan borrowers are repaying federal education loans.

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R. The total number of student loan accounts that were being serviced on January 1 of 2025, and the total dollar amount of such loans.

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Number of Accounts

Total Dollar Amount of Accounts

S. The total number of student loan accounts that were being serviced on December 31 of 2025, and the total dollar amount of such loans.

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Number of Accounts

Total Dollar Amount of Accounts

T. The total number of student loan accounts that were paid in full and the total dollar amount of such loans.

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Number of Accounts

Total Dollar Amount of Accounts

U. The total number of student loan accounts that are being paid pursuant to an income-driven repayment plan, and the total dollar amount of such loans.

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Number of Accounts

Total Dollar Amount of Accounts

V. The total number of student loan accounts for which a loan modification was approved, and the total dollar amount of such loans.

Number of Accounts	Total Dollar Amount of Accounts

W. The total number of student loan accounts that are being paid pursuant to a flexible repayment plan, and the total dollar amount of such loans.

Number of Accounts	Total Dollar Amount of Accounts

X. The total number of student loan accounts that were placed in forbearance and the total dollar amount of such loans.

Number of Accounts	Total Dollar Amount of Accounts

Y. The total number of student loan accounts that were placed in default, and the total dollar amount of such loans.

Number of Accounts	Total Dollar Amount of Accounts

Z. The total number of student loan accounts that were placed in forgiveness, and the total dollar amount of such loans.

Number of Accounts	Total Dollar Amount of Accounts

AA. The total number of student loan accounts that were cancelled or discharged, and the total dollar amount of such loans.

Number of Accounts	Total Dollar Amount of Accounts

BB. The total number of student loan accounts that were assigned to a collection agency.

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CC. The name of the collection agency.

DD. The total number of student loan accounts for which a court action was initiated (**Attach** a report that provides a status of such accounts).

EE. The total number of student loan accounts for which an unfavorable payment history of a student loan borrower was reported to a nationally recognized consumer credit bureau.

FF. **Attach** a list of each lender and each holder of a student education loan serviced by the licensee.

GG. **Upload** your 2025 financial statements to the Financial Statement section of NMLS. The statements must be prepared by a certified public accountant or a public accountant, the accuracy of which is sworn to under oath before a notary public by the proprietor, a general partner or a corporate officer or a member authorized to execute such documents.

**AFFIDAVIT**

I, \_\_\_\_\_, the undersigned, being the

\_\_\_\_\_ on behalf of \_\_\_\_\_  
(Owner, Officer Title, or Manager) (Name of Company)

swear and affirm, under penalty of perjury, which to the best of my knowledge and belief the statements contained in this report, including the accompanying supplemental, are true and complete in all respects.

\_\_\_\_\_  
Signature of Owner, Officer, or Manager

**ACKNOWLEDGEMENT OF NOTARY PUBLIC**

Taken, subscribed and sworn (or affirmed) before me in the county of \_\_\_\_\_

State of \_\_\_\_\_ this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_\_.

\_\_\_\_\_  
Signature of Notary Public

\_\_\_\_\_  
My commission expires (date)

Notary Seal: