PAYMENT INSTRUCTIONS

- Follow these steps to Make a Payment:
- 1. Login to the HU Experience
- 2. Click on your profile icon (initials) in the top-right corner of the screen
- 3. Select the Pirate Pay Card
- 4. Select “Make Payment” at the top of the page
- 5. Follow the prompts to complete the payment

INFORMATION REGARDING STEPS TO SIGN UP FOR THE PAYMENT PLAN

- Follow these steps to sign up for the Installment Payment Plan:
- 1. Login to the HU Experience
- 2. Click on your profile icon (initials) in the top-right corner of the screen
- 3. Select the Pirate Pay Card
- 4. Select “Payment Plans” at the top of the page
- 5. Click on the Enroll Now button
- 6. Follow the prompts to complete enrollment
- 7. Review your payment plan agreement – Click “I agree to the terms & conditions” – Select Continue
- 8. You will then receive confirmation of your enrollment in the Installment Payment Plan

Federal Direct Parent PLUS Loan

Federal Direct Parent PLUS Loans are credit-based loans available to parents of dependent undergraduate students. To receive loan funds, the student must be **enrolled at least half-time** and remain in **good academic standing**.

How to Apply

1. **Complete the FAFSA**
    - Submit the Free Application for Federal Student Aid (FAFSA) through the U.S. Department of Education.
2. **Review Your Financial Aid Eligibility**
    - After the FAFSA is processed, the student will receive a Student Aid Report (SAR).
    - Hampton University will review the student's eligibility and post any financial aid awards in the **HamptonU Experience**.
    - The student must:
        - Complete any outstanding financial aid requirements.
        - Accept the offered financial aid in the HamptonU Experience.
3. **Complete the Parent PLUS Loan Requirements**
   Before the loan can be processed:
    - The student must **accept the Parent PLUS Loan** in the HamptonU Experience.
    - The parent must complete the following at **StudentAid.gov**:
        - Parent PLUS Loan Application
        - Master Promissory Note (MPN)
    - Completing the application authorizes the U.S. Department of Education to perform a credit check.
4. **Loan Processing**
    - Hampton University submits the approved loan to the U.S. Department of Education.
    - Parents may request a specific loan amount. If no amount is requested, the university will process the maximum amount offered in the student's financial aid package.

If the Parent PLUS Loan Is Approved

- The U.S. Department of Education will notify both the parent and Hampton University.
- Loan funds will be disbursed according to the university's disbursement schedule.

If the Parent PLUS Loan Is Denied

Parents have the following options:

- **Student Receives Additional Unsubsidized Loan**
    - The student may qualify for an additional Direct Unsubsidized Loan based on their academic classification.
    - The student must submit a **Request for Additional Unsubsidized Stafford Loan Due to Parent PLUS Denial** to the Financial Aid Office.
    - If the PLUS Loan is later approved, the additional unsubsidized loan may be reduced or canceled.
- **Appeal the Credit Decision**
    - Parents may appeal the denial with the U.S. Department of Education within **30 days**.
    - Additional documentation may be required.
    - If approved on appeal, the student is no longer eligible for the additional unsubsidized loan.
- **Apply with an Endorser**
    - Parents may obtain an eligible endorser (co-signer) through the U.S. Department of Education.
    - If approved with an endorser, the student is no longer eligible for the additional unsubsidized loan.
- **Request Reconsideration**
    - Some denied applicants may receive a notice from the U.S. Department of Education inviting them to request reconsideration.
    - For assistance, contact the **Student Loan Support Center** at **1-800-557-7394**.