2027-2028
Step-by-Step to Financing a Curry College Education

Follow the steps below to successfully apply for financial aid and explore all the available financing options for which you may be eligible.

Step 1: Obtain an FSA-ID (October/November)

- At least one parent who will be providing their information on the Free Application for Federal Student Aid (FAFSA) and the student need to obtain their own FSA-ID.
- FSA-ID's can be created at studentaid.gov.
- Once the FSA-ID's are active, move on to step 2.

Step 2: Complete the Free Application for Federal Student Aid (FAFSA) (Available October 1)

- The FAFSA is required for all colleges and universities to determine your eligibility for state and federal financial aid programs. Additionally, Curry uses the FAFSA to determine your Curry need-based grant eligibility.
- FAFSA can be completed online at studentaid.gov beginning October 1.
- Curry's federal code number is 002143.

Step 3: Receive Your Award Letter (In December)

- Your Curry Award Letter informs you of your eligibility for state, federal, and institutional (funds from Curry) aid that you are eligible for. The Award Letter will also include any scholarships and awards you were offered from the Admission Office.
- Check the upper right corner of the letter to see if the award is Estimated or Official. Estimated means there is additional information needed for your financial aid application before the award can be official. Official awards indicate there is no other information required at this time to determine your aid eligibility. To determine what additional information is required for estimated awards, please check the Finance tab on myCurry or contact the Student Financial Services Office at 617-333-2354 or fin-aid@curry.edu.
- Included with your award letter is an Award Guide that provides information on the specific awards you received. Also included is a Change Form that allows you to decline or reduce loans and work-study awards that may have been part of your aid package.

Step 4: Review Costs (January/February)

- On the back side of the Award Letter you will see the estimated breakdown of cost for the academic year. The costs include tuition, room & board (if applicable), and mandatory fees. You will also see the amount of aid you have received along with the estimated remaining balance. This is an estimate of your out-of-pocket billed costs. You will also need to purchase books each semester. Books on average cost $1,200 for the year.

Step 5: Develop a Financing Plan (March/April)

- If you need to finance your portion of the remaining cost, now is the time to explore options.
  - Start by visiting the Affordability For Future Students section of the Curry website. Here you will be able to read about how two Curry students and their families financed their education.
  - We recommend reviewing our PowerPoint presentation *Financing a Curry College Education–Putting the Pieces Together* located at Affordability For Future Students.
  - Review our Resources To Finance A Curry Education Guide https://www.curry.edu/admission-and-aid/tuition-and-financial-aid/student-loans which provides details on the monthly interest free payment plan along with private and federal parent loan options.
- Many Curry families use a "combination" of a monthly payment plan and a private or PLUS Loan to finance their student's education. This allows for less borrowing!

Step 6: Put Your Financing Plan into Action (May/June)

- Begin applying for private or PLUS Loans and/or initiate your payment plan. We strongly encourage you to finance your remaining balance for the entire year not for just the semester.
- Refer to the back page of the award letter which has a breakdown of costs and your estimated out of pocket balance for the entire year. This will assist you in determining the annual amount to finance.
- All loan and payment plan applications can be completed online directly at the provider's site.
- Complete Direct Loan requirements. If accepting the Direct Loan(s) the following requirements: Master Promissory Note (MPN) and Entrance Counseling need to be completed. All of these requirements can be completed on-line at studentaid.gov. Curry will be notified electronically that these requirements have been completed.

Step 7: Review These Important Dates

- Mid-June – Fall 2027 semester bills are mailed.
- Mid to Late June – Establish fall payment plan with Flywire.
- Mid-July – Fall semester bills are due.
  - By the mid-July date, the fall bill must be settled (paid in full, payment plan or certified private or PLUS Loan).
- October 1 – File 2028-29 FAFSA at studentaid.gov.
- Mid-November – Spring 2028 semester bills are mailed.
- Late November – Establish spring payment plan with Flywire.
- Mid-December – Spring semester bills are due.
  - By the mid-December date, the spring bill must be settled (paid in full, payment plan or certified private or PLUS Loan).

If you have any questions along the way, please contact the Student Financial Services Office at fin-aid@curry.edu or 617-333-2354

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