

NYU Financial Aid Checklist

Follow these steps to apply for federal student aid:

Complete the Free Application for Federal Student Aid (<u>FAFSA</u>). Include the NYU federal school code: **002785**.

Sign the FAFSA electronically using your Federal Student Aid (FSA) ID. You can create an FSA ID on the **Federal Student Aid website**, or when logging into the FAFSA.

If you wish to receive the Federal Direct Unsubsidized Loan, complete entrance counseling and electronically sign the Loan Agreement Master Promissory Note (MPN) at **StudentAid.gov**.

- Both the entrance counseling and MPN must be completed in order for funds to be disbursed to your student account at NYU.
- If you have previously borrowed federal student loans, be sure to update your lender(s) with contact information and enrollment status (for loan deferment purposes). Log in on the <u>StudentAid.gov</u> homepage to review loan history and loan servicer details.

Evaluate your need for additional funding, such as the Federal Direct Graduate PLUS Loan through the Department of Education, or private education loans through various lenders of your choice.

Note: The Direct Graduate PLUS Loan is credit-based. Please visit StudentAid.gov for detailed information regarding PLUS loan credit requirements.

- Prior to borrowing through the Federal Direct Graduate PLUS Loan Program, you may need to review your credit reports for potential issues. Contact any of the following credit bureaus for information: Experian, Equifax, or TransUnion.
- The Graduate PLUS Loan credit decision expires within 180 days from applying.

Once you have made the decision to apply for the Federal Direct Graduate PLUS Loan, complete the **Direct PLUS loan request**.

- If approved for the Direct Graduate PLUS Loan, complete a separate loan agreement (MPN).
- If declined for the Direct Graduate PLUS Loan, you can re-apply with a co-signer (endorser) or appeal the denial through the Department of Education.

Once you receive your email, you will be instructed to view and accept or decline your loans on **NYU Albert**, the NYU student portal. You will access NYU Albert using your NYU net ID and password.

 If you do not complete this step, you may forfeit your eligibility to receive the aid you have been offered for the upcoming term.

For more information on financial aid at NYU, visit the **NYU Financial Aid Office**.

Visit **<u>StudentAid.gov</u>** for more information on Federal Student Aid Programs.

For additional information on federal student aid programs, visit ${\bf StudentAid.gov}$.

For information on how to apply for financial aid at NYU, visit admin.portal.nyu.edu.