

## Frequently Asked Questions from Graduating Seniors

### **Q: Do I need to notify the financial aid office that I am graduating?**

*A: No, the financial aid office will receive a list of all graduating seniors however if you will be attending graduate school in the Spring you will need to inform the financial aid office so that there is no disruption with your aid package.*

### **Q: I am graduating in Fall, what happens to my Spring funding? Can I keep it?**

*A: If you are graduating in the Fall, your Spring aid will be cancelled. You may request your Spring portion of your loans be applied to Fall however this cannot be done with grant funding.*

### **Q: What happens with my loans if I don't find a job after graduating?**

*A: If you are unable to secure a job before your grace period ends you will need to contact your loan servicer. You may request a forbearance period until you find a job. You can locate your lender information on your [studentaid.gov](http://studentaid.gov) dashboard.*

### **Q: What if I can't afford my loan payment?**

*A: You may contact your loan servicer and request to be enrolled into a payment plan that fits your needs.*

### **Q: What happens to my loans if I attend graduate school?**

*A: You will be placed on in-school deferment. No payment will be required however you may pay on your loans if you desire.*

### **Q: Can I use Pell Grant for graduate school?**

*A: Unfortunately, the Department of Education does not permit Pell Grant to be used for Graduate school. Pell can only be used for first bachelor's degree. Graduate students can utilize unsubsidized student loans and Graduate PLUS loans from the Department of Education.*

### **Q: If I have a remaining semester of TOPS, can I use it to pay for graduate school?**

*A: Yes, TOPS can be used for graduate school. Students will need to enroll in a graduate program within a year of graduating. You will need to contact LOSFA (TOPS Office) to confirm your remaining eligibility then notify the financial aid office of your eligibility to ensure the award is applied to your account.*

*Didn't see your question here? Contact Us*

**Office of Financial Aid & Scholarships**

**Email: [finaid@uno.edu](mailto:finaid@uno.edu)**

**Phone: (504) 280 – 6603**

**Website: [finaid.uno.edu](http://finaid.uno.edu)**

**Office Location:**

**Earl K. Long Library**

**Privateer Enrollment Center**