

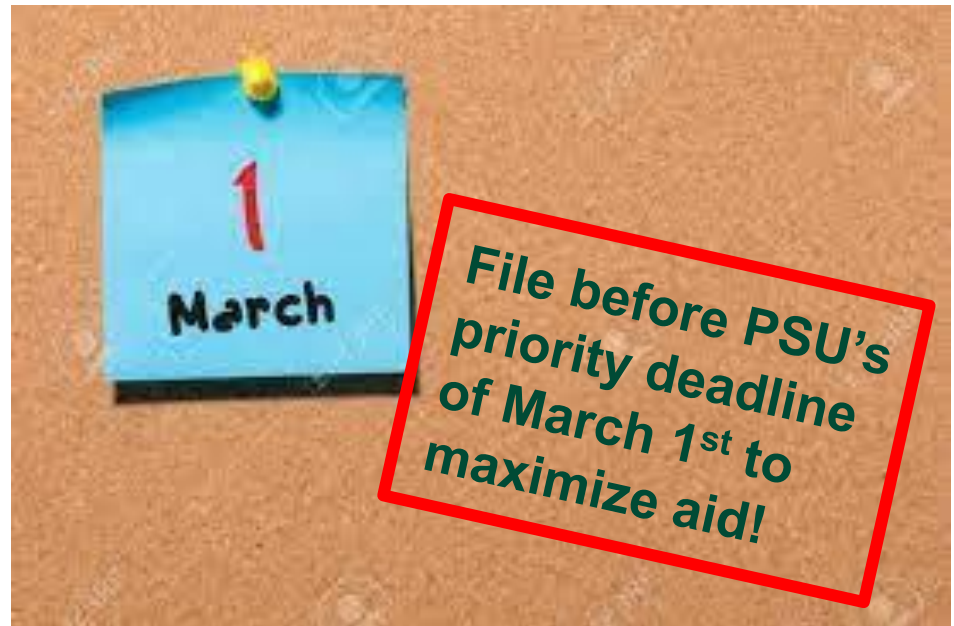


# Student Financial Services

Fall 2025 Open House

# What do I need to do to apply for Financial Aid?

- Complete the FAFSA (Free Application for Federal Student Aid) at [studentaid.gov](https://studentaid.gov)
- The FAFSA is the only application PSU uses to determine financial aid eligibility



# What do I need to complete the FAFSA?

- **A Federal Student Aid ID**
  - Both student AND parent need their own FSA ID to log in and complete the FAFSA.
  - Student will be prompted to provide an email for their parent and invite them to complete the FAFSA
  - Parent is required to log in separately to submit their information
- **Grant consent** to have your 2024 Federal Tax Information (FTI) transferred directly from the IRS to the FAFSA
- **Sign** the FAFSA application electronically

# After you file the FAFSA

- Some students and/or parents may be required to submit additional documentations.
  - Send information requested to PSU as soon as possible
  - Send via fax, mail, or our secure Dynamic Forms upload tool. To keep your information secure, PLEASE DO NOT EMAIL.
- All requests for information are emailed – keep an eye on incoming emails from PSU Student Financial Services
  - Both the student and parent(s) listed on the FAFSA will receive emails
- Once we receive and review all documentation, a financial aid offer will be sent
- Estimated financial aid offers will be sent in April to those that need more time to submit additional information



**There are three main types of financial aid available:**

- Grants & Scholarships
- Loans
- Work Study



**GRANTS and SCHOLARSHIPS are “FREE” money that do not need to be repaid.**

**GRANTS:**

Based upon financial need as indicated by the Student Aid Index (SAI) from FAFSA.

**SCHOLARSHIPS:**

Based upon various criteria (academics, community service, etc) and not tied to financial need



## **Federal Grants**

- Pell Grant  
2025-2026 amount ranged from \$740 - \$7,395
- Federal Supplemental Educational Opportunity Grant (FSEOG)

## **State**

- Unique Endowed and Annual Funds
  - To qualify, student must be Pell Grant eligible
  - Based upon FAFSA filing date and SAI

## **PSU Grants**

- Based on FAFSA filing date and SAI

# PSU Scholarships

## Merit Based

- Awarded through the Admissions Office
- Based on academic strength, major, talent
- Will be included in your letter of Admission
- Renewable and available for four full years
  - Requires a minimum cumulative GPA for renewal
  - Ability to earn back at any time if lost





# Granite Guarantee

- Available to NH Residents
- Must be eligible for the Federal Pell Grant
- FAFSA filed on-time (by March 1)
- Maintain good academic standing
- Tuition covered with a combination of institutional, federal and state scholarship and grant dollars

## Additional Awards

STEM Scholarship – Based upon student's declared major

Campus Housing Scholarship – Available to out-of-state students living in PSU housing

NEBHE – Discounted tuition cost for certain New England students dependent on their major.

## Private Scholarships

- Awarded through 3rd party/private organizations
- Based on academic strength, leadership, talent, community service, etc.

## Where can I find information on them?

- High School Guidance Office
- Local library
- Local businesses, civic organizations, churches, private companies
- Parent/guardian's or student's place of employment
- Scholarship search engines  
(Fastweb.com, collegeboard.org, etc.)
- GraniteEdvance and NH Charitable
- Google "Community Foundation" for your state





# Loans

## Federal Direct Student Loans

- Student is the borrower
- \$5,500 first year, \$6,500 second year, \$7,500 additional years
- 2025-2026 interest rate 6.39%; with 1.057% origination fee
- Subsidized (non-interest bearing) and Unsubsidized (interest bearing)
- Student must complete MPN and Entrance Counseling to acknowledge they want to accept student loans.

## Federal Parent PLUS Loans

- Parent is the borrower
- Based on credit
- If parents are denied loan, the student can receive \$4000 (1<sup>st</sup> & 2<sup>nd</sup> year) or \$5000 (3<sup>rd</sup> year & above) in additional Federal Direct Unsubsidized Loan
- 2025-2026 interest rate is 8.94%; with 4.228% origination fee
- There is a \$20,000 yearly limit and a \$65,000 lifetime limit per student.

## Alternative Private Loans

- Anyone can apply
- Different lenders have different interest rates and repayment terms

# Work Study

- Need based self-help
- Allows students to work on-campus or off-campus with community service partners to earn money
- Funding comes from government instead of department budget
- Money is paid directly to the student and does NOT get applied to their bill



*\* If a student is not eligible for FWS, they still have the opportunity to work on campus as a student-hourly employee.*

Plymouth State University's Student Financial Services is committed to assisting qualified students who are unable to meet their entire educational expenses from their own and their family's resources. Financial aid is awarded to students based on need or through merit scholarships recognizing academic or performing achievements.

## **Net Price Calculator**

Use our convenient online Net Price Calculator to help you estimate your financial aid at PSU. By completing this entire Calculator, we will be able to identify what type of aid you'd be eligible for from PSU as well as federal financial aid programs.

SCHOOL CODE: 002591

**FIRST YEAR STUDENT CALCULATOR**

## **Online Bill Estimator**

This useful tool can help you estimate your PSU bill after receiving your financial aid award.

**BILL ESTIMATOR**

# Funding Your Education

*In many cases, after financial aid is applied, students and families will still have an out-of-pocket- expense. There are several options to help cover this.*

**OPTION 1:** Direct Payment by cash, check, outside scholarships, etc

**OPTION 2:** Use our **monthly installment payment option**. This is not a loan program so there are no interest payments. Enrollment for the fall term opens in late April/ early May and enrollment for the spring term opens in early October with first payment due in early November.

**Fall 2026 Payment Plan opens April 2026 – First payment is due May 1st.**

**OPTION 3: Federal Direct Parent Loan for Undergraduate Students (PLUS)** is a fixed-interest rate loan in the parent's name through the federal government that can be used to help pay for a dependent student's education. Additional information can be found at [go.plymouth.edu/plus](https://go.plymouth.edu/plus).

**2026-2027 Application will be available at [studentaid.gov](https://studentaid.gov) in April/May 2026**

**OPTION 4: Alternative/Private Loans** are private loans through a third party lender. Additional information can be found at [go.plymouth.edu/alternative](https://go.plymouth.edu/alternative).

*Note: A combination of the options above may be used.*



- FAFSA became available October 1
- Complete your FAFSA before PSU's priority deadline of March 1<sup>st</sup>
- In most cases, families will have financial responsibility. Discuss costs and options as a family.
- The earlier you start with the process, the better.
- PSU will review your FAFSA to determine aid once you are **accepted** to the University
- Visit the school website for information about the financial aid process and requirements ([go.plymouth.edu/aid](http://go.plymouth.edu/aid))
- Financial Aid decisions are sent on a rolling basis

# Contact Information

Student Financial Services  
17 High Street, MSC 19  
Plymouth, NH 03264

[go.plymouth.edu/aid](http://go.plymouth.edu/aid)  
[psu-sfs@plymouth.edu](mailto:psu-sfs@plymouth.edu)

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