LA ROCHE UNIVERSITY

2027-2028 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 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 LOAN ADJUSTMENT REQUEST FORM *ONLY* IF YOU NEED TO MAKE A CHANGE**

Your maximum loan eligibility for Federal Direct Loans is listed on your Financial Aid Offer. *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 by the student.** *If you want to decline or reduce Direct Loans you will need to complete, sign, date, and return a Federal Loan Adjustment Request Form.* 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)**

ALL first-year, first-time borrowers are required to complete Loan Entrance Counseling AND sign a Master Promissory Note (MPN) online at studentaid.gov using your FSA ID. ***Loan funds will not be credited to your student account statement until both steps are completed.*** Returning students who received a Federal Direct Loan in prior years do not need to complete Entrance Counseling or sign another Master Promissory Note (MPN).

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

PA students who completed the FAFSA by May 1st will receive an email from PHEAA with instructions to set up a GrantUs account. **PHEAA will send instructions to the email address provided on the FAFSA.** Once a GrantUs account has been created, you will 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 2027-28 FAFSA or created a GrantUs account, you will not be able to apply for the PA State Grant.* If you need help, please contact PHEAA directly at **1-800-692-7392**.

□ **FEDERAL WORK-STUDY (FWS) INFORMATION**

Eligible students will see Federal Work-Study listed on their financial aid offer.
Please note the following important information regarding participation in Federal Work-Study:

- **Participation in FWS**: If you plan to participate, you must visit the Office of Financial Aid in person during the first week of classes and pick up your payroll paperwork.
- **Securing Employment:** Students are responsible for securing their own on-campus employment. Work-study positions are limited and are filled on a first-come, first-served basis, so early action is strongly encouraged.
- **Payment of Earnings:** Federal Work-Study earnings are paid directly to you through payroll and do not reduce your tuition bill directly.
- **Unemployment Benefits:** Federal Work-Study positions **do not qualify for unemployment benefits** upon graduation or termination of employment.

□ **RECEIVING OUTSIDE SCHOLARSHIPS**

If you receive any awards from non-university sources, please notify the Office of Financial Aid by emailing finaid@laroche.edu. Be sure to attach copies of your scholarship award letters for our records.

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.**

□ **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.

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

The Parent PLUS Loan is a federal credit-based loan to parents of dependent students. Parents may borrow up to the cost of attendance minus any other aid the student is receiving. ***Parents may apply annually online at*** studentaid.gov and login using the ***parent's*** FSA ID. All Parent PLUS Loan credit decision window is 180-day; plan your application date carefully to ensure your credit approval remains valid.

- **If the parent's credit is approved, the parent must also complete a Parent PLUS Master Promissory Note (MPN).** 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.

- **If the parent's credit is denied**, the student typically becomes eligible for additional Federal Direct Unsubsidized Loan funds. However, parents may instead choose to appeal the credit decision or use an endorser. If the PLUS loan is successfully approved through an appeal or endorser, the student's eligibility for the additional unsubsidized loan will be removed. Please note that using an endorser requires the parent to complete an Endorser Addendum, PLUS Credit Counseling, and a new Parent PLUS Master Promissory Note (MPN).

□ **APPLY FOR A PRIVATE EDUCATION LOAN**

Private Education Loans are non-federal loans to be used 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.

If you have any questions regarding the information above, please contact the Office of Financial Aid at finaid@laroche.edu or (412) 536-1125.

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!