## **Student Financial Services**

We know that navigating loans, scholarships, and the like can be confusing. Touch base with your financial aid counselor. She can guide you through the entire process.

File the FAFSA – www.fafsa.gov – it's not too late!

Verification – if your FAFSA was selected, please return the required documentation to Student Financial Services. If you have questions or need assistance, please contact our office at 740-826-8139 or finaid@muskingum.edu

External Scholarships in excess of \$100 need to be reported to our office by completing the External Scholarship Response Form at <a href="https://www.muskingum.edu/financial-aid/forms">https://www.muskingum.edu/financial-aid/forms</a>

Students who are accepting the Federal Direct Loan(s) listed on their Financial Aid Award need to complete online forms so the loan(s) can be processed. Students need to go to <a href="https://studentloans.gov">https://studentloans.gov</a> and Log In with their FSA ID to complete:

- Entrance Counseling
- Loan Agreement for Subsidized/Unsubsidized Loan (MPN)

Students who are also accepting a Muskingum Loan that is listed on their Financial Aid Award need to go to <a href="https://www.signmyloan.com">www.signmyloan.com</a> to complete Entrance Counseling and an MPN.

## Federal Parent PLUS Loans

- The parent is the borrower for this type of loan
- Credit check Parent Log In at https://studentloans.gov
- Apply for a PLUS Loan
- Complete Loan Agreement for a PLUS Loan (MPN) after credit approval
- If declined there are options to appeal or add an endorser (cosigner) -OR- the student can receive an additional \$4,000 in Federal Direct Unsubsidized Loan

For information on interest rates and fees please visit https://studentaid.ed.gov/sa/

## **Private Education Loans**

- The student is the borrower, but must have a cosigner
- List of lenders and comparison tool available at <a href="https://www.muskingum.edu/financialaid/loans">https://www.muskingum.edu/financialaid/loans</a>

## Using Financial Aid to Purchase Books

- We estimate that books could cost \$1100 for the first year
- You may increase the amount borrowed through a Parent PLUS or Private Loan to cover books
- If the total financial aid will be greater than billed charges, you may contact the Business Office at 740-826-8118 to move the student account credit to Muskie Bucks.
- Muskie Bucks may be used to purchase books through Muskingum Barnes and Noble online at muskingum.bncollege.com or on campus