

Student financial aid requests still taken

By MARY LANNON
Collegian Staff Writer

Loan applicants may complain about the amount of time it takes to send in a loan application and receive aid, but by planning ahead and filling out the proper forms, students needing financial help can get assistance in paying for their college education.

Students seeking aid for both fall and spring semesters can apply until the end of the school year. Students applying only for Fall Semester aid should apply as soon as possible, Robert Evans, University financial aid director, said.

The Pennsylvania Higher Education Assistance Agency announces the Fall Semester application deadline in October, and it is usually 30 days before the semester ends, he added.

Three institutions — the University, the government and a bank process — play a role in the loan application process.

To begin the procedures for a Stafford loan and any financial aid, in-state students must fill out a PHEAA grant application.

Students then send the application to PHEAA which in turn sends the application to the University's financial aid office, Evans said. After PHEAA's notification, students must sign a promissory note at their bank, Evans said.

It should take two to three weeks for the entire process — from the mailing of the application to the student receiving aid, Evans said. The

process can take longer if the application is filled out incorrectly or incompletely, he added.

Out-of-state students must wait six to eight weeks for their financial aid funds, Evans said. Because out-of-state students do not work with PHEAA, the University must mail all paperwork, rather than send it through the computer system, resulting in a longer wait, he said.

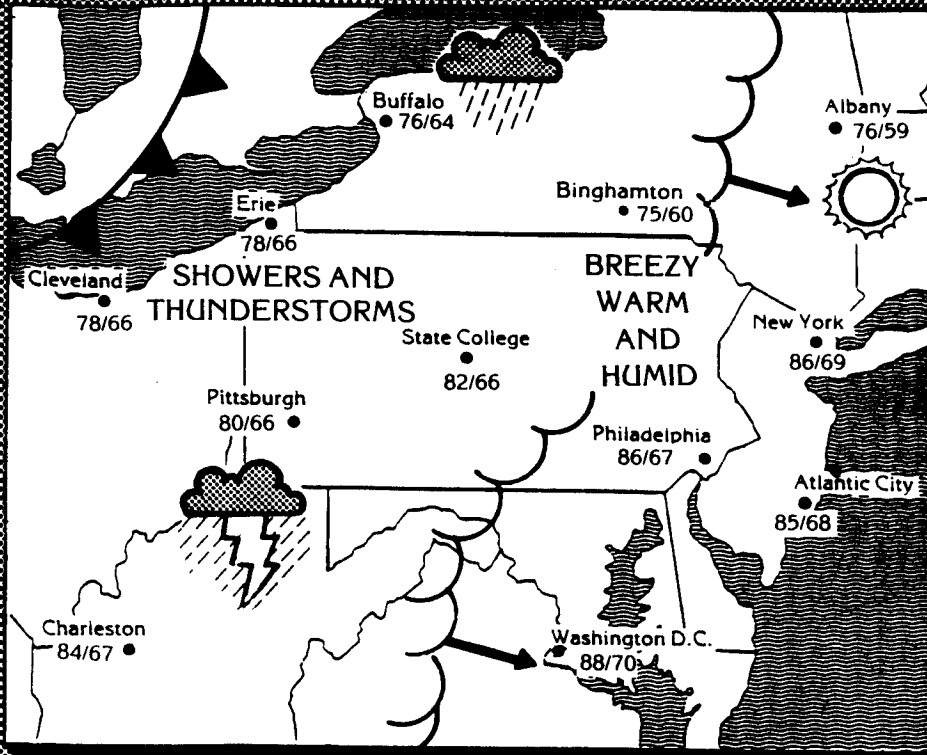
Deb McClenahan, senior teller and back-up loan officer at People's National Bank, said students must fill out an application at the bank to be considered for a loan there. The bank then sends the application to PHEAA, she said.

PHEAA and the University then determine the amount of need, if any, of the student and return this information to the bank, McClenahan said. The bank then notifies the student of the loan, she said. This process takes from six to eight weeks, McClenahan added.

Though they have the option to reject any applicant, People's National Bank accepts all state-approved applications, said Alice Johns, student loan officer for the bank.

The federal government subsidizes Stafford loans — meaning it pays interest on the loan while a student is enrolled in school, Evans said. The Pennsylvania State Higher Education Assistance Association also offers non-subsidized Stafford loans. For these loans, students must pay the interest on the loan while in school, Evans said.

WEEKEND TRAVEL WEATHER MAP



- A fast moving cold front will bring showers and thunderstorms to several areas across the travel region early this weekend
- The cold front will move off the east coast by Saturday afternoon.
- Gorgeous sunny weather will arrive for the second half of the weekend.

Collegian Graphic/Jennifer Flannery

Travel Weather Forecast

A fast moving weather system will bring changeable weather conditions to the travel region this Labor Day weekend. Canadian high pressure with clear skies and cool temperatures will move into the region late Saturday.

Traveling north to Binghamton and Albany, hazy sunshine can be expected today. Clouds and rain will move from west to east across western New York by early tonight. Temperatures will range thru the seventies in all sections.

Traveling west to Pittsburgh and Cleveland, areas of showers and thunderstorms will wet many roadways. Temperatures will range from the low 80's in West Virginia to the upper 70's near the Great Lakes.

Traveling south to Baltimore and Washington, clouds will increase across Virginia today, but rain will hold off at least until early evening. Warm, muggy conditions can be expected with temperatures in the upper 80's.

Traveling east to Philadelphia and the shore points, no travel problems are expected as well. Rain will hold off until after dark.

—by Ross Dickman

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