



Steps to complete the Prior Loan Information section of the 2025-2026 loan request form using https://studentaid.gov:

- 1. Go to https://nslds/ed/gov and https://studentloans.gov]
- 2. **Logon** with your FSA ID user name or verified e-mail address or phone number and password.
- 3. Your loan servicer is located on the right side of the screen. Enter your loan servicer above the chart on the back of the loan request form.
- 4. Your total aid (loans and grants) will appear in a box on the left side of the screen. Click on 'View Details' in the upper right corner of the 'My Aid' box. Your loan summary will appear. **Print** this page. Do <u>not</u> logoff yet.
- 5. From the printed page from step 4, enter the total subsidized loan amount in the Loan Type section on line 'a' of the chart on the back page of the loan request form. Enter the total unsubsidized loan amount in the Loan Type section on line 'b' in the chart on the loan request form. On lines 'c' & 'd' in the chart on the loan request form, enter the loan amounts you are requesting for 2025-2026. Add the amounts from all four lines and enter the total on line 'e'.
- 6. Staying logged into https://studentaid.gov, complete the following steps to determine your monthly repayment amount using the Loan Simulator option:
 - a. The Loan Simulator option is shown in a box on the right side (heading starting with Estimate Monthly Loan Payments and Compare Repayment Plans) or in the box at the bottom right of the screen *Figure out which repayment plan is best for you*.
 - b. In the 'I Want to Find the Best Repayment Strategy' section, click on **Guide Me**. In the top right of the screen you can choose to Skip Guided Questions unless you choose to answer the questions. For the question "What is your primary repayment goal", choose the box 'Pay Off My Loans As Fast As Possible'.
 - c. On the right side of the screen, click on the **Loan Information Section**, then **View and Add Loans** and then **Add a Loan**. Using the process in the next step [d], add the loan information for your new fall, spring or full year loan request.
 - d. Choose <u>Direct Subsidized Loan</u> or <u>Direct Unsubsidized Loan</u> from the drop down for the type of loan. Enter the <u>loan amount</u> and the <u>interest rate</u>. If the interest rate is not shown, enter 6.39%. Click **SAVE** for each loan entered.
 - e. If you have a loan which does not yet appear on the Student Aid screen (i.e. requesting Fall 2025 loan & your Summer 2025 loan which has not yet disbursed), you will need to click on **Add a Loan** again and enter this loan information using the process in step [d].
 - f. Once you have entered the additional loan information, press **Continue**. This will bring you back to the prior screen in step [b]. Choose Skip Guided Questions at top right of screen.
 - g. The Loan Simulator Results page will appear. The loan balance should now reflect your <u>prior loan total</u> plus your <u>2025-26 requested loan amount</u> plus <u>other loan amounts not on the student aid printout</u> from step [e], if any.
 - h. **Print** this page to attach to the loan request. Enter the monthly payment amount from the Standard Repayment section on the loan request form. Log off.
- 7. Attach both printouts from https://studentaid.gov with your completed 2025-2026 loan request form.