



Gardner-Webb University makes every effort to assist students in securing the necessary resources to afford a Gardner-Webb education. The University provides various forms of financial aid to bridge the financial “gap” between the Cost of Attendance and the amount the student and/or parents can reasonably be expected to provide. The deadline to file your FAFSA each year is May 28. Additionally, the deadline to submit an Alternative Loan or Parent PLUS Loan application for the upcoming academic year is June 15. In accordance with new University policy, all students must have payment arrangements in place for the fall semester by July 1. Failure to meet billing deadlines may result in the cancellation of class schedules and housing assignments. Please refer to the University’s billing policy for complete details.

### **Options for Bill Clearance and July 1 Payment Deadline:**

#### ● **Federal Direct Parent PLUS Loan for Undergraduate Students**

- *Completing your application:* In order to determine eligibility for a PLUS loan, the Parent Borrower must first initiate a credit check. The credit check is completed online, and results are made available to both the Parent Borrower and Gardner-Webb. If the credit check is approved, the Parent will be prompted to complete the Federal Direct PLUS Loan Master Promissory Note (PMPN). If the credit check is not approved, results are also provided to the Parent Borrower and Gardner-Webb. In the case where the credit is not approved, the student may be eligible to borrow additional Direct Unsubsidized Stafford Loan funds.
- *Information You Need Before Getting Started:*
  - FSA ID
  - Driver’s License Number
  - Two references with complete addresses
  - Additional Income and Employment Information
- *Please follow the link to get started: [www.studentaid.gov](http://www.studentaid.gov)*
- ***First time federal loan borrowers may apply for a maximum amount of \$20,000.***

#### ● **Alternative Loans**

- Alternative Loans are an option when additional funding is needed to meet your educational expenses. Gardner-Webb University does not have a Preferred Lender List; therefore, we do not promote or endorse any specific lender. Students are free to choose any lender they wish. We may ask for additional information regarding your lender before completing certification of your Alternative Loan.
- *To determine which private loan best meets your needs:*  
<https://choice.fastproducts.org/FastChoice/home/292900/1>

#### ● **Gardner-Webb University Monthly Payment Plans**

- Information shown on your online billing screen will include more specific information concerning billing and payment issues including the payment due date, fees and interest associated with the Monthly Payment Plan, and any penalties for late payment
- You can access detailed Online Billing instructions for your particular program by visiting <https://gardner-webb.edu/admissions-aid/financial-aid/payment-plans/> and more information about bill clearance deadlines at <https://gardner-webb.edu/admissions-aid/financial-aid/payment-plans/bill-clearance/>.