FINANCIAL CHECKLIST
FOR TRADITIONAL STUDENTS
(Entering Fall 2012)

To **finalize** your financial aid and ensure that your student ID card is activated, please complete the following steps. If you have any questions, please contact the Financial Aid Office at financialaid@geneva.edu or 724.847.6530.

Action Required

	Step 1: Return Award Letter	Complete and return financial aid acceptance form (back of award letter). Changes can be made after returning this form, but please notify us in writing.	**Please Complete As Soon As Possible**
	Step 2: Complete Verification	If you were selected for verification, a worksheet is enclosed. Please read it carefully and send the requested documents as instructed as soon as possible.	
	Step 3: Finalize Direct Loans	If you choose to borrow these loans listed on your award letter, please complete Direct Loan Entrance Counseling and a Master Promissory Note by signing into www.studentloans.gov (only if you are a new student at Geneva or haven't borrowed loans before). You will need your FAFSA PIN to complete this (visit www.pin.ed.gov for a duplicate if needed). Also note: The US Dept. of Education will charge a fee for processing your loans and will deduct these amounts before disbursement to the student account. The Direct Subsidized/Unsubsidized Loans have an interest rate of 6.8%, effective 7/1/12. More details will be provided during the Entrance Counseling mentioned above.	
	Step 4: Check PA State Grant Status	If you are a PA resident, create an account at www.aesSuccess.org and click on "View my PA State Grant Status". Follow instructions if information is needed.	
	Step 5: Plan for and Pay Geneva College Bill	The Business Office will send you an official bill for the Fall semester by early July and for the Spring semester by early December. We recommend that you use the payment worksheet on the back to **estimate now** and visit the Optional section below to plan ahead for payment or loan options.	**Due by August 10 & January 2**
	Step 6: Finalize Perkins Loan	If this loan is listed on your award letter, watch for an email from the loan servicer (ECSI) in early July. It will give you instructions on how to finalize this loan.	**Due by August 10**
	Step 7: Save Money for Books	We recommend that you save money for books before each semester. If you need to use financial aid for books or plan to buy them in the bookstore, please read Geneva's policy carefully online.	**Preferred by August 10**
	Step 8: Notify us of Outside Scholarships	Please notify the Financial Aid Office of any outside scholarships you expect to receive. You can list them on the back of your award letter or email financialaid@geneva.edu. Geneva College reserves the right to revise your award if you receive private scholarships and funds not listed on your award letter.	**Due August 10**

Optional

	Enroll in Payment Plan	Details on all plans can be found at www.geneva.edu/studentaccounts. Be sure to enroll early even if you have to estimate your annual balance due.	**Enroll as soon as possible**
	Apply for Additional Loans	If you need to consider additional loan options, visit www.geneva.edu/privateloans. Private Educational Loans and Direct Parent PLUS Loans are available to those who qualify. Please be sure to apply early and for the amount needed for the entire year. If loan changes need to be made after approval, please notify the financial aid office in writing.	**Apply as early as possible**

Resources

	Renewal Requirements and Detailed Descriptions of Geneva Financial Aid	Visit www.geneva.edu/fa
	Refund/Withdrawal Policy	
	Outside Scholarship Websites	
	Student Loan Code of Conduct	
	Tax Credit Information	Visit www.geneva.edu/studentaccounts
	Bookstore Credit Policy	
	Detailed Cost Information	
	Online Calculators & Financial Literacy Resources	Visit www.geneva.edu/financial_literacy
	Work Study Information	Visit www.geneva.edu/semployment

Payment Worksheet

Because your student ID card will not be activated until your account is paid in full, it is important to prepare in advance and plan carefully to pay your bill before the due date. Please use the worksheet below and keep it for your records. Feel free to call us with any questions!

Charges	
Full Time Tuition	$ 24,480
Room & Board (returning students- see website for other options)	$ 8,980
Estimated Book Costs (we generally estimate $1,000 per year)	
Other Costs (parking pass, travel, etc.)	
Total Expenses	
Credits	
Grants & Scholarships (listed on award letter)	
Other Grants & Scholarships You Expect to Receive	
Loans** (listed on award letter, if you plan to borrow)	
Total Credits	
ESTIMATED ANNUAL BILL	
Remember that you will be billed for one semester at a time but it is important to consider the entire academic year when enrolling in the payment plan or applying for an additional loan..	
Methods of Payment	
Payment Plan (enroll at tuitionpay.salliemae.com)	
Private Student Loan or Direct Parent PLUS Loan (please apply as early as possible, see geneva.edu/fa for detailed application instructions)	
Pay by 529 Education Savings Plan	
Pay from Family Resources (savings and cash)	

** Direct Subsidized/Unsubsidized Loans have a 1% fee that is deducted at disbursement and Direct Parent PLUS Loans have a 4% fee deducted at disbursement.

If you have any questions, please contact the Financial Aid Office at financialaid@geneva.edu or 724.847.6530.