

## HOW TO APPLY — RETURNING STUDENTS

1. Complete the [FAFSA](#) (Free Application for Federal Student Aid) —  
To be determine eligibility for federal, state, or institutional gift aid, you **MUST** file the FAFSA  
  
A PIN to electronically sign is required of both parents and students for the on-line application. You can request a PIN at [www.pin.ed.gov](http://www.pin.ed.gov).  
  
Valparaiso University federal school code is 001842
2. Verification Process —  
  
After Valparaiso University has received your FAFSA information, we may be required to ask for additional documentation, such as federal tax returns, W-2's, and our verification worksheet. If you have been selected, please return the requested documentation to the Financial Aid Office as soon as possible so we would be able to complete your student's award. Lateness of sending in the material could hold up your financial aid eligibility. Only those selected and contacted by our office need send in the above material.
3. Sign the Master Promissory Note (if you had not signed previously) —  
  
Students receiving a Federal Direct or Federal Perkins Loan for the first time must sign a Master Promissory Note. This note details your wish to accept the loan and understand your obligation to pay it back when you graduate or drop below half-time status.
  - Federal Direct Loan prom notes can be signed electronically any time. [Click here to begin.](#)
  - Federal Perkins Loan prom notes can be signed electronically at [www.signmyloan.com](http://www.signmyloan.com) after you receive an e-mail that the promissory note is ready to be signed.
4. Complete Entrance Counseling (if not completed previously) —  
  
The government requires first time borrows of the Federal Direct Loans to complete [entrance counseling](#) to ensure you understand the conditions of your loan before you accept the funds. It is a one time only 15-20 minute on-line tutorial.
5. Apply for Alternative Loans, the PLUS Loan, or sign up for a Payment Plan —  
  
If after you receive your financial aid letter and you still have costs not covered by your current aid, the student may apply for an alternative student loan to cover the rest of their balance. The parent may also apply for the Federal parent PLUS loan or you may set up a payments plan. Information about alternative loans, the PLUS loan, and payment plans will be sent with the student's award letter.

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