HELPFUL HINTS

- These statements are estimates and may change or be cancelled if your enrollment status changes due to course load variations such as dropping/adding classes, switching academic programs, withdrawal, dismissal, graduation or outside scholarships.
- You must make Satisfactory Academic Progress (SAP) to continue receiving federal aid. This means you must maintain a 2.0 GPA as an undergraduate or a 2.75 as a graduate student and achieve course completion rate of 67%.
- Federal Work Study is not an actual “award” but reflects a student’s potential earnings if offered an on campus job.
- All LTU Scholarships require you to maintain a certain GPA, which varies depending on the scholarship; this GPA is indicated on your scholarship offer letter. Visit: https://www.ltu.edu/financial_aid/scholarship-policy.asp for more information.
- Federal Pell Grant & Student Subsidized/Unsubsidized Loans have limits, visit: https://studentaid.ed.gov/sa/types.

ACCEPT THE LOANS YOU WISH TO RECEIVE

To Accept

- Go to www.ltu.edu/bannerweb
- Click ‘Login to Secure Area’
- User ID (student’s ID # w/out initials, 9 digits) ○ First time login- the PIN is the student’s birth date (mmddyy)
- Login
- Click ‘Student & Financial Aid’
- Click ‘Financial Aid’
- Click ‘My Award Information’
- Click ‘Award for Aid Year’
- Select appropriate academic school year
- Click ‘Submit’ ○ Click the ‘Accept Award Offer’ tab at the top of the screen ○ Select either:
  - Accept Full Amount of All Awards
  - OR Accept/Decline/Decide Later for each specific award ○ OR Accept Partial Amount
- Submit Decision

- Entrance Counseling for Student Subsidized/Unsubsidized Loans
  Go to https://studentaid.gov/
  ○ Sign in with the requested information ○ Select ‘Complete Loan Counseling’(Entrance) ○ Save the confirmation page for your records

- Master Promissory Note (MPN) for Student Subsidized/Unsubsidized Loans
  Go to https://studentaid.gov/
  ○ Sign in with the requested information ○ Select ‘Complete Loan Agreement’(MPN) ○
Please complete these steps on or after May 1st

For Parent PLUS
Parent PLUS loans are credit-based loans that parents can apply for in addition to Subsidized/Unsubsidized Student Loans

- **Get started:** [www.studentloans.gov](http://www.studentloans.gov)  ○ Sign in with the requested information  ○ Select ‘Apply for a Direct Plus Loan’  ○ Select ‘Direct Plus Loan Application for Parents’  ○ Indicate the amount of funds you want to borrow
  - Lawrence Tech will receive an electronic document with the information necessary to process a PLUS loan for you. Be sure to complete Plus Counseling if required
  - Log onto [https://studentaid.gov/](https://studentaid.gov/)

- Click on Parent Borrowers
- Click on Complete PLUS Counseling

Complete the Parent PLUS Master Promissory Note (MPN)

- Go to [www.studentloans.gov](http://www.studentloans.gov)  ○ Sign in with the requested information  ○ Select ‘Complete Loan Agreement’ (MPN)  ○ Select ‘PLUS MPN for Parents’

- The parent who applies for the loan must be the same parent to complete the MPN

**Other payment options**

An alternative loan could be an option to assist with your tuition expenses please visit the link below for more information [http://www.ltu.edu/financial_aid/financial_aid_alternative_loans.asp](http://www.ltu.edu/financial_aid/financial_aid_alternative_loans.asp)

- Alternative or Outside Loans [https://choice.fastproducts.org/FastChoice/home/227900/1](https://choice.fastproducts.org/FastChoice/home/227900/1)
- Tuition Management System (TMS) is a monthly payment plan [https://ltu.afford.com/Home](https://ltu.afford.com/Home)