Graduate Student Financial Aid Checklist

Getting Started
- File the Free Application for Federal Student Aid (FAFSA) at [fafsa.gov](http://fafsa.gov) as soon as possible on or after October 1, 2017. When completing the 2018-2019 FAFSA you will be using income data from calendar year 2016. You should use the FAFSA IRS Data Retrieval Tool (DRT) to populate the income data from the IRS. In order to protect your privacy, if you use the IRS DRT when completing the 2018–2019 FAFSA form on [fafsa.gov](http://fafsa.gov), the federal government will not display your tax return information on the DRT web page, on your FAFSA form or on your Student Aid Report (SAR). Instead, you’ll see “Transferred from the IRS” in the appropriate fields on [fafsa.gov](http://fafsa.gov). If eligible, it is strongly recommended to utilize the IRS DRT. The IRS DRT remains the fastest, most accurate way to input your tax return information into the FAFSA form. Adelphi’s federal school code is 002666.
- Promptly complete and submit all requested documentation.

Student Loan Eligibility
You will receive a Financial Assistance Plan approximately four–six weeks after filing your FAFSA. This letter will inform you of your eligibility to borrow under the Federal Direct Unsubsidized Loan program and any other financial aid for which you are eligible. This letter also provides you with information about any additional eligibility that may exist if you want to borrow under the Federal Direct Graduate PLUS and/or private/alternative loan option.
- Your loan eligibility was calculated using an assumption of your enrollment status. Please review this information and contact us if your registration plans have changed so we can update our records and recalculate your eligibility if necessary.
- To receive Federal Student loans you must be matriculated in a degree-granting or approved certificate program of study.
- To receive Federal Student loans you must be registered for at least 6 credits per semester.
- Loans are generally disbursed at the end of the add/drop period for the semester. Disbursements may be delayed for a number of reasons including if you are enrolled for late start classes and are not currently attending at least 6 credits.
- First time Graduate Federal Direct Loan borrowers must complete entrance counseling and a master promissory note (MPN) at [studentloans.gov](http://studentloans.gov).
- Students wishing to cancel their awarded Federal Direct unsubsidized student loan amount may do so on their CLASS account on [eCampus](http://eCampus). If you want to reduce your Federal Direct unsubsidized student loan, send an email to [financialservices@adelphi.edu](mailto:financialservices@adelphi.edu) through your eCampus account, informing us of your requested loan amount.

Payment, Student Accounts, and Refunds
- Your e-bill will be available on [eCampus](http://eCampus). The bill will take into account any anticipated financial aid. Pay special attention to any alert messages in eCampus.
- If an outstanding balance exists after your anticipated aid has been deducted you can explore other options such as [Adelphi payment plans](http://paymentplans.adelphi.edu), [Federal Graduate PLUS loans](http://gradplus.adelphi.edu) and/or [private/alternative loans](http://privateloans.adelphi.edu).
- [Refunds](http://refunds.adelphi.edu) of Federal Student Loans are issued within 14 days from the date that the credit has occurred.

Questions? Please browse [financial-aid.adelphi.edu](http://financial-aid.adelphi.edu) for more information or to [contact us](mailto:financialservices@adelphi.edu). We are here to assist you.