Steps to complete the NSLDS / Student Loans section of the 2015-2016 loan request form using www.nslds.ed.gov and www.studentloans.gov:


2. **Logon** with your FSA ID – user name or verified e-mail address and password.

3. Your loan history will appear. **Print** this page. Do not logoff yet.

4. Your loan servicer can be located by looking at the detailed information for your loans - Click on the **box with a number** by the outstanding loans and scroll to the bottom of the screen. Enter your loan servicer above the chart on the back of the loan request form.

5. Add the subsidized loan amounts from the loan history (printed page from step 3). Enter the total on line ‘a’ of the chart on the back page of the loan request form. Add the unsubsidized loan amounts from the loan history and enter the total on line ‘b’ in the chart on the loan request form. On lines ‘c’ & ‘d’ on the loan request form, enter the loan amounts you are requesting for 2015-2016. Add the amounts from all four lines and enter the total on line ‘e’. **Logoff** from www.nslds.ed.gov.

6. Go to www.studentloans.gov. Complete the following steps to determine your monthly repayment amount:
   a. **Sign in** (green button).
   b. Click on Repayment Estimator in the Tools and Calculator section on the right side of the screen.
   c. Your current loan total and blended (average) interest rate will appear. These amounts will include all prior loans from your nslds printout.
   d. Click on Your Loans. The Additional Loan section will appear in a different window. Click on Add Loan. Using the process in step e, add the loan information for your Fall 2015 or Fall 2015/Spring 2016 loan request.
   e. Choose Subsidized or Unsubsidized from the drop down for the type of loan. Enter the loan amount and the interest rate. If you do not know the interest rate, enter 4.29%.
   f. If you have a loan which does not yet appear on your nslds printout (i.e. requesting Fall 2015 loan & you have a Summer 2015 loan which has not yet disbursed), you will need to click on Add Loan again and enter this loan information using the process in step ‘e’.
   g. Once you have entered the additional loan information, press Close. This will bring you back to the prior loan screen.
   h. The loan balance and blended rate will be updated. The loan balance should now reflect your nslds loan total plus your 2015-2016 requested loan amount plus other loan amounts not on the nslds printout from step ‘f’, if any. The different repayment plans will appear if you scroll down. Enter the Standard Repayment Amount on the form.
   i. **Print** this page to attach to the loan request.

7. Attach both the NSLDS and repayment printouts with your completed 2015-2016 loan request form.

Steps to complete the financial literacy section on the other side of the page.
Steps to complete the Financial Literacy Training:

*If these lessons were completed for a 2014-15 loan request, you do not need to complete this again.*

1. Go to [www.lifeskills.org](http://www.lifeskills.org). Click “Request a New Account” in the login box to create your account.

2. Complete all fields on the Request Account page:
   a. Enter your school e-mail address as your user name. Create a password and enter your name.
   b. Enter your Highland student ID number in the Student Assigned Student ID field.
   c. Enter 00168100 as the School Code.
   d. Enter 00168100-01 as the Student Access Code. Click “Create Account”.

3. Select “My Catalog” from the left navigation menu or the tab at the top of the page. The three lessons to be completed related to student loans are:
   a. 103 – What Do I Need to Know About Repaying My Student Loans?
   b. 104 – What If I have Trouble Repaying My Student Loans?
   c. 105 – How Do I Manage My Student Loans While I Am In School?

4. Double click on the name of the lesson and then “Launch” on the right side of the screen.

5. Click on “Launch Course” to begin the lesson.

6. Click “Next” to advance through the lesson.

7. Complete the Challenge Quiz at the end of the lesson. You much achieve a 70% or higher. Once achieved, your score will be recorded on your transcript.

8. Click “Exit” (top right of screen) to close your quiz.

9. Click “Home” tab to return to the Home page.

10. To complete the additional lessons, go back to step 3 to repeat the steps.

11. Once all 3 lessons have been completed, click “My Transcripts” in the left navigation menu. Click “print” in the upper right corner to print your transcript. Attach the transcript reflecting at a minimum the completion of the three required lessons to your 2015-2016 loan request form.

Highland Community College – Office of Financial Aid