

FAFSA · TUITION · LOAN · STAFFORD · PLANNING · SAVING
BUDGET · INVESTMENT · STATEMENT · BUDGET · PLANNING
FUTURE · RESPONSIBILITY · GOALS · CLIMB · TRANSFORM · SUCCE
INVESTMENT · ADVANCE · REACH · MORE · ABOVE · EMBARK
INSURE · LOAN · WORK STUDY · FUTURE · GOALS · RESPONSIBILITY
REACH · EMPOWER · INVESTMENT RESPONSIBILITY · PURPOSE
MOBILITY · ADVANCE · INSURE · GOALS · FAFSA · TUITION · LOA
STAFFORD · GRANTS · SAVINGS · SCHOLARSHIPS · INVESTMEN
STATEMENT · BUDGET · PLANNING · FUTURE · RESPONSIBILITY
GOALS · CLIMB · TRANSFORM · SUCCEED · ADVANCE · REACH
MORE · ABOVE · EMBARK · INSURE · LOAN · TUITION · FUTURE
GOALS · RESPONSIBILITY · SAVINGS · EMPOWER · INVESTMEN
RESPONSIBILITY · QUESTIONS · PURPOSE · FAFSA · GOALS
ADVANCE · INSURE · RESPONSIBILITY · GOALS · TUITION · LOA
STAFFORD · FAFSA · SAVINGS · SCHOLARSHIPS · INVESTMENT
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· REACH · MORE · ABOVE · EMBARK · TUITION · ANSWERS.

Your Next Steps

With your Financial Aid Award in hand, you're one step closer to joining the Loyola community. The Office of Student Financial Assistance is deeply invested in helping you secure your place at Loyola. To help you in the process, here are some important things to remember.

Your next steps

1 COMPLETE YOUR ENROLLMENT DEPOSIT BY MAY 1

Making your deposit by the National Candidate Reply Date (May 1) will secure your admission and housing for the upcoming academic year. Submit your deposit at [LUC.edu/nextstop](https://luc.edu/nextstop).

2 FINISH YOUR HOUSING CONTRACT

If you haven't already done so, complete your housing contract or housing exemption form as soon as possible. Housing is awarded on a first-come, first-served basis. To avoid being placed on a wait list, complete your housing contract at [LUC.edu/nextstop](https://luc.edu/nextstop).

3 REVIEW YOUR FINANCIAL AID AWARD

Log in to LOCUS at [LUC.edu/locus](https://luc.edu/locus) to view your Financial Aid Award. To see your award, go through the Campus Finances menu and click on "view my financial aid award." Log in to LOCUS using the same user name and password you use in Next Stop. Learn how to use LOCUS at [LUC.edu/finaidhowto](https://luc.edu/finaidhowto).

4 COMPLETE OR FINISH YOUR FEDERAL STUDENT LOANS

In order to receive federal loans, you will need to complete these additional steps after May 15:

- **Complete Online Entrance Loan Counseling**—If this is the first time you are securing a federal loan at Loyola, you must complete an entrance loan counseling session before you can receive any loan funds. Complete this step at [LUC.edu/finaid/loancounseling](https://luc.edu/finaid/loancounseling).
- **Sign a Master Promissory Note (MPN)**—The Master Promissory Note is your legal commitment to repay borrowed federal loan money. There is a separate MPN for each type of federal loan (Direct Stafford, Perkins, Nursing). Complete these at [LUC.edu/finaid/mpn_direct](https://luc.edu/finaid/mpn_direct).

5 REVIEW YOUR BOTTOM LINE

The Bottom Line, the difference between the cost to attend Loyola and your award is available on your **Financial Aid Award** and in LOCUS in the Campus Finances menu. Review the Bottom Line to help determine your need for additional loans and/or payment plans.

6 EXPLORE OTHER LOAN FINANCING OPTIONS

If you plan to finance remaining costs with a loan, there are two loan options available after April 15:

- Parent Loan for Undergraduate Students (PLUS) is a federal loan borrowed by your parent(s). This loan has a 10-year repayment plan, which begins after the loan has been fully paid to your student financial account. Contact Direct Loans for deferment options for your parent's PLUS loan while you are enrolled in classes. Learn more at [LUC.edu/finaid/loans_plus](https://luc.edu/finaid/loans_plus).
- Alternative Student Loans are loans through private lending agencies. Repayment tends to be on a 10-year plan, beginning six months after you are no longer enrolled on at least a half-time basis. Most undergraduate students require a co-signer. Find out more at [LUC.edu/finaid/loans_alternative](https://luc.edu/finaid/loans_alternative).
- Learn about the Installment Plan (iPlan). The Installment Plan (iPlan) can make educational payments more affordable by spreading payments over a selected number of monthly installments. No need to wait for your financial aid to be finalized, you can begin the iPlan at any time, using estimated information. Learn more at [LUC.edu/bursar/iPlan](https://luc.edu/bursar/iPlan).

7 GET READY TO DISCOVER LOYOLA

Summer is just around the corner, and that means that it's almost time to Discover Loyola. Discover Loyola is more than orientation, it's your chance to join your future classmates in fun activities and informative discussions about what to expect when you arrive at Loyola this fall. Registration begins early in May.

Remember that LOCUS can help you plan ahead for the fall. Visit [LUC.edu/locus](https://luc.edu/locus) to:

- Learn more about your next steps.
- Get important updates.
- Connect with University resources.

For password or user name assistance for LOCUS, contact the Information Technology Services Helpdesk at 773.508.4487 Monday–Friday, 8 a.m.–6 p.m.

