

Important Dates

- **Early July:** eBills are posted to PrideNET for the fall term.
 - o Complete all missing documents listed on “My Financial Aid.”
 - o Families should submit loan applications or create payment plans, if needed.
- **Aug. 1: Fall semester bill is due.**
- **Early December:** eBills are posted to PrideNET for the spring term.
- **Dec. 31: Spring semester bill is due.**

Ask Pride

- You can use our automated chatbot called Ask Pride to answer your general financial aid questions.
- Ask Pride is available at springfield.edu/askpride.

Payment Options

- You can pay directly through PrideNET.
- You can create a payment plan through PrideNET.

Loan Options

- Federal Direct Parent PLUS Loan
 - o This is a federal loan borrowed by a parent for the student’s benefit. Funds are paid directly to the school. Approval is based on a credit check.
 - o Apply online at studentaid.gov.
 - o If approved, parents may borrow up to your student’s remaining costs of attendance.
 - o If denied:
 - Appeal credit decision if credit report is not accurate (appeal through studentloans.gov).
 - Seek approval with endorser (co-signer). Obtain endorser addendum through studentaid.gov.
 - Forgo Parent PLUS Loan and your student will have additional unsubsidized federal direct student loan eligibility for the year:
 - Additional \$4,000 for full academic year as first-year and sophomore
 - Additional \$5,000 for full academic year as junior and senior

- Private Student Loan
 - o Compare different private loans options online at elmselect.com/?schoolid=631.
 - Loans may be in the student’s name or the parent’s name.
 - Most loans will require a co-signer. Approval is based on a credit check.
 - Interest rates may be fixed or variable.

Complete Missing Documents

- Accept pending financial aid, such as federal direct student loans and/or work-study, through “My Financial Aid-View and Accept Awards.”
- View your student’s missing documents through “My Financial Aid-Required Documents and Important Messages.” Links are provided to:
 - Federal Direct Student Loan Master Promissory Note
 - Federal Direct Student Loan Entrance Counseling Session
 - Annual Student Loan Acknowledgement
 - Verification Worksheet (if required)
- o If tax return transcripts are being requested:
 - Update and resubmit parent and/or student financial information via the Free Application for Federal Student Aid (FAFSA) at studentaid.gov using the IRS Data Retrieval Tool to transfer income tax information directly from the IRS to FAFSA. Do not change information after transfer.

Or

- Request the appropriate Tax Return Transcript online at irs.gov/individuals/get-transcript. Keep the original for yourself and mail or fax a copy to our office or upload a copy via “My Financial Aid.”

- o Follow instructions for any other missing documents, upload via “My Financial Aid,” or send to our Office of Financial Aid:

financialaid@springfield.edu
Fax: (413) 748-3462

Office of Financial Aid
Springfield College
263 Alden Street
Springfield, MA 01109-3797
(413) 748-3108

My Financial Aid and General FAQ

Q. Where can I find my financial aid award to accept or decline aid?

A. After logging in to “My Financial Aid,” go to the menu button in the top left corner of your screen. Select “View and Accept Awards”: All grants, scholarships, and merit awards are accepted on your behalf. However, you are required to accept or decline loan or work study offered as part of your award.

Q. Is my file complete with the Office of Financial Aid?

A. After logging in to “My Financial Aid,” go to the menu button in the top left corner of your screen. Select “Required Documents and Important Messages.” This page will show documents that have been requested by the office and their current status of either received or not received. You can also review messages directly related to your award.

Q. What are the next steps?

A. Once you have submitted all the documents requested as part of your financial aid application your financial package will be reviewed and finalized. Accepted student aid will show as pending financial assistance on your student’s eBill in July. Pay or create financial arrangements (i.e., create a payment plan or apply for a Federal PLUS loan, or a student alternative loan) for any balance remaining by the bill’s due date. Grants and loans are scheduled to be disbursed to your student’s account at Springfield College shortly after the add/drop period ends in September.

Federal Work-Study FAQ

Q. How do I find a job?

A. Students who have been awarded Federal Work-Study can search for jobs through PrideNET (the site opens at the start of the academic year) or attend a job fair held at the beginning of the fall semester. Students must apply for jobs of interest through PrideNET. Next, department staff will select students to interview. Students accepting jobs must do so through PrideNET. All students must complete a federal Department of Homeland Security I-9 form and W-4 form before beginning work.

Q. Is work study deducted from my tuition bill?

A. Work study is an earnings potential for the upcoming academic year and not a guarantee. Students are paid directly for the hours they work and work study is not deducted from their bill for tuition. However, students may elect to use payroll deduction to have a portion or all of their work-study check credited to their bill.