



## Student Financial Planning Guide

- 1.) Verify that you have received a financial aid offer, detailing all federal, state, and institutional aid resources that you are eligible for. This letter does not need returned, as your aid is automatically accepted when a matriculation deposit has been received by the college.
  
- 2.) **Federal Direct Student Loans:** These are the subsidized and/or unsubsidized loans already listed on the financial aid offer for students who complete a FAFSA.
  - **To have your federal direct student loans disburse at the start of the semester, you must complete both the Master Promissory Note and the Direct Loan Entrance Counseling.** Log in using your FSA ID (must be the student's):
    - **Master Promissory Note (MPN):** <https://studentaid.gov/mpn/>
    - **Entrance Counseling:** <https://studentaid.gov/entrance-counseling/>
  - The MPN & Entrance Counseling are accepted for the duration of your undergraduate education at Juniata.
  - Once you have had the opportunity to review your financial aid offer letter, please notify the Office of Student Financial Planning at [financialplanning@juniata.edu](mailto:financialplanning@juniata.edu) if you decline a portion or all of your Federal Direct Loan(s).
  - Learn more about these loans at: <https://studentaid.gov/understand-aid/types/loans/subsidized-unsubsidized>
  
- 3.) **After June 1, 2026** you may apply for Parent PLUS Loans and private/alternative loans, although we recommend that you first view your fall bill (available in early July) before applying to confirm the amount you wish to borrow.

**Federal Direct Parent PLUS Loan:** Available only to parents as the borrower. Visit [studentaid.gov](https://studentaid.gov) and log in with the parent borrower's FSA ID. Under the "Parent" tab, complete the application for the Parent PLUS Loan, and, if approved, complete the Master Promissory Note (MPN) for a Parent PLUS Loan. The MPN is accepted for all four academic years. However, a new Parent PLUS loan application must be completed at the start of each academic year. When submitting an application, you are applying for the academic year (fall/26 and spring/27.)

**Private Alternative Loans:** Available for parents and students to borrower; if the loan is to be borrowed by the student, a credit worthy cosigner is needed. Compare loan options and interest rates and then apply online at [www.elmselect.com/?schoolid=597](http://www.elmselect.com/?schoolid=597).

Please feel free to contact our office at any time with questions that you may have about the financial aid process. Our staff will also be available to speak with you at each of the Summer Orientations. We look forward to seeing you then!

**Email:** [financialplanning@juniata.edu](mailto:financialplanning@juniata.edu)

**Telephone:** 814-641-3142