



ALMA COLLEGE

Financial Aid Loan History

Student: Alma Student
ID: 0000000

Congratulations! You are almost towards the end of your college journey! We wish you the best of luck in your Teaching Career and know you will make Alma College proud! We have provide for you in this Packet a helpful guide into managing your Financial Aid Loans now that you are coming towards the end of your college career. Please review the items carefully and if you have any questions or concerns, please contact our office for additional assistance. Thank you and Good Luck!

P: 989-463-7347

E: finaid@alma.edu.

Sincerely,

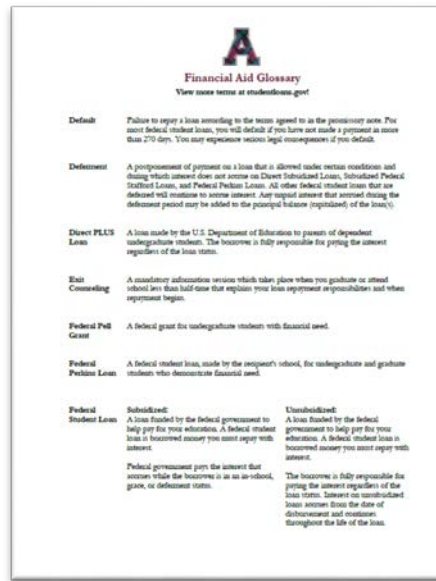
Michelle McNier
Director of Financial Aid

Contents

Financial Aid Glossary.....	2
My Loan History.....	2
How to Access My Loan History.....	3
Exit Counseling.....	4
Resources.....	5

Financial Aid Glossary...

In case we confuse you with our Financial Aid Language, please use the Glossary on the left hand side of the Packet for assistance!



My Loan History...

Please view below all Loans you have accepted while attending here at Alma College.
Keep in mind that once you graduate, you will be notified by your loan servicer via mail on when repayment will begins.

<i>Loan Type</i>	<i>2013-2014</i>	<i>2014-2015</i>	<i>2015-2016</i>	<i>2016-2017</i>
<i>Federal Direct Subsidized</i>	3,500	4,500	5,500	5,500
<i>Federal Unsubsidized</i>	2,000	2,000	2,000	2,000
<i>Federal Perkins</i>	-	-	2,500	2,000

<i>Loan Type</i>	<i>Total</i>	<i>Loan Servicer</i>
<i>Federal Direct Subsidized Loan</i>	19,000	FedLoan Servicing 1-800-699-2908 (6 Month Grace Period)
<i>Federal Unsubsidized</i>	8,000	
<i>Federal Perkins</i>	4,500	University Accounting Services 1-800-999-6227 (9 Month Grace Period)

How to Access My Loan History?

We have provided you a more detail description of all your loans. The form we printed out is called an **NSLDS Report**. The National Student Loan Data System is a federal website that utilizes your FAFSA login information to link up to your student loans. You will also see how you can access this yourself! View the **Inceptia: 5 Quick Steps to Navigate The NSLDS**.

If you take a peek inside the left side of your packet, you will notice the following items:

NSLDS Report

The screenshot shows the NSLDS Report interface for KELSEE BRINKLOW. At the top, it displays the Federal Student Aid logo and the National Student Loan Data System (NSLDS) title. The user is logged in as KELSEE BRINKLOW with a Student Access ID of 120217415559594. The interface includes a navigation menu with options like Menu, Aid, Enroll, EC, Org, Report, and Tran. Below the navigation, there are several status indicators: 'Close or Equal to Unsubsidized Sub Limit', 'Close or Equal to Unsubsidized Comb Limit', and 'Subsidized Usage Limit Applies'. A message states 'Student is not on your school's Transfer Monitoring List'. The main section is titled 'Loan History' and contains an 'Aggregate Loan Information' table. Below this is a 'Master Promissory Notes' table and a 'Loan Summary' section with sorting options.

Loan Type	Outstanding Principal Balance	Pending Disbursements	Total
Undergraduate			
Subsidized Loans	\$19,000	\$0	\$19,000
Unsubsidized Loans	\$4,000	\$0	\$4,000
Combined Loans	\$27,000	\$0	\$27,000
Consolidated Loans, Unsubsidized	N/A	N/A	N/A
Total			
Subsidized Loans	\$19,000	\$0	\$19,000
Unsubsidized Loans	\$4,000	\$0	\$4,000
Combined Loans	\$27,000	\$0	\$27,000
Consolidated Loans, Unsubsidized	N/A	N/A	N/A
Other			
Part-time Loans	\$4,000		\$4,000

Inceptia: 5 Quick Steps to Navigate The NSLDS

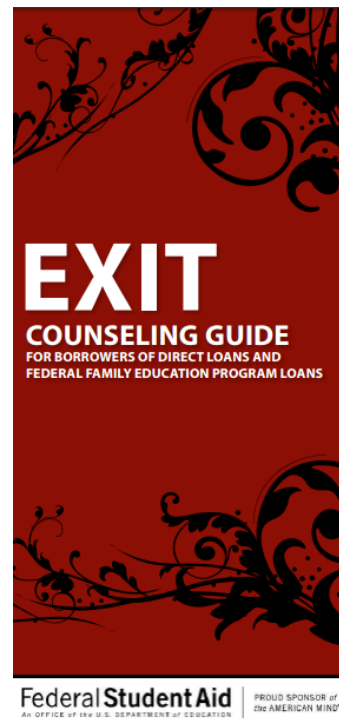
The image shows the cover of a guide titled '5 QUICK STEPS TO NAVIGATING THE NSLDS (NATIONAL STUDENT LOAN DATA SYSTEM)'. The cover features an owl wearing goggles and a gold medal. Below the title, it says 'A STUDENT GUIDE'. The text on the cover explains that the guide is for new students or those-to-be graduates and provides a step-by-step process for accessing loan information. It includes two numbered steps: 1. Visit www.nslsds.gov and click on the 'Financial Aid Review' box. 2. Click 'Accept' on the next page. The guide is powered by Inceptia and ends with the hashtag #KNOW!

Exit Counseling...

If you borrowed student loans while attending college, you are required before you withdraw, graduate or drop below half-time attendance to complete Exit Counseling.

- This will help you understand your rights and responsibilities as a student loan borrow.
- Provides useful tips and information to help manage your loans.

***We have provide an Exit Packet in this Plaid Folder to guide you on this process.**



Where do I go to complete Exit Counseling?

You will want to go to Studentloans.gov! Remember completing Entrance Counseling your Freshman year? That is the same location!

Federal Student Aid | StudentLoans.gov | Hi, Megan | Log Out | MENU

MY HOME PAGE

I want to:

- View My Documents
- Complete Loan Counseling (Entrance, Financial Awareness, Exit)**
- Complete Loan Agreement (Master Promissory Note)
- Apply for a Direct PLUS Loan
- Appeal Credit Decision

My Correspondence

You have no new messages.

My Profile

Name: [Redacted]
Date of Birth: [Redacted]
Social Security Number: [Redacted]
E-mail: [Redacted]
Update My Profile

Resources...

Do not forget that there are a wide selection of Resources!

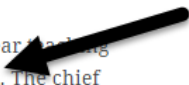
ALMA.FINANCIALAIDTV.COM	Financial Aid Answers 24/7!
STUDENTAID.GOV	Information of all things Financial Aid.
STUDENTLOANS.GOV	Exit Counseling and more
NSLDS.ED.GOV	View your current Loan History
FSAID.ED.GOV	View your FSA Profile
CASHCOURSE.ORG	A Real-Life Money Guide (Recommended by CSO's Financial Counselor!)

TEACHER LOAN FORGIVENESS?

To learn more about Teacher Loan Forgiveness, you can access this information on StudentLoans.gov and Search **Teacher Loan Forgiveness**. This will also be the site, where you can *also* gain access to the Teacher Loan Forgiveness Loan Application once those 5 years of teaching have been completed and you meet all the requirements.

How do I apply for teacher loan forgiveness?

You apply for teacher loan forgiveness after you have completed the five-year teaching requirement. Print and complete the [Teacher Loan Forgiveness Application](#). The chief administrative officer of the school at which you performed your qualifying teaching service must complete the certification section. If you taught at more than one school during the same academic year, the chief administrative officer from one of the schools may complete the certification



Still Have Questions?

Financial Aid Office

P: 989-463-7347

E: fnaid@alma.edu

@AlmaCollegeSSC

Website:

www.alma.edu/fnaid

Coordinator of Financial Counseling

Elon Brissette

P: 989-463-7462

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Website:

<http://www.alma.edu/academics/support/center-for-student-opportunity/financial-counseling.php>