

**Middle Tennessee State University
TRiO Student Support Services
Know Your Loan Total**

It is imperative that you begin to learn the importance of how to save, stay on budget and be in control of your financial life. Whether you need advice for paying for school, getting out of debt, or using a credit card responsibly, the following website has valuable information to get you started in the right direction.

Subsidized Loan

The Stafford Subsidized loan is awarded on the basis of financial need as determined by the FAFSA. The federal government pays the interest on the loan until you begin repayment and during authorized periods of deferment.

Unsubsidized Loan

The Direct Unsubsidized loan is not always based on financial need. For unsubsidized loans, you are responsible for accrued interest from the time the loan is disbursed until it is paid in full. You may choose to pay the interest as it accrues while you are enrolled, or you may defer the interest payments and allow them to accumulate (capitalize). If you choose to pay the interest as it accumulates, you will repay less in the long run. If you defer the interest, you will increase the amount you have to repay.

Please review your loan total if you accepted any form of student loan by accessing: http://www.nslds.ed.gov/nslds_SA/. You will need to know your FAFSA PIN to access your information. * Since your PIN can be used to retrieve personal information about you and to sign documents you must not share or disclose the PIN to others*

Subsidized Loan Amount:	\$ _____
Unsubsidized Loan Amount:	\$ _____
Other	\$ _____
Total Loans:	\$ _____

Return this signed sheet to TRiO SSS Office, MGB 101

Type Name: _____

Member Signature: _____

Date: _____