

Federal Direct Loan

- Federal Direct Subsidized and/or Unsubsidized Loans are offered to undergraduate and graduate students who are not in default on other federal loans and who meet all other criteria.
- To receive your Federal Direct Loan(s), you must complete a **Master Promissory Note (MPN)** and **Entrance Counseling** at **studentaid.gov**. Hover over Loans and Grants to select the applicable federal requirement. Student borrowers must attend an eligible program of study at least half-time and be a U.S. citizen or eligible noncitizen, and cannot be in default on any previous student loans.
- To cancel your Federal Direct Subsidized and/or Unsubsidized Loan(s) for the academic year, you must log into CLASS via your eCampus account, then click on My Financial Aid, the year and then Loans. If you wish to reduce your loan to a specific amount, you must submit your request in writing to our office.
- Students who have received Federal Direct Loans and are no longer attending Adelphi University must complete **Student Loan Exit Counseling** at **studentaid.gov**. Hover over Loan Repayment to select the applicable federal requirement.

Federal Direct PLUS Loan

- Federal Graduate Direct PLUS and Parent PLUS Loans are offered to graduate students or parents of undergraduate students. Applicants must be U.S. citizens or permanent residents and are eligible to apply at **studentaid.gov**. Hover over Loans and Grants to select the appropriate application. A credit check will be required. Students must attend at least half-time. Parents and graduates who have defaulted on a federal loan are ineligible to obtain a PLUS Loan.
- Parents may defer repayment while the student remains enrolled at least half-time. Interest continues to accrue even if the loan is in deferment.
- Repayment of Graduate PLUS Loans is deferred while the student remains enrolled at least half-time.
- Borrowers are required to complete a **Master Promissory Note (MPN)** at **studentaid.gov**. Hover over Loans and Grants to select the applicable federal requirement.
- Graduate PLUS borrowers must also complete **Entrance Counseling** at **studentaid.gov**. Hover over Loans and Grants to select the applicable federal requirement.
- All PLUS Loans require annual applications.

Student Employment

Student employment can provide a student with the opportunity to gain practical experience and earn a paycheck that will help fund their college career.

- Federal Work-Study (FWS) is a federal program offered and administered by Adelphi University that provides opportunity for part-time employment to students with financial need to help pay for educational expenses. If a student participates in FWS they will be paid an hourly wage through biweekly paychecks.
- If a student does not meet the eligibility requirements, they can still work on campus, under Campus Employment.

Private Loan Information

Private loans, also known as alternative loans, are available through various lenders. These loans are designed to assist students and their families who find that they need additional financing for educational expenses, and who may not be eligible for federal grants or federal loan funds. Loan approval is generally based on creditworthiness and ability to repay. Rates vary by lender and by credit rating with applicants who have co-signers receiving more favorable interest rates and higher approval rates.

More helpful information can be found at **adelphi.edu/aid/loan-information**.

24444-10/2024

One-Stop Student Services Center

RESOURCE GUIDE

One South Avenue P.O. Box 701
Levermore Hall, Room 008
Garden City, New York 11530-0701

Phone: **516.877.3080** Fax: **516.877.3380**
Email: **onestop@adelphi.edu**



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Helpful Information to Guide You Through an Extraord!nary Adelphi Education

eCampus, CLASS

- View your financial aid and make payment.
- View your courses and grades.
- Request enrollment verification and transcripts.
- View health records.
- Register for classes.



Federal Student Aid Info

- Apply for the FAFSA. Adelphi's code: 002666
- Complete Master Promissory Note (MPN) and Entrance Counseling.
- Federal Loans Support Center: **800.557.7394**



Records and Transcripts

- Access information about your student record and order a copy of your transcript.



New York State Tuition Assistance Program (TAP)

- Adelphi Code: 0010
- **888.697.4372**



Adelphi Semester Tuition Payment Plans

- **877.821.0625**



Refund Disbursement/Preference Selection (BankMobile)



Scholarship Search

Find financial aid opportunities to help support your education.



Important Adelphi Numbers:

One-Stop Student Services Center **516.877.3080**

Office of University Admissions **516.877.3050**

Residential Life and Housing **516.877.3650**

Health Insurance (Waiver) **833.821.2337**

Academic Calendar



Important Financial Aid Dates

- **March 1:** New and continuing student FAFSA is due.
- **June 1:** New transfer and midyear student FAFSA is due.

One-Stop: Contact Us

For more information and office hours:



Fast Facts

- ✓ Submit the FAFSA form each year—and make sure you meet the FAFSA deadlines to maximize the amount and types of aid you could receive.
- ✓ New York state residents should complete the New York State Tuition Assistance Program (TAP) application. Adelphi's code: 0010.
- ✓ Master Promissory Note and Entrance Counseling need to be completed to borrow Federal Direct Loans.
- ✓ Registered students will be billed in June (fall semester), December (spring semester) and April (summer semester). Payment is due prior to the start of each semester.
- ✓ Do you know someone that would like to help you pay your bill? Invite them to have access to your account and make a payment on your behalf, under the "Make a Payment" section in CLASS.
- ✓ Get your refunds quicker and easier by updating your refund preference selection on BankMobile.
- ✓ Students who are completing their degree requirements must apply for graduation during the semester in which they intend to graduate.