



Good afternoon,

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](https://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](https://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 expected interest rate for Federal undergraduate loans for the 2026–27 academic year is 6.52% for both subsidized and unsubsidized loans, with a 1.057% origination fee. The expected interest rate for Federal graduate unsubsidized loans is 8.07%, also with a 1.057% origination fee.

The current interest rate for Federal Direct Parent PLUS Loans is 9.07%, with a 4.228% origination fee. Origination fees are reevaluated each year on October 1. Due to changing Federal regulations, Graduate PLUS loans are now only available to students who are determined to be legacy borrowers. Check with your financial aid office to determine whether you qualify for legacy status.

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](http://my.heidelberg.edu) account (using your NetID Info)
- 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](mailto:financial-aid@heidelberg.edu) with your questions.

In Berg Pride,

Cathy H. Belfiore  
Director of Financial Aid  
419-448-2293  
[financial-aid@heidelberg.edu](mailto:financial-aid@heidelberg.edu)

[Previous New Student  
Emails](#)

[New Student Checklist  
Info](#)

### **Campus Contact List**

Office of Admission: 419-448-2330 Admission, Orientation & General Questions  
Owen Center: 419-448-2301 Academic Advisor & Scheduling  
Financial Aid: 419-448-2293 FAFSA, Scholarship & Loans  
Business Office: 419-448-2000 Billing & Payment Plans  
Residence Life: 419-448-2214 Housing  
Health Center: 419-448-2041 Health Forms

**Heidelberg University**  
310 East Market Street  
Tiffin, Ohio 44883