



May 12, 2025

Greetings from the Office of Financial Aid!

Just a few months remain until the fall semester begins! If you plan to take advantage of Federal Direct subsidized/unsubsidized student loans, now is a good time to visit your my.heidelberg.edu account to accept all or a portion of your loans. Once you have accepted the loans, new requirements will be added to your checklist asking you to complete the mandatory Entrance Counseling and Master Promissory Note (MPN). To complete these, you will visit www.studentaid.gov and log in using your FSA ID. Both requirements will be completed online and will be sent to our school electronically.

The Interest rate has not yet been announced for the 2025-26 year for the Federal Student and parent loans. The current rate for a Federal subsidized/unsubsidized loan for undergraduates is 6.53% and 8.08% or unsubsidized graduate loans with a 1.057% origination fee. The current rate for Federal Direct Parent Loan or Grad PLUS is 9.08% with a 4.228% origination fee.

You may have other financial aid-related paperwork or processes to complete so be sure to check your portal and Heidelberg email regularly.

Want to see what you still need to do?

- Log into your my.heidelberg.edu account
- Click on the financial aid tile
 - Click on Home to view any outstanding requirements
- Click on Offer to view your financial aid package
- To accept or decline your loans click Take Action and use the drop down menu to accept, decline, or modify your loan
- Click submit

We know it can be confusing, so we are here to help! Please email us at financial-aid@heidelberg.edu with your questions.

In Berg Pride,

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