

# FLEXIBLE, AFFORDABLE EDUCATION



## OPTIONS TO HELP COVER YOUR BALANCE

### 1. Pay balance in full each semester

The fall balance is due August 1 and the spring balance is due January 1. Payment can be sent directly to the Office of Student Accounts at 155 Miami Street, Tiffin, OH 44883 or through the self-service portal.

### 2. Tiffin University payment plan

Tiffin University offers a tuition payment plan as an interest-free way to break down your education expenses into easy-to-manage installments, rather than one lump-sum payment. Students will be able to arrange their plan after July 1. When choosing a payment plan, you can have up to 10 payments to cover the annual balance, as long as the first payment is made by August 1. If you need more information, please contact the Office of Student Accounts at 1.800.968.6446, ext. 3052.

### 3. Private Loans

Private alternative loans are offered through various financial institutions. Most students will need a credit-worthy co-signor to qualify. The co-signor does not need to be a parent. Private loans are credit-based loans in the student's name. Most of these loans offer deferment of repayment until six months after graduation or until six months after falling below half-time status as a student. When considering this option, please compare repayment options, interest rates and the origination fees of each loan.

Students can choose to borrow from any lender that they prefer, but Tiffin University has chosen these lenders because they have great customer service and a great reputation with working with students.

#### Preferred Lenders:

- Citizens Bank
- CU Student loans
- Discover Student Loans
- PNC Bank
- Sallie Mae
- SunTrust Bank

Please visit their websites to compare the lenders, their disclosure terms and conditions to determine which one fits your needs. You can also apply and review these terms and conditions on our website or through FastChoice at [choice.fastproducts.org/FastChoice/home/312100/1](http://choice.fastproducts.org/FastChoice/home/312100/1). Once approved, the Financial Aid Office is notified of the approval and the amount. Most of these funds will be received by the School electronically.

*\* If you will be attending TU in both the fall and spring semesters, please apply for a loan in the amount you would like for the entire academic year (we will split that amount evenly between fall and spring semesters). Please remember to accept your Federal Direct Loans before you decide on an alternative loan.*

### 4. Federal Parent PLUS Loan

The Federal Direct PLUS (Parent Loan for Undergraduate Students) is a federal loan available to parents of dependent undergraduate students enrolled at least half time. If a parent is approved, the parent can borrow enough to cover the balance. This loan can be taken only in the parents name and cannot be transferred to student.

#### 4. Federal Parent PLUS Loan *(continued)*

If a parent applies for and is denied a parent plus loan, the student may qualify for up to an additional \$4,000 as a freshman or sophomore and an additional \$5,000 as a junior or senior in a regular federal unsubsidized loan.

The parent plus loan application can be found at [studentaid.gov](http://studentaid.gov).

#### 5. On-campus/Off-campus Employment

Tiffin University students can apply for jobs on or off campus to help pay towards a balance. Students can also work during breaks in a semester and during the summer to help pay toward their account.

#### 6. Scholarship Opportunities

You should also research scholarship opportunities through local organizations in your community. These may include public libraries, service organizations such as Rotary or VFW, employers and religious organizations. Check with your city or county for scholarships, guidance counselors and the websites [fastweb.com](http://fastweb.com), [collegeboard.com](http://collegeboard.com), [finaid.org](http://finaid.org) and [facebook.com/TUFinancialAid](https://facebook.com/TUFinancialAid).

#### 7. Ways to save

There are many opportunities to save money on college expenses:

- If you are living on campus, choose the most affordable option.
- Order your books used or rent them online. Popular sites include [chegg.com](http://chegg.com), [ebay.com](http://ebay.com) and [bkstr.com/tiffinstore](http://bkstr.com/tiffinstore).
- Make sure all of your financial aid documents are completed and you have either paid the balance, set up a payment plan and are up-to-date on payments, completed a parent plus loan, or completed an alternative loan by August 1.
- Don't drop classes - you could end up having to pay to take them again in the future.

#### 8. Meet the Financial Aid Counselors

##### Shantel Weaver, Counselor

*for students with last names that start A-G*  
[weaversg@tiffin.edu](mailto:weaversg@tiffin.edu)

##### Katie Vogel, Counselor

*for students with last names that start H-N*  
[vogelk@tiffin.edu](mailto:vogelk@tiffin.edu)

##### Beth Leary, Counselor

*for students with last names that start with O-Z*  
[learybl@tiffin.edu](mailto:learybl@tiffin.edu)

