



## 2024-2025 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. 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 still owe on your bill. Do not include Federal Work-Study awards because they must be earned by the student and will not appear on your student bill.

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

ALL new, graduate-level, borrowers are required to complete online Entrance Counseling AND sign a Master Promissory Note (MPN). Log-in at [studentaid.gov](http://studentaid.gov) to complete both. Loan funds will not be credited to your student account statement until BOTH steps are completed. Returning students who have received Federal Direct Loans in prior years do not need to complete this step again.

**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? HERE ARE YOUR OPTIONS:

*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.***

1. **SIGN UP FOR PAYMENT PLAN** - A monthly payment plan can be used to pay your entire amount owed, or as a supplement to loans and other resources. Follow the instructions that will come with your student accounts statement or contact the Student Accounts Office at (412) 536-1030 to obtain further information on payment plans.
2. **APPLY FOR THE FEDERAL Graduate PLUS 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 they are receiving. **Students** should go to [studentaid.gov](http://studentaid.gov) and log-in using their FSA ID and information. **If your credit is approved, you must complete the GradPLUS Entrance Counseling AND sign a GradPLUS Master Promissory Note (MPN).**
3. **APPLY FOR A PRIVATE EDUCATION LOAN** - Private Education Loans are non-federal loans to be used for educational expenses only. 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 they are receiving. For more information, please refer to our Recommended Lenders List, which can be found at [laroche.edu](http://laroche.edu), under Financial Aid, Resources and Policies, then Private Lender. Students are not required to use a lender on this list and are free to choose any lender they desire.