It is not uncommon for families to need help with financing the difference between their student’s financial aid and the actual costs of attending Norwich. The information below will provide some alternate financing options for you to consider. A worksheet to help you estimate your out-of-pocket balance for the year is on the other side. Please be sure to contact the Office of Student Financial Planning at (802) 485-3015 with any questions.

**Tuition Payment Plan**
Norwich University offers an interest-free installment payment plan to help students and parents make their education affordable. The plan permits payment of tuition, fees, room and board in monthly installments over the course of the academic year instead of one lump sum prior to the start of the semester. For more information and to fill out an application, go to: www.norwich.edu/bursar/installment.html

**Federal Direct Parent PLUS Loan**
Parents of dependent students may cover educational expenses with a Federal Direct Parent PLUS loan. Parents may request to borrow an amount up to our financial aid Cost of Attendance minus any other financial aid their child may receive. The Direct PLUS loan is a credit based loan. If a parent is denied a PLUS loan, a student may be eligible for an additional Unsubsidized Stafford loan.

**Alternative Loans**
Alternative loans may be used to supplement the difference between a student’s financial aid award and the total cost of their education when all other options for funding have been exhausted. If you are thinking about applying for an alternative loan, be sure to borrow only what you need. Make sure that you exhaust all of your low interest rate federal education loan options, and research alternative loan programs to find the one that best suits your needs. For more information about Alternative loans, go to: http://www.norwich.edu/undergraduate-admissions/financial/scholarships-loans/alternative-loans/

**Applying for a Federal Direct Student Loan or a Parent PLUS Loan**
If you plan to borrow a Federal Direct Student Loan or a Parent PLUS Loan, please complete the following steps:

- Go to netpartner.norwich.edu, Norwich University's Online Financial Aid System to view and accept your financial aid awards. Students will use NetPartner to accept and/or decline their financial aid awards each year while enrolled at Norwich University.

- Under the Documents Tab in NetPartner, click on the link to www.studentloans.gov, and sign in using your Personal Identification Number (PIN) assigned to you during the FAFSA application process. If you do not know your pin, you can visit www.pin.ed.gov. Once signed in, you will need to complete the following steps.

- Students who plan to borrow a Direct Subsidized or Unsubsidized Direct Loan should complete both the Direct Loan Entrance Counseling session and sign the Master Promissory Note (MPN). The Student Financial Planning Office will receive notification that you have completed your counseling and have signed your MPN. Completion of these steps will satisfy the requirement while enrolled at NU.

- A Parent who wishes to apply for a PLUS loan must sign in to www.studentloans.gov using their own SSN and PIN, then complete a PLUS Request, and finally sign a MPN (Master Promissory Note) for a PLUS. The PLUS Request process will inform you of your eligibility status, and allow you to indicate the amount that you wish to borrow. The Student Financial Planning office will receive notification that you have completed your MPN and submitted your request. If you are denied the Parent PLUS Loan, we will be in contact with you to confirm whether you will be appealing the decision, obtaining the endorser or requesting the additional Unsubsidized Loan funds for your student. The PLUS Request process will need to be completed each year that you wish to borrow the loan.

**Other Helpful Online Resources**
- www.studentaid.gov
- www.studentloans.gov
- www.fafsa.ed.gov
- www.facebook.com/FederalStudentAid
- www.twitter.com/FAFSA