



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

Telephone: (814)641-3142

## **Things to do for Financial Aid:**

1.) If you are using Direct Subsidized/Unsubsidized Loans (the ones listed on the award letter), have **student** log in with their FSA username & password [www.studentloans.gov](http://www.studentloans.gov) and complete:

- Complete Entrance Counseling
- Complete Direct Subsidized/Unsub Loan Master Promissory Note (MPN)

2.) **Secure financing option (if needed) through:**

❖ **Parent PLUS Loan** –loan from federal government in the **PARENT’S NAME**; approval based on credit; to apply parent logs in to [www.studentloans.gov](http://www.studentloans.gov) (with **PARENT** FSA userID & password) and go under ‘Parent Borrowers’ tab completes:

- Apply for PLUS loan
- If approved, complete PLUS MPN (Master Promissory Note)
- If denied, select ‘Not pursue Plus loan’ to enable your child to receive an additional \$4000/yr. in unsub loan.

❖ **Alternative Loan-** loan from bank in student’s name paid back after graduation that needs credit worthy cosigner; apply online at [www.elmselect.com/?schoolid=597](http://www.elmselect.com/?schoolid=597)

Lenders available at that site are:

Citizens Bank	PA Forward Student Loan
CU Student Choice	Discover Student Loan
Great Lakes C. Union	M&T Bank by Sallie Mae
N.J. Class Loan	PNC Bank
PSECU by Sallie Mae	Sallie Mae
Thrivent Student Loan	Union Federal Student Loan
Wells Fargo Student loan	College Ave Student Loan

**\*(Note)\*: You can use any of these financing options, together with any of the other payment options (listed on other side of this page).**



Email: [bursarsoffice@juniata.edu](mailto:bursarsoffice@juniata.edu)

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## **Things to do for Billing Office**

- 1.) Have your student sign you and anyone else who you would like to be able to view the bill on CASHnet (our service provider). Juniata's billing system is totally electronic. In order to receive billing notifications and to be able to view the statements, users must be authorized by the student.**
  
- 2.) WAIVE MEDICAL INSURANCE (if already insured). All students will be billed for medical insurance coverage on the initial billing for the academic year. If you have other coverage, you MUST go online to <http://www.firststudent.com> to complete the waiver **before 8/30/19!!!****
  
- 3.) Monthly Payment Plan (if needed) - CashNet offers a payment plan which, after paying a \$60 annual enrollment fee or \$35 semester fee, they will divide the family's cost (or any affordable amount) into even monthly payments. More information coming soon.**
  
- 4.) Payment Options:**
  - Cash - payment may be made at the Bursar's desk in I. Harvey Brumbaugh**
  - Check - mail to: Juniata College, 1700 Moore Street, ATTN: Bursar's Office, Huntingdon, PA 16652.**
  - Credit card- American Express, MasterCard, Visa, Discover, Diners Club through the College's electronic portal CashNet. There is a 2.75% fee for using a credit card; however an e-check/ACH transaction is free.****Electronic payments are not accepted over the phone.**
  
- 5.) The Billing Process:**
  - **A fall term** email notification will be sent to students and authorized user's email address(s) the first week of July. **Payment is due August 5, 2019.**
  - **Spring term** notifications will be sent in early December, **due January 6, 2020.**
  - A second billing is issued shortly following the start of the semester and will reflect actual aid, loan funds as received, etc.
  
- 6.) Sign up for E-Refund. The fastest way to receive a refund of an overpayment on account. Juniata can deposit funds into any bank account as long as you sign up for E-Refund.**