



Email: financialplanning@juniata.edu
Telephone: 814-641-3142

Financial Planning Information Guide

Verifying your Financial Aid

Students should verify that you have received a Financial Aid Award letter, detailing all aid resources. This letter does not need to be returned as your aid is automatically accepted when a matriculation deposit has been received by the college. If you have not received an award letter, you may want to contact the Office of Student Financial Planning. In some cases, we are required to ask for additional information. For that reason, an award letter cannot be prepared until the requested information has been received by our office.

Notifying of Changes

After reviewing your award letter, please notify the Office of Student Financial Planning if you would like to decline all or a portion of your Federal Direct Loan(s). Please do so by using the email indicated above.

Applying for Loans

After **June 1, 2022**, you may apply for Federal Direct Loans, Parent PLUS Loans and private Alternative Loans.

- **Federal Direct Loans for Students:** These are the subsidized and unsubsidized loans already listed on the award letter. This process finalizes the disbursement. Visit www.studentaid.gov and log in with the student's FSA ID. Under the "Complete Aid Process" tab, complete both the Loan Agreement (Master Promissory Note) and the Entrance Counseling. Both **must** be completed before we are authorized to process and disburse the loan. The MPN & Entrance Counseling is good for all four academic years at Juniata.
- **Federal Direct Parent PLUS Loan:** Visit www.studentaid.gov and log in with parent borrower's FSA ID. Under the "Parent" tab, complete the application for the Parent PLUS Loan. If approved, complete the Master Promissory Note for a Parent PLUS Loan. The MPN is good for all four academic years. However, the PLUS application must be completed at the start of each academic year. When making an application, you are applying for the academic year (fall/22 and spring/23.)
- **Private Alternative Loans:** These loans are in the student's name and need to be paid back after graduation. A credit-worthy cosigner is needed for this loan. Apply online at www.elmselect.com/?schoolid=597.

Please feel free to contact our office any time if you have any questions throughout the financial aid process. Our office staff will also be available at Summer Orientation in July and August. We look forward to seeing you then!