Student Loans are No Joke!

The Good
Most students, regardless of their income or their parent’s income, may qualify for a federal direct student loan offered by the Department of Education.

Federal Student Loans historically offer lower interest rates (as compared to a private student loan) and better repayment options.

The options for repayment are income-contingent, income-based, or pay as you earn. There may be options for delaying repayment, which are forbearance and deferment.

The Bad
Student loans are just that--loans that have to be repaid. In most cases, your grace period will expire or your repayment will begin:
- six months after you graduate
- when you drop below half-time
- when you drop out of school

The Ugly
Defaulting on a federal student loan will drastically affect your credit and getting a job.

Get more info: studentloans.gov

Question of the Day: How do I know if I have enough financial aid to cover my tuition and fees?

Step 1: Log in to your myLSU account to view your financial aid award.
my.lsu.edu > Financial Services > Financial Aid

Step 2: View LSU’s current estimated yearly costs at www.lsu.edu/undergrad cost

Step 3: Subtract total estimated financial aid from the estimated yearly cost.

Zero balance: you owe nothing
Positive number balance: that is the amount you owe to LSU
Negative number balance: that is the amount of your refund

To obtain a more accurate budget, use the links at lsu.edu/undergradcost.

Important Dates

MAR 22 Course scheduling begins for fall, summer intersession, and winter intersession at 5 p.m.
MAR 30 Final day to drop courses and final day to resign from the university at 4:30 p.m.

Important Reminder

Be sure to check with Financial Aid before dropping a course. Dropping a course could affect your pace of progression and cause you not to meet satisfactory academic progress, which may result in the loss of federal financial aid.

Financial Aid Counselors

Undergraduates Aa-Do
Danielle Wall

Undergraduates Dp-Ki
Haley Matlock

Undergraduates Kj-Re
Amanda Brady

Undergraduates Rf-Zz
Bradley Meyers

Graduate/Professional
Rachel Fontenot

LSU Online
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