It’s now time to finalize your financing plans for your first year at The University of Scranton. To assist you, we are providing step by step instructions leading with direct payment and extended repayment options, and concluding with student and parent loans.

**Payment to The University of Scranton**

1. **Fall payment due August 2015; Spring payment due January 2016 (reference actual invoice)**
2. **Mail check or money order with Invoice and Remittance Form**
3. **ACH and credit card payment options available at my.scranton portal**

**ECSI Ten Month Payment Plan – Enrollment now open**

- **Parents** must apply at ecsi.net/scranton
- **First monthly payment is due by July 15, 2015**
- **$60 enrollment fee required**
- **Allows ten no interest monthly payments instead of making lump sum direct payments**
- **May combine interest-free payments with smaller loans to maximize your savings**
- **Determine the full amount needed for the entire academic year when applying**

**Federal Direct Stafford Loan Program – Requirements now available for completion**

- **Students** must complete:
  - Entrance Counseling
  - Master Promissory Note (MPN)
- **Go to scranton.edu/financialaid and click on Loans & Financing Options to complete**

**Federal Direct Parent PLUS Loan Program – May apply now**

- **Parents** must complete:
  - Federal Direct Parent PLUS Loan Request Form
  - Master Promissory Note (MPN)
- **Go to scranton.edu/financialaid and click on Loans & Financing Options to complete**
- **For denied PLUS Loans, there are three options:**
  - Credit-worthy endorser may be obtained
  - Appeal the credit decision by calling 1-800-557-7394
  - Request the additional Direct Unsubsidized Stafford Loan of $4,000 for freshmen
- **Determine the full amount needed for the entire academic year when applying**

**Alternative Loan Program – May apply now**

- **Student and credit-worthy co-signer** must apply at scranton.edu/financialaid and click on Loans & Financing Options
- **Apply early, be proactive and contact lender throughout the process**
- **Determine the full amount needed for the entire academic year when applying**

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**FINANCIAL AID**

- Phone: (570) 941-7701 or 1-888-SCRANTON, Option 2
- Fax: (570) 941-4370
- Email: finaid@scranton.edu
- Website: scranton.edu/financialaid

**BURSAR**

- Phone: (570) 941-4062 or 1-888-SCRANTON, Option 3
- Fax: (570) 941-7595
- Email: bursar@scranton.edu
- Website: scranton.edu/bursar
Family Financing Plan (FFP)
RECORD & KEEP THIS COPY

To better assist you in completing your financing plan please carefully review the enclosed financial aid award letter and Family Financing Plan (FFP) and then provide us with a preliminary indication of your financing plans by returning the enclosed FFP Reply Form prior to July 1, 2015. You will receive an official invoice from our Bursar in late July with complete instructions on payment. Most financing options, such as the ECSI ten monthly payment plan, the Parent PLUS Loan and private educational loans, require early planning. Your reply will help us guide you through the process. Please check below all the financing options you expect to use and the annual amount from each source:

- **Payment directly to The University of Scranton**
  - Includes 529 Plans
  - Expected annual amount $________________
  - Refer to Family Financing Plan (FFP) Step 3

- **ECSI Ten Month Payment Plan**
  - Must enroll at [www.ecsi.net/scranton](http://www.ecsi.net/scranton)
  - Expected annual amount $________________
  - Refer to Family Financing Plan (FFP) Step 3

- **Federal Direct Stafford Loan included in the accompanying award letter.**
  - To decline or change the amounts listed, complete the enclosed Status Update Form and return with this form.
  - Students must complete Entrance Counseling and Master Promissory Note at [scranton.edu/financialaid](http://scranton.edu/financialaid), Click on Loans & Financing Options

- **Federal Direct Parent PLUS Loan**
  - Must apply at [www.scranton.edu/financialaid](http://www.scranton.edu/financialaid), Click on Loans & Financing Options
  - Expected annual amount $________________
  - Refer to Family Financing Plan (FFP) Step 3

- **Alternative Loan Program**
  - Must apply at [www.scranton.edu/financialaid](http://www.scranton.edu/financialaid), Click on Loans & Financing Options
  - Expected annual amount $________________

- **Own Private Loan** (Home Equity, Personal, etc.)
  - Expected annual amount $________________

- **Private Outside Scholarship/Grant Awards**
  - Please list any Private awards on the Status Update Form and return with this form.
  - Expected annual amount $________________