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UNIVERSITY MARYLAND

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**MORE THAN READY.
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2025-26 FINANCIAL AID APPLICATION PROCEDURES

www.loyola.edu/departments/financialaid

2025-26 Free Application for Federal Student Aid (FAFSA) Loyola's Code Number

- Loyola's Code Number- 002078
- Student SSN required
- Use the Data Retrieval Tool (DRT) when completing the FAFSA.

2025-26 Profile Application (*ONLY FOR STUDENTS WHO ARE NOT FAFSA ELIGIBLE*)

- Loyola's Code Number- 5370

You will be notified by the Office of Financial Aid if/when we need additional documentation to verify financial information.



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VERIFICATION

- Some students will be selected for *verification* by the Federal Government indicated on the FAFSA submission summary or by Loyola
- Students selected for verification will be notified through their Loyola email account with instructions for submitting required documents through Self-Service
- Need-based aid will remain in a ***hold status*** until verification is complete

www.loyola.edu/departments/financial-aid



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PROBLEMS WITH THE FAFSA OR CSS PROFILE APPLICATIONS

- If you have an issue with the FSA ID, contact 1-800-433-3243
- If you have an issue with the FAFSA, contact 1-800-433-3243
- If you have an issue with the CSS Profile contact 1-844-202-0524
- Contact your school!



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WILLIAM D. FORD STUDENT DIRECT LOANS

Subsidized Loan

- Eligibility is based on demonstrated need
- Subsidized Maximum: \$3,500 (year 1), \$4,500 (year 2), \$5,500 (years 3 & 4)
- Fixed interest rate set every July 1st (6.39%)
- Interest benefit – Federal Government pays interest while in school
- Repayment begins after graduation

Unsubsidized Loan

- Eligibility is not based on financial need
- Unsubsidized Maximum: \$2,000 each year
- Fixed interest rate set every July 1st (6.39%)
- No interest benefit – interest accrues while the
- student is in school
- Repayment begins after graduation



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FEDERAL PARENT DIRECT PLUS LOAN

- Available to parent of dependent undergraduate students
- Student must file the 2025-26
- Parent must have a good credit history
- 4.228% origination fee
- 8.94% interest rate (disbursed 7/1/25-6/30/26)
- Interest accrual begins on the date of the first disbursement
- Repayment begins 60 days after the second disbursement: repayment deferral options available
- <https://www.loyola.edu/departments/financial-aid/undergraduate/programs/loans/direct-plus.html>

Apply for a PLUS Loan for Parents

Use the Direct PLUS Loan Application to:

- request a Direct PLUS Loan;
- change the amount of a Direct PLUS Loan you previously requested;
- authorize how the school may use your Direct PLUS Loan funds to pay for educational expenses;
- designate who the school pays any credit balance to; and
- request deferment of repayment while the student is in school and for up to 6 months after.

The information that you provide will be sent to the school that you select. The school you select will use the information collected to determine your eligibility for a Direct PLUS Loan and process your application.

[Learn more about parent PLUS loans.](#)

I am a Parent of an Undergraduate Student

William D. Ford Federal Direct Loan Program: Direct PLUS Loan Application

Parents can use this application to:

- request a Direct PLUS Loan;
- change the amount of a Direct PLUS Loan you previously requested;
- authorize how the school may use your Direct PLUS Loan funds to pay for educational expenses;
- designate who the school pays any credit balance to; and
- request deferment of repayment while the student is in school and for up to 6 months after.

[Preview a read-only version](#)

Parents: Log in with your FSA ID

[Log In To Start](#)

[View Demo](#)

OMB No. 1845-0103 • Form Approved
Exp. Date 11/30/2023



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PRIVATE STUDENT LOANS

- aka Alternative Student Loans
- Non-federal education loans
- Made by banks, credit unions, etc.
- Interest rates, fees and other terms set by the lender, not the federal government
- May require a cosigner
- Will probably have to be school certified – the lender will confirm with Loyola the student is enrolled and eligible to receive a private student loan

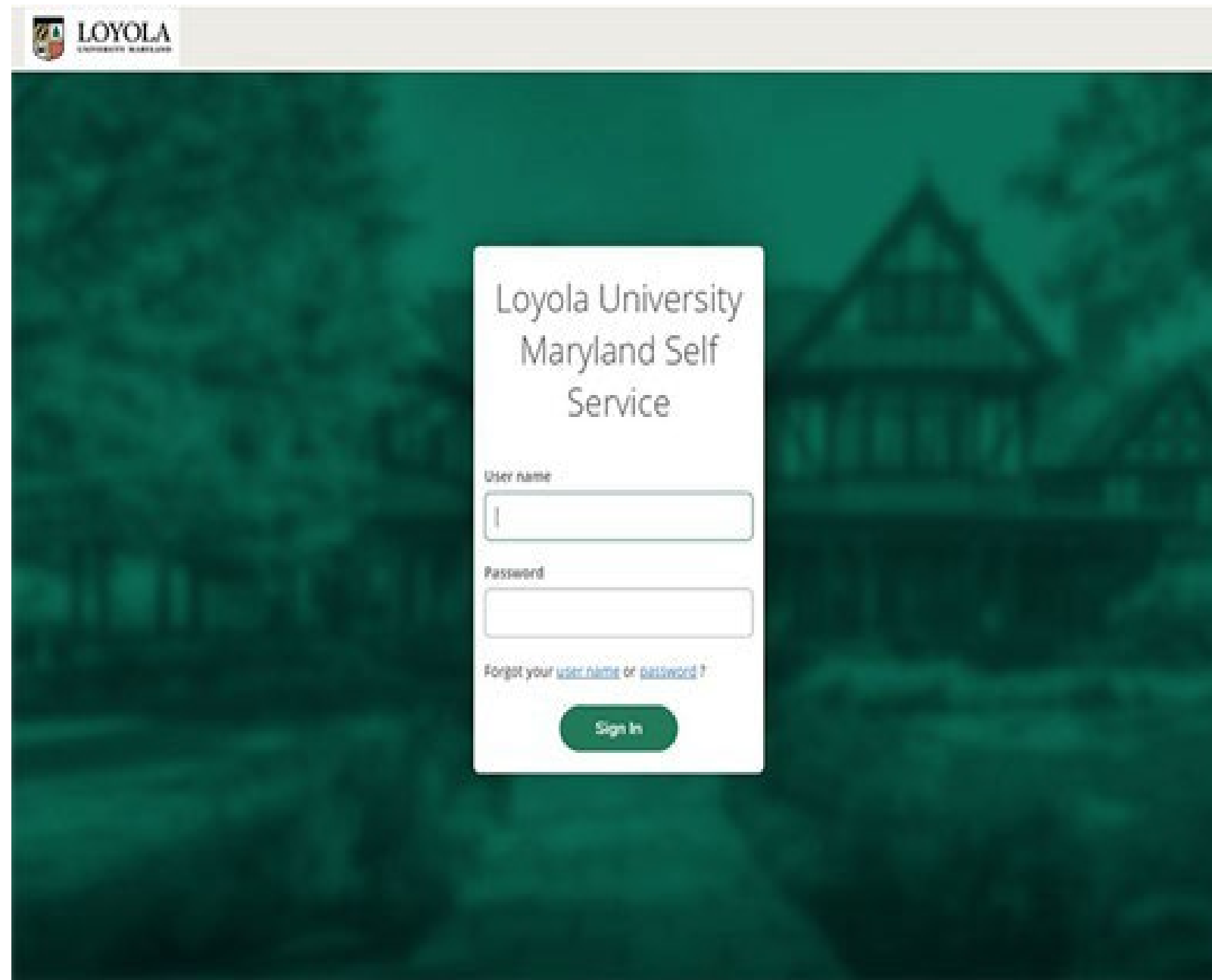




FEDERAL WORK-STUDY

- Provides on-campus employment in administrative and academic departments
 - Up to 15 hours per week
- Minimum hourly wage rate currently \$15.00 per hour (Maryland minimum wage)
- FWS Employment Information (August via email)
 - Job listings, payroll procedures and FWS manual
 - Search job listing through Handshake
- Detailed information available on Loyola's [Human Resources](#) and [Office of Financial Aid](#) websites

FINANCIAL AID SELF-SERVICE



- <https://www.loyola.edu/selfservice>
- Check financial aid status
- View financial aid checklist
- View financial aid award notification
- Accept or decline federal work-study and/or federal student loans (if included in aid package)
- Access helpful links
- Parent Portal / Proxy Access Information



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self-service financial aid homepage





You have missing documents!

In order to complete your financial aid application some additional documentation is required.

[Required documents](#)



If you have any questions regarding your Account Summary, please contact Student Administrative Services, sas@loyola.edu or 410-617-5047.

Amount Due	\$0.00
Amount Overdue	\$0.00
Total Amount Due	\$0.00

[Go to Account Summary](#)

Checklist		
✓ Completed	Undergraduates: Submit the CSS Profile Application for consideration of need-based financial assistance	
✓ Completed	Submit a Free Application for Federal Student Aid (FAFSA)	
⚠ Incomplete	Required documents	
✓ Completed	Financial Aid Review	
⚠ Incomplete	View your Financial Aid	
⚠ Incomplete	Complete Direct Loan Entrance Counseling	
⚠ Incomplete	Sign a Direct Loan Master Promissory Note	
⚠ Incomplete	Annual Student Loan Acknowledgment	
✓ Available	Review your Financial Aid Notification	

Resources
Helpful Links
UG: Schedule an FA Appoinment
CSS PROFILE Application
Entrance Counseling
FAFSA Application
Federal Loan Repayment
FA Self-Service Portal Guide
Grad Financial Aid Policies
Master Promissory Note
Parent Portal
PLUS Loan Application

self-service “my financial aid” page

This is your Financial Aid Offer

Please review your aid package carefully. If you have been offered a loan and intend to borrow, please review the LOAN REQUIREMENTS CHECKLIST AT THE BOTTOM OF THE PAGE. Detailed financial aid program and policy information is available under Resources on the Self-Service Financial Aid Home page.

[View Disbursement Info](#)

Scholarships and Grants Funds you don't have to repay					\$23,000.00				
Financial Aid		Status	Total Financial Aid Amount		2022 Fall Semester		2023 Spring Semester		
Dean's Scholarship View award		Accepted	\$23,000.00		\$11,500.00		\$11,500.00		
Joseph A. Sellinger, S.J. Scholarship View award		Accepted	\$0.00		\$0.00		\$0.00		
Loyola Grant View award		Accepted	\$0.00		\$0.00		\$0.00		

Work Funds you earn					\$3,800.00				
Financial Aid		Status	Total Financial Aid Amount		2022 Fall Semester		2023 Spring Semester		
Federal Work-Study Accept or Decline		Pending	\$3,800.00		\$1,900.00		\$1,900.00		

Loans Funds you have to repay					\$6,500.00				
Financial Aid		Status	Total Financial Aid Amount		2022 Fall Semester		2023 Spring Semester		
Unsubsidized Loans View loan		Accepted	\$6,500.00		\$3,250.00		\$3,250.00		



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self-service financial aid offer page

Your financial aid offer is as follows. Please refer to Resources - Helpful Links on the Self-Service Financial Aid Home page for a variety of information including financial aid program and policy information, a bill calculator and alternative payment methods. All awards assume full-time enrollment and consider the Housing status indicated. If you change your enrollment or housing status, your financial aid could change. Scholarships and grants from outside/private sources may also affect your aid offer. It is your responsibility to notify the Office of Financial Aid of any changes in enrollment, housing and receipt of private sources of aid.

Term	Housing Status	Enrollment Status
Fall	ON-CAMPUS	FULL TIME
Spring	ON-CAMPUS	FULL TIME

Below are the programs through which you have been offered financial aid.

Awards

Award Type	Total	Fall	Spring
Grants & Scholarships - Funds you don't have to repay			
Dean's Scholarship	\$23,000.00	\$11,500.00	\$11,500.00
Student Loans - Funds you have to repay			
Federal Direct Loan-Unsubsidized	\$6,500.00	\$3,250.00	\$3,250.00
Work Study - Funds you earn			
Federal Work-Study	\$3,800.00	\$1,900.00	\$1,900.00
Total		\$14,750.00	\$14,750.00
Grand Total			\$29,500.00



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BILL & PLUS LOAN CALCULATORS

Bill Calculator

<https://www.loyola.edu/departments/financial-aid/billcalculator>

Parent Direct PLUS Loan Calculator

<https://www.loyola.edu/departments/financial-aid/paymentresources>



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RETENTION CRITERIA

Loyola Merit-Based Scholarships

Presidential – Dean’s – Loyola - Loyola Transfer

- Full-time enrollment
- Minimum cumulative GPA – 2.0

Loyola Non-Need-Based Grants

Baltimore Diocesan – Community College – Evergreen
& Evergreen Community – Family – Legacy – Magis –
Phi Theta Kappa – Charm City Promise

- Full-time enrollment
- Minimum cumulative GPA – 2.0

Federal, State, Loyola Need-Based Aid (Grants, Loans, Work-Study)

Satisfactory Academic Progress (SAP)

- Minimum cumulative GPA – 1.8 after first year at Loyola, 2.0 each year thereafter
- Complete at least 67% of attempted credits
- Complete bachelor’s degree within 150% of the stated number of credit hours for an academic program (6 years)

Loyola Undergraduate Sap Policy

<https://www.loyola.edu/departments/financialaid/undergraduate/policies/sap>



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2026-27 FINANCIAL AID APPLICATION PROCEDURES

- 2026-27 FAFSA
- Available October 1st
- Based on student and parent 2024 income
- Returning Student Notification: Mid-June 2026



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OFFICE OF FINANCIAL AID

Knott Humanities Center, Room 211

Adam Huff - last name starting with A-G
ahuff@loyola.edu

Thomas M. Patterson - last name starting with H-I
tmpatterson@loyola.edu

John Jewell - last name starting with J-L
Federal/Private Loan Inquiries
igjewell@loyola.edu

Mary Beth Brandenburg - last name starting with M-O
mbrandenburg@loyola.edu

Diane M. Roche - last name starting with P-Z
droche@loyola.edu

Main Contact Information:
financialaid@loyola.edu
410-617-2576 or 800-221-9107



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STUDENT ADMINISTRATIVE SERVICES

Maryland Hall 140

sas@loyola.edu

www.loyola.edu/sas

410-617-5047



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Loyola University Maryland Internal Use Only

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STUDENT ADMINISTRATIVE SERVICES

- Billing/Cashier
 - Fall – Aug 1st
 - Spring – Jan 9th
- ID Cards
- Parking Registrations
- ATM Machines
 - PNC (exclusive student banking agreement)
 - First Financial Federal Credit Union



STUDENT ADMINISTRATIVE SERVICES

Now that we're here,
how do we pay for this?





FERPA & PROXY ACCESS

- Family Educational Rights and Privacy Act
- Students Responsibility- [Self-Service](#) > username > View/Add Proxy Access
- Grant Proxy Access to:
 - Student Finance
 - Financial Aid
 - Grades
 - Tax Information
 - General (Notifications)



PAYMENT METHODS

- Cash/Check
- Credit/Debit Cards (online only, [Self-Service](#), 2.4% convenience fee)
- E-Check (online only, [Self-Service](#), no fee)
- 529 Plans/Third Party
- International Wires through [Flywire](#)
- Monthly Payment Plan - [Nelnet](#)



DEDICATED ACCOUNT SPECIALISTS

Deb Donatelli – A through F
410-617-5369
dadonatelli@loyola.edu

Latonia Butler-Clark – Assistant Director
410-617-5048
ldbutlerclark@loyola.edu

Alisa Allen – G through M
410-617-5045
aallen1@loyola.edu

Schedule appointments at
www.loyola.edu/sas

Yvette McMillan – N through Z
410-617-2532
ymcmillan@loyola.edu



SOMETHING IS WRONG WITH MY BILL!

- Housing and Meal Plans – Residence Life
- Grants, Scholarships, Loans – Financial Aid
- Insurance Waivers – SAS
- Changes may take a few business days to appear on the bill



MY BILL IS NOT PAID?!?! WHAT HAPPENS?!?!?

- Late fee – 1.5% of outstanding balance
- Add/Drop and future registrations blocked
- Cannot receive diploma
- Graduation participation denied

HEALTH INSURANCE & TUITION REFUND PLAN

UnitedHealthcare

- All students must be covered **in Maryland** by health insurance
- Does not have to be our plan

Dewar

- Refunds up to 80% of tuition, housing, and meal plan
 - Minus grants, scholarships, remission, etc.
- **Must** be a medical withdraw



EVERGREEN CARD



ID Card



Library Card



Security/Gate
Card



Printing/Copying



Meal
Swipes/Points



Evergreen
Account



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EVERGREEN ACCOUNT

- Book Store
- Vending Machines
- Post Office
- Student Activities
- Printing/Copying
- Rec Sports
- Box Office
- Health Center
- Dining (MD Sales Tax 6%)
- www.loyola.edu/evergreendeposit



**THANK YOU FOR
YOUR ATTENTION**



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