An easy, step-by-step guide to the Financial Aid process for prospective and new students and their families

1 Are you eligible? Students must meet a few basic requirements before applying for Financial Aid. Most importantly, you must be accepted as a degree-seeking student to Western Michigan University.

2 Get your FSA ID To move the aid process along via the Internet, logon to fsaid.ed.gov to get your ID. This ID serves as your electronic signature along the way and will be used frequently.

3 FAFSA time In order to determine your financial need, you must complete the Free Application for Federal Student Aid, or FAFSA. For Michigan aid, the FAFSA must be completed between January 1 and March 1. Enter the WMU school code, 002330, so our office will receive your Student Aid Report (SAR). You may complete the FAFSA online at www.fafsa.gov. This is also a good time to investigate external scholarships.

4 The award Once your FAFSA has been processed, you will receive your Student Aid Report (SAR) from the federal processor. Review it, and make changes online at fafsa.gov using your FSA ID. Our office will also receive your SAR and send an award letter to you via mail. At this point, some students will be selected to submit additional verification documents. If the additional documentation results in any changes to your aid package, you will receive an adjusted award letter via email. You may go to the GoWMU portal and click on Financial Aid to see if you have additional requirements.

5 You've got mail! At this point, ALL communication from Student Financial Aid will come to your WMU email account. You should have received a Bronco NetID and a password from the WMU Office of Information Technology. Use this to logon to the GoWMU portal to access your WMU email. Check your email frequently and use GoWMU to check on the status of your aid.

6 Borrowing If your financial aid award includes a Federal Direct or Perkins loan, you must complete several requirements for your loans to pay. You must complete entrance loan counseling and sign your Loan Promissory Note online. If you have a Perkins loan, the lender will send you an email with a separate ID to use to sign their promissory note. If you would like to decline or reduce your loans, you need to complete the Financial Aid Adjustment Form.

7 Mom and Dad Parents can choose to help with your expenses by applying for a PLUS loan. They will need to sign a promissory note, too. If your parents are turned down for the PLUS loan, you may request an additional $4,000 in a Federal Direct Unsubsidized loan. To do this, you need to complete the Financial Aid Adjustment Form and check box #6.

8 More money, please! If you still need additional help, you should consider alternative loans from private lenders. We will certify an alternative loan from any private lender, however. You can find more information about alternative loans on our website.

9 Help! Feeling overwhelmed? We know the process can seem a little complicated the first time through, but we are here to help. Bronco Express offers walk-in help Monday, Tuesday, Thursday and Friday, 8 a.m.-5 p.m. and Wednesday 10 a.m.-5 p.m. in the Bernhard Center. You can also call (269) 387-6000, or email us at finaid-info@wmich.edu. Our website offers detailed information, and you can follow us on Facebook for fast, easy updates.

Sites to check out!!
wmich.edu/finaid
fsaid.ed.gov
fafsa.gov