LA ROCHE UNIVERSITY

2027-2028 GRADUATE 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 Financial Aid Office at 412-536-1125 or finaid@laroche.edu. If your aid package changes at any time, you will be notified via email.

☐ **COMPLETE, SIGN, DATE AND RETURN THE REQUEST FOR FEDERAL DIRECT LOAN ADJUSTMENT FORM *ONLY* IF YOU NEED TO MAKE A CHANGE:**
Please review your Financial Aid Offer before submitting a Request for Federal Direct Loan Adjustment Form. **All aid listed in your Financial Aid Offer is automatically accepted on your behalf.** You only need to complete this form if you wish to adjust your awards. By completing the form, you are authorizing La Roche University to make an adjustment to your aid package. Please note that the Request for Federal Direct Loan Adjustment Form must be submitted prior to the start of the semester and must include a handwritten signature. Electronic signatures will not be accepted.

☐ **COMPLETE FEDERAL DIRECT LOAN ENTRANCE COUNSELING & MASTER PROMISSORY NOTE (MPN):**
First-time graduate borrowers are required to complete Loan Entrance Counseling AND sign a Master Promissory Note (MPN) online at studentaid.gov using your FSA ID. The Federal Direct Unsubsidized Loan funds will not be credited to your student account statement until BOTH requirements are completed. Returning students who have received Federal Direct Unsubsidized Loans in prior years do not need to complete this step again, provided your MPN remains valid and has not expired.

IF YOU HAVE A REMAINING BALANCE, HERE ARE YOUR OPTIONS:

If you are unable to pay your balance in full, you may utilize one or more of the following options to cover your outstanding balance: Payment Plan, Graduate PLUS Loan, or Private Loan. **If you are planning on applying for a loan, please remember to request enough funding to cover all terms within the academic year.**

1. **SIGN UP FOR PAYMENT PLAN** – Monthly payment plans are available to cover your total balance or to supplement loans and other financial aid. For more details, please refer to the instructions on the La Roche Student Account and Billing website or contact the Office of Student Accounts at (412) 536-1030 to obtain further information on payment plans.

2. **APPLY FOR THE FEDERAL Graduate PLUS LOAN** – The Graduate PLUS Loan is a federal credit-based loan available to graduate students. You may borrow up to the total cost of attendance, minus any other financial aid received. Graduate students may apply annually for this loan on studentaid.gov by logging in with your FSA ID. All Graduate PLUS Loan credit decision window is 180-day; plan your application date carefully to ensure your credit approval remains valid.

   If your credit is approved: you must complete the Graduate PLUS Entrance Counseling AND sign a Graduate PLUS Master Promissory Note (MPN).
   If your credit is denied: you have the option to appeal the decision or apply with an endorser. If you use an endorser, you are required to complete an Endorser Addendum, PLUS Credit Counseling, and a new Graduate PLUS Master Promissory Note (MPN) for each endorsed loan.

3. **APPLY FOR A PRIVATE EDUCATION LOAN -** Private Education Loans are non-federal options intended solely for educational expenses. Eligibility is determined by individual lenders. 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 financial aid received. For more information, please refer to our Recommended Lenders List at laroche.edu. You can find this under Financial Aid, Resources and Policies, then Private Lender. Please note that you are under no obligation to use a lender from this list and are free to choose any lender you prefer.

THE LA ROCHE UNIVERSITY STUDENT FINANCIAL AID PORTAL, My Financial Aid

The **My Financial Aid portal** is where you can view your awards, upload documents, track your status, and receive alerts all in one place. Log in to QuickLaunch (https://sso.laroche.edu) with your student credentials and check it out today!