

2025-2026 FINANCIAL AID NEXT STEPS

READ AND CHECK OFF EACH STEP WHEN COMPLETED – KEEP THIS SHEET FOR FUTURE REFERENCE

- **REVIEW YOUR FINANCIAL AID OFFER AND KEEP FOR YOUR RECORDS**

If you have any questions regarding the types, amounts or conditions of your aid offer, contact the Office of Financial Aid. If your aid package changes at any time, you will be notified by mail or email.

- **COMPLETE THE BALANCE CALCULATION WORKSHEET AND KEEP FOR YOUR RECORDS**

The Balance Calculation Worksheet has “estimated” direct costs. Use the Balance Calculation Worksheet to help anticipate how much you may owe on your bill. *Do not include Federal Work-Study awards because they do not appear on student billing statements.*

- **COMPLETE FEDERAL DIRECT LOAN ENTRANCE COUNSELING & MASTER PROMISSORY NOTE (MPN)**

Your maximum loan eligibility for Federal Direct Loans is listed on your financial aid offer. **ALL** first-year, first-time borrowers must complete online Entrance Counseling **AND** sign a Master Promissory Note (MPN). Go to studentaid.gov and log in using your FSA ID. First complete the Entrance Counseling and then complete the Master Promissory Note. ***Loan funds will not be credited to your student account statement until both steps are completed.*** Students who received a Federal Direct Loan in prior years do not need to complete Entrance Counseling again or sign another Master Promissory Note (MPN). *If you want to decline or reduce Direct Loans you will need to complete, sign, date, and return a Financial Aid Reply Form.*

- **PA RESIDENTS ONLY – COMPLETE PA STATE GRANT APPLICATION PROCESS**

PA students that completed a FAFSA will receive an email from PHEAA with instructions to set up a GrantUs account. **PHEAA will send those instructions to the email address you provided on the FAFSA.** Once you create a GrantUs account, you will be able to complete the PA State Grant application process. Typically, only first-time applicants need to complete the PA State Grant application. *If you have not completed the 2025-26 FAFSA or created a GrantUs account, you will not be able to apply for the PA State Grant.*

- **COMPLETE YOUR FEDERAL WORK-STUDY INFORMATION**

If you are eligible for the Federal Work-Study program it will be listed on your financial aid offer. **ALL** students accepting a work-study award **MUST** come to the Financial Aid Office **IN PERSON** to get a work-study contract and payroll packet during the first week of classes. ***It is the student's responsibility to secure a campus work-study position.*** Work-Study awards do not appear on student billing statements. *If you want to decline the Federal Work-Study offer, you need to complete, sign, date, and return a Financial Aid Reply Form.*

- **COMPLETE, SIGN, DATE, AND RETURN REPLY FORM ONLY IF YOU NEED TO MAKE A CHANGE**

Do not complete a Reply Form until you have reviewed your Financial Aid Offer. **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 and if your housing status has changed. Reply Forms should be completed before the start of the semester to ensure your request is processed in a timely fashion.

STILL HAVE A BALANCE DUE?

*If you cannot pay your balance in full, you may use one or more of the following options (Payment Plan, Parent PLUS Loan or Private Loan) to help pay the balance owed on your bill. **Be sure to request enough funding to cover both the FALL and SPRING semesters when applying for a loan.***

- **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 University 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 payment plan options.

- **APPLY FOR THE FEDERAL PARENT PLUS LOAN**

The Parent PLUS Loan is a federal loan for credit-worthy parents of dependent students. Parents may borrow up to the cost of attendance minus any other aid the student is receiving. **Parents** should go to studentaid.gov and log in using the **parent's** FSA ID. **If the parent's credit is approved, the parent must also complete a Parent PLUS Master Promissory Note (MPN).** If the parent's credit is denied, additional Unsubsidized Federal Direct Loan funds will be available to the student. Parents who had a Federal Direct PLUS loan approved in a prior year **must** complete another credit check but do not need to sign another MPN. Do not apply for a PLUS loan before June 1, 2025.

- **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 attendance minus any other aid the student is receiving. For more information about La Roche University's most common lenders and to apply for a private loan on this list, go to www.laroche.edu and click on Financial Aid > Types of Aid > Loans > Private. Students are *not required* to use a lender on this list and are free to select a lender of their choice. Do not apply for a Private Loan before June 1, 2025.