

## LOAN PROGRAMS

Valpo participates in federal and private loan programs, as well as offering several endowed loan programs. Loans based on need do not accrue any interest while the student remains in school at least 1/2 time, and all loans have competitive interest rates. Loans are available for both student borrowers and parents of students.

NOTE: many options on some of the federal sites require a US Department of Education PIN.

- [Request a PIN](#)

## Student Loans

- [Federal Direct Student Loan](#)
- [Federal Perkins Loan](#)
- [Federal Direct Graduate PLUS Loan](#)
- [Private Alternative Loans](#)

## Parent Loans

- [Federal Direct PLUS \(Parent\) Loan](#)
- [Non-Federal Options](#)

## Promissory Notes for Federal Loans

- [Federal Direct Student Loan](#)
- [Federal Perkins Loan](#) (you will get an e-mail from [SignMyLoan.com](#) when the prom note is ready to be signed)
- [Federal Direct Graduate PLUS Loan](#)
- [Federal Direct Parent PLUS Loan](#)

## Other Loan Resources

- [Direct Loan Servicing Center](#) This is the main site for Direct Loans.
  - o Check your account.
  - o complete entrance and exit counseling
  - o view account balance, make an online payment and view payment history
  - o and much more...
  - o You must have your federal PIN available to access your account.
- [National Student Loan Clearinghouse](#)
  - o View your enrollment information that VU has provided to the loan clearinghouse.
  - o View the student loan deferment notification that the clearinghouse has provided to your lenders.
  - o View/Print the proof of enrollment/enrollment certificate that you may need to provide to your health insurer and other providers of student services or products.
  - o View specific information about your student loans using Loan Locator.

- o You will use your VU e-mail log-in information to access your account.
- [Budget Worksheet/Loan Calculator](#) The Budget Worksheet determines expenses and income in order to create a budget for college. Use the Loan Calculator to determine your payments under each of the repayment plans.
- [Loan Repayment Information](#) Provides the average loan debt of Valparaiso University graduates and average monthly payments for the current graduating class. Also provides link for Loan Calculator.
- [National Student Loan Data System](#) The National Student Loan Data System (NSLDS) is the U.S. Department of Education's central database for student aid. NSLDS Student Access provides recipients access to inquire about their Title IV loans and/or Pell grant data.
- [Cancellation/Deferment Options for Teachers](#)
- [Nursing Education Loan Repayment Program](#)

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