



LOYOLA

UNIVERSITY MARYLAND

////////////////////
**MORE THAN READY.
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OFFICE OF UNDERGRADUATE FINACIAL AID



Email us: financialaid@loyola.edu

Call us: 410-617-2576 or 800-221-9107

Visit us in-person: Knott Humanities Center 132

Visit us online:



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2026-2027 FINANCIAL AID APPLICATION PROCEDURES

2026-27 Free Application for Federal Student Aid (FAFSA)

- Loyola's Code Number- 002078
- Student SSN required
- Must consent to using FA-DDX (IRS Data Direct Exchange) to allow for the exchange of federal tax information into your FAFSA.

2026-27 CSS Profile Application (***ONLY FOR STUDENTS WHO ARE NOT FAFSA ELIGIBLE***)

- Loyola's Code Number- 5370

*You will be notified by our office if additional documentation is required to verify financial information.



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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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FEDERAL VERIFICATION

- Some students will be selected for *verification* by the Federal Government. Notification of selection will be indicated on the FAFSA submission summary and 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



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TWO TYPES OF FEDERAL VERIFICATION

Income Verification

- Requires submission of documents verifying income such as the Federal Income Tax Return or Tax Return Transcript. If not required to file, additional Non-Tax Filer Form may be required, along with any W-2 forms.

Identity Verification

- Requires submission of a copy of a government ID. Student can bring in a copy of their ID to the office in person OR can send a notarized copy of the ID, with wet signature, to our office by mail.

*** If you have been selected for identity verification, you should plan to satisfy this requirement at student orientation. Please appear in person at the Office of Financial Aid (HU 132) to present a valid, unexpired government-issued photo ID (driver's license, state-issued ID, passport, etc.)**



WILLIAM D. FORD FEDERAL DIRECT (STUDENT) 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 (currently 6.52%)
- Federal Government pays interest while student is 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 (currently 6.52%)
- Interest accrues while the student is in school
- Repayment begins after graduation

Effective July 1, 2026 - All new federal student loan borrowers will have a lifetime borrowing maximum on all federal student loans of \$257,500.



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FEDERAL DIRECT PARENT PLUS LOAN

- Available to parent of dependent undergraduate students
- Student must file the 2026-27 FAFSA
- Parent must have a good credit history
- 4.228% origination fee
- 9.07% interest rate (disbursed 7/1/26 -6/30/27)
- Interest accrual begins on the date of the first disbursement
- Repayment begins 60 days after the second disbursement: repayment deferral options available

Effective July 1, 2026 - All parents of undergraduate students combined will be eligible to apply for up to \$20,000 per academic year, per student, with a lifetime maximum of \$65,000 per student.



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FEDERAL DIRECT PARENT PLUS LOAN

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 ALTERNATIVE 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
- Need to be school certified – the lender will confirm with Loyola the student is enrolled and eligible to receive a private student loan
- Utilize the ElmSelect tool for side-by-side comparisons of available private loans



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FEDERAL WORK-STUDY

- Federal need-based aid program, determined via FAFSA data, that offers on-campus employment in administrative and academic departments as well as community service opportunities
- Students are able to work up to 20 hours per week
- Maryland's minimum hourly wage rate currently \$15.00 per hour
- Maximum award earnings: \$3,800 resident students and students living off-campus, \$2,000 for commuters
- FWS Employment Information (August via email)
 - Job listings, payroll procedures and FWS manual
 - Search job listing through Handshake
- Detailed information available on Loyola's Office of Financial Aid and Office of People & Culture websites



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CALCULATORS

Bill Calculator

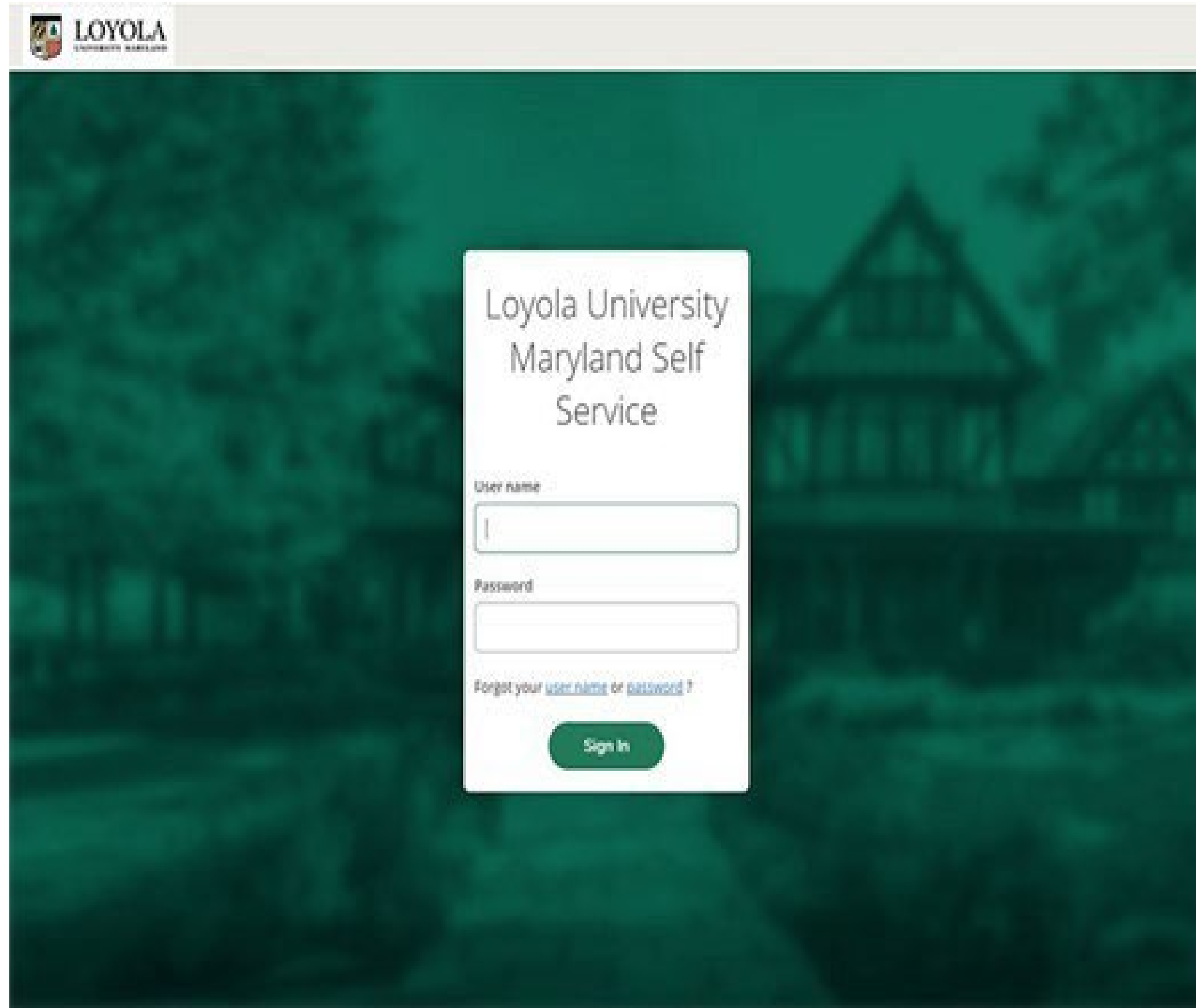


Federal Direct Parent PLUS Loan Calculator



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SELF-SERVICE – FINANCIAL AID



Loyola University
Maryland Self
Service

User name

Password

[Forgot your user name or password?](#)

Sign In

- 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 information



SELF-SERVICE – FINANCIAL AID



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 Appointment](#)
- [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](#)



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SELF-SERVICE – FINANCIAL AID

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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SELF-SERVICE – “My Financial Aid”

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		\$23,000.00		
Funds you don't have to repay				
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		\$3,800.00		
Funds you earn				
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		\$6,500.00		
Funds you have to repay				
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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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



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RETENTION CRITERIA

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)



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2027-2028 FINANCIAL AID APPLICATION PROCEDURES

US Citizens: Complete 2027-2028 FAFSA

DACA/Undocumented: Complete 2027-2028 CSS Profile

International: nothing required after first year

- Applications available October 1st
- Based on student and parent 2025 income
- Priority deadline April 1st (MD residents should plan to submit **no later than** March 1st)
- Returning Student Notification: Mid-June 2027



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CONTACT US

Email us: financialaid@loyola.edu

Call us: 410-617-2576 or 800-221-9107

Visit us: Knott Humanities Center 132

Your Financial Aid Counselor:

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

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

Tom Patterson - last name starting with H
tmpatterson@loyola.edu



Taylor Kohnstam – last name starting with I-O
tkohnstam@loyola.edu

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



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STUDENT ADMINISTRATIVE SERVICES

Maryland Hall 140

sas@loyola.edu

www.loyola.edu/sas

410-617-5047



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STUDENT ADMINISTRATIVE SERVICES

- Billing/Cashier
 - Fall – Aug 1st
 - Spring – Jan 5th
- 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?



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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, 2.64% 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

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

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

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

Schedule appointments at
www.loyola.edu/sas



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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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