1. **Review your Award Letter and Keep for your Records**
   If you have any questions regarding the types, amounts or conditions of your awards, contact the Financial Aid Office. If at any time your aid package changes, you will be notified by mail or email.

2. **Complete, Sign, Date and Return Reply Form within two weeks IF YOU NEED TO MAKE A CHANGE**
   Included with your Award Letter is a Reply Form. *Do not complete a Reply Form until you have reviewed your award letter.* All aid listed is assumed to be accepted by the student. Complete the Reply Form to indicate if you want to decline, or in some cases, reduce your aid. Also indicate other aid you expect to receive. **IF YOU NEED TO MAKE CHANGES TO YOUR AWARDS,** return the Reply Form within two weeks from the date on your award letter.

3. **Complete the Federal Perkins Loan Master Promissory Note (MPN)**
   If you are eligible for a Perkins Loan, it will be listed on your Award Letter. If you want to decline the Federal Perkins Loan, you need to complete, sign, date, and return the Reply Form enclosed in this packet. If this is your first Perkins Loan, you will receive additional information in the mail about how to participate in Entrance Counseling and complete a Perkins Loan Master Promissory Note (MPN).

4. **Complete Federal Direct Loan Entrance Counseling**
   All first-time borrowers need to complete on-line Entrance Counseling. Go to [www.studentloans.gov](http://www.studentloans.gov) and complete the Entrance Counseling. Sign in under the “Manage My Direct Loan” section. Returning students are strongly encouraged to also complete the on-line Entrance Counseling.

5. **Complete a Federal Direct Loan Master Promissory Note (MPN)**
   Your maximum loan eligibility for a Federal Direct Loan is listed on your award letter. If you want to decline or reduce this amount, you need to complete, sign, date, and return the Reply Form enclosed in this packet. **ALL** first-time borrowers need to complete a Federal Direct Loan Master Promissory Note (MPN). Go to [www.studentloans.gov](http://www.studentloans.gov) and sign in under the “Manage My Direct Loan” section using your social security number, your date of birth and your PIN number. This signed MPN is valid for ten years.

6. **Complete Your Federal Work-Study Information**
   If you were determined to be eligible for a Federal Work-Study award, it will be listed on your award letter. If you want to decline the Federal Work-Study award, you need to complete, sign, date, and return the Reply Form enclosed in this packet. **ALL** students accepting a work-study award **MUST** come to the Financial Aid Office **IN PERSON** to get a Work-Study contract and the payroll forms during the first week of classes. It is the student’s responsibility to secure an on-campus employment position.

7. **Complete the Balance Calculation Worksheet and Keep for your Records**
   Use the Balance Calculation worksheet to help determine how much you may still owe on your bill. Use one of the following options or a combination of the options (PLUS, Private Loan, or Payment Plan) to help you pay the balance owed on your bill.

   **Still Have a Balance Due?** If you cannot pay your balance in full, you can use one or more of the following options (Payment Plan, GradPLUS Loan, or Private Loan) to help you pay the balance owed on your bill. **If you decide to apply for a loan, be sure to request enough funding to cover both the fall and spring semesters.**

   **Sign up for Payment Plan**
   A monthly payment plan can be used to pay your entire amount owed or as a supplement to the loans and other resources to make a quality education at La Roche College affordable. Follow the instructions that will come with your student account statement or contact the Student Accounts Office at **412-536-1030** to obtain further information on the payment plan option.

   **Apply for the Federal GradPLUS Loan**
   The GradPLUS Loan is a federal loan for credit-worthy graduate students. Students may borrow up to the cost of education minus any other aid the student is receiving. Students should go to [www.studentloans.gov](http://www.studentloans.gov) and sign in under the “Manage My Direct Loan” section using your social security number, your date of birth and your PIN number. If your credit is approved, you must also sign a Master Promissory Note (MPN) AND complete GradPLUS Entrance Counseling.

   **Apply for a Private Education Loan**
   Private Education Loans are non-federal loans to be used for educational expenses. The student borrower must be credit-worthy as defined by the individual lender or apply for the loan with a credit-worthy co-signer. Students may borrow up to the cost of education minus any other aid the student is receiving. For more information about La Roche College’s most common lenders and to apply for a private loan on this list, go to [http://www.laroche.edu/financial-aid/personal-loans.htm](http://www.laroche.edu/financial-aid/personal-loans.htm). Students are not required to use a lender on this list and are free to choose any lender they desire.