You can view your financial aid offer any time at My.IllinoisState.edu under the Finances tab. Any subsequent financial aid updates will be reflected in My.IllinoisState.edu and notification will be sent by email to the student.

Each year you need to complete a FAFSA application at StudentAid.gov beginning October 1st to be considered for federal, state, and institutional financial aid.

**Additional Financing and Payment Options**

- **Parent PLUS Loan Program** Parent Loan for Undergraduate Students (PLUS) is a loan program through the federal government that allows parents to borrow to help cover their student’s educational expenses. The student must be considered a dependent student for the parent to qualify to borrow. Applications are completed with the federal government online at StudentAid.gov. Applications are available beginning mid-April and require the FAFSA to be completed. The parent borrower will apply with their FSA ID username/email and password. Approval of this loan will be determined immediately upon submission. If the parent is approved and wants to borrow the PLUS loan, they will also need to sign a Master Promissory note online at StudentAid.gov. If a parent is not approved for the PLUS loan, they will be provided a list of options including appealing the credit decision, pursuing an endorser (cosigner), or indicating that they no longer wish to pursue the PLUS loan. If a parent is not approved for the loan and chooses to no longer pursue the loan, the student can be offered up to $4,000 in additional direct unsubsidized loan funds for the academic year.

- **Alternative/Private Loan** Various private banking institutions offer student loans to credit-worthy applicants and co-signers. The interest rates vary and may be much higher than the rates of federal loans, so please investigate your federal loan options before choosing an alternative loan. Applications are submitted directly through the lender chosen. Information can be found on the Financial Aid Office website at FinancialAid.IllinoisState.edu/Loans for you to review.

- **Student Employment** Illinois State University is proud to employ over 6,000 students. On-campus jobs are posted on the Human Resource Office website Jobs.IllinoisState.edu. Most positions are open to any student who is interested in applying. Some jobs listed may stipulate that Work Study is required to apply. A student can determine if Work Study has been offered by referring to their financial aid offer.

- **Private Scholarships** Scholarships are subject to various deadlines and requirements, so students are encouraged to search early and often. Scholarship opportunities can be found under the “Scholarships” tab on the Financial Aid Office website. If you receive a private scholarship, you must submit your scholarship check to the Financial Aid Office to have it processed and applied to your account. Checks can be mailed to the Financial Aid Office address listed below with the student’s university ID number.

- **Payment Plans** The Student Accounts Office bills charges for tuition, mandatory fees, housing (on-campus only) and meal plans (if applicable) each semester. Students can review their billing statements in their online billing portal. You may choose to pay the full balance of your account on your first bill of each semester or pay according to the payment plan installments. If you choose to pay according to the payment plan, you will be assessed a payment plan convenience fee. Billing, payment plan information and due dates are available for review at StudentAccounts.IllinoisState.edu or by calling the Student Accounts Office at (309) 438-5643.