

Student Financial Services

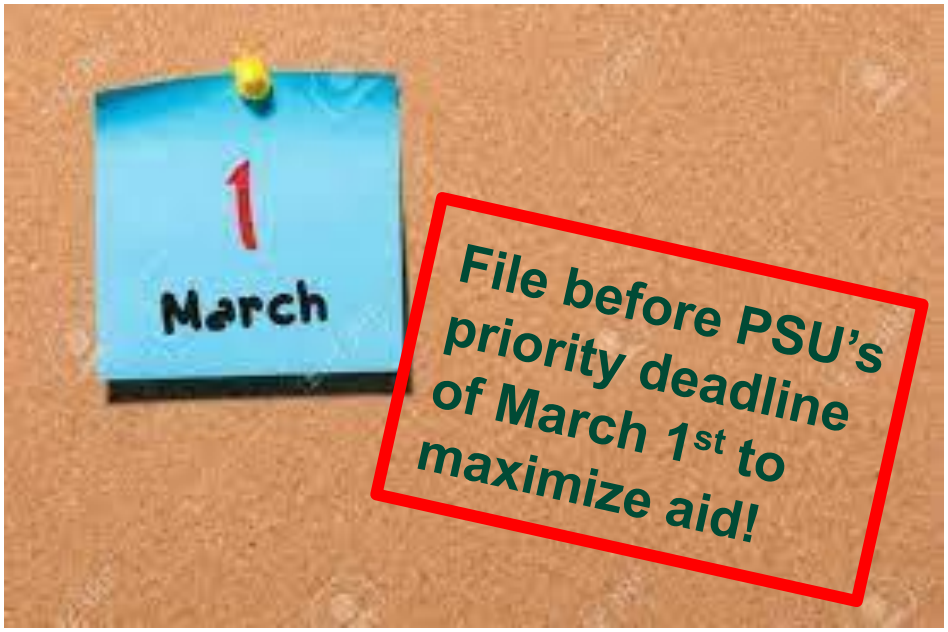
Fall 2026 Open House

Plymouth State University

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

- Complete the FAFSA (Free Application for Federal Student Aid) at studentaid.gov

- The FAFSA is the only application PSU uses to determine financial aid eligibility



What do I need to do 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(s) and invite them to complete the FAFSA
- Parent is required to log in separately to submit their information

Grant consent – Both student and parent need to give consent to have 2025 Federal Tax Information (FTI) transferred directly from the IRS to the FAFSA

Sign – Both student and parent need to electronically sign the FAFSA application

What's my next step after I file the FAFSA?

KEEP AN EYE ON YOUR EMAIL!

- If PSU needs additional information, a request will be sent via email
  - Both the student and parent(s) listed on the FAFSA will receive emails
- If we request additional documentation:
  - 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.
  - Please do not sent unsolicited documentation
- Once we receive and review all documents, a financial aid offer will be sent
- Starting in January, estimated financial aid offers will be sent 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
  2026-2027 amount ranged from $767 - $7,395
- Federal Supplemental Educational Opportunity Grant (FSEOG)

State

- Unique Endowed and Unique Annual Funds
  - To qualify, a 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
- 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 a 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. Please note that this is not a line item on your aid but a discounted tuition price on your bill.

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
- 2026-2027 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 (1st & 2nd year) or $5000 (3rd year & above) in additional Federal Direct Unsubsidized Loan
- Yearly limit of $20,000; Lifetime limit of $65,000
- 2026-2027 interest rate is 8.94%; with 4.228% origination fee

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 2027 Payment Plan opens April 2027 – 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.

2027-2028 Application will be available at studentaid.gov in April/May 2027

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

Recommended that families not begin applying until March 2027

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 1st
- In most cases, families will have a financial responsibility. Discuss costs and options as a family.
- The earlier you start with the process, the better.
- Keep an eye on your emails for any additional information our office may need.
- PSU will review your FAFSA to determine aid once you are **accepted** to the University
- Financial Aid decisions are sent on a rolling basis
- Visit the school website for information about the financial aid process and requirements (go.plymouth.edu/aid)

Contact Information

Student Financial Services
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