The Office of Financial Aid and Scholarships

Our Financial Aid Advisors are available to meet with you on an appointment basis. 

**Appointments are made through Bronco Express @269-387-6000.**

You may contact us via email @ finaid-info@wmich.edu and/or visit us on the web www.wmich.edu/finaid.

Also, check us out on Facebook under WMU Student Financial Aid. Remember to check your account regularly for information and changes.

**Have financial aid forms to drop off or need forms?** Bronco Express is your on-campus first stop for Financial Aid, Billing & Payment, student account questions... and more. **No appointment needed.**

**Hours of Operation:** Mon, Tues, Thurs, Fri 8 a.m. – 5 p.m., Wednesdays 10 a.m. – 5 p.m.

**Phone 269 387-6000**

**How Do I Apply for Financial Aid?**

1. To receive any type of financial aid you need to be admitted into a degree-seeking program at WMU.

2. To receive any federal aid, most state aid, and WMU need-based grants you will also need to complete the Free Application of Federal Student Aid (FAFSA) after January 1. You can fill out a paper FAFSA or complete FAFSA online at http://www.fafsa.ed.gov. Remember, you MUST reapply each year to receive aid.

Some funds are limited so we strongly recommend that you complete the FAFSA before March 1 to ensure you receive the maximum award that you are eligible to receive. However, even if you have missed the March 1 recommended date, you can still file your FAFSA.

Don't forget -- Financial Aid is almost everyone qualifies for some kind of aid.

3. **Additional requirements** – the financial aid office may require to collect additional paperwork from students and families. This may include a copy of federal income tax transcript, and a verification form. You will receive an email to your WMU email account letting you know what forms are required to complete your financial aid. You can also check the status online at GoWMU (https://gowmu.wmich.edu).

**After I complete my FAFSA, when will I know how much financial aid will I receive?**

New students are awarded once the FAFSA results and any required documents have been received and satisfied within our office. [You must be admitted to WMU to generate a financial aid award.]

**How do I know what and how much Financial Aid I have been awarded?**

When you have been awarded financial aid, you will receive an award notice. You can view your award notice online at GoWMU. New students to WMU will be mailed one paper award notice, any changes made to that award as well as all future years award notices will be sent via email through your Western Michigan University email account.

**My Award, what does it all mean? Can I make any changes?**

You will first be awarded any grants and scholarships that you are eligible to receive. If eligible, you may be awarded work-study. Federal student loans are awarded last.

**The Student Financial Aid Adjustment Form [A-11].** You can reduce or cancel work-study any time. If you plan to reduce or cancel work-study, please advise our office as soon as possible so that funds can be awarded to another student. You may reduce or cancel loans any time prior to disbursement. **If the loan[s] has paid** to your WMU account, you must do a complete or partial cancellation within 30 days of the date the loan[s]paid.

**NOTE:** For complete or partial cancellation after disbursement, the Student Financial Aid Adjustment form must be received in the financial aid office within 30 days of the date the loans paid to your WMU account.

Forms are available at Bronco Express and online at www.wmich.edu/finaid.

**When will I receive my Financial Aid for Fall and/or Spring?** Your financial aid for the fall and/or spring semester will begin to disburse 10 days before the semester starts. Summer aid must be applied for
Electronic Refunds – Sign up on GoWMU! Students who are eligible to receive a refund need to sign up for electronic refunds (direct deposit) via GoWMU. It’s easy. Questions? Contact Bronco Express
1. Go to gowmu.wmich.edu
2. Under the Student Home tab, select Payment and Account Information
3. Select eRefunds Tab
4. Select Payment Profiles
5. Select Set Up Account

I live for the moment. If I have it $$$ I spend it. How can I budget for upcoming semesters?
For WMU Specific www.wmich.edu/finaid click on Cost of Attendance calculator.
For generic calculators go to www.finaid.org/calculators

Can I lose my Financial Aid? Yes. All students who receive financial aid are expected to meet the Standards of Satisfactory Academic Progress (SAP) to maintain eligibility for aid. Please refer to the complete SAP policy at www.wmich.edu/finaid/undergrad/eligibility.html

If you MUST.........withdraw from a class. If you are a financial aid recipient contemplating a partial or complete withdrawal, it is highly recommended that you discuss your situation with a Financial Aid Advisor before you withdraw. You may drop a class before the start of the semester. After the semester has begun, the official registration drop/add period extends five business days into a semester. 100% refund will be granted for courses dropped during this period. www.wmich.edu/registrar

OMG! Changes throughout the year? Make sure and contact Bronco Express if you experience financial hardship or difficulties. They will listen and help determine what help is available. There are situations where the information on your FAFSA does not accurately reflect a family’s ability to pay for college. These situations include: loss of employment, excessive medical bills, change in the family structure, etc.

Through the appeal process, a Financial Aid Advisor can assist you and your parents (or spouse) if you have special circumstances that may affect your financial aid eligibility or the ability to apply for financial aid. The FSS can review your circumstances and through professional judgment will determine if an adjustment to your cost of attendance or the information used on your FAFSA will impact your financial aid eligibility.

Show Me The MONEY! Scholarships @ WMU and Beyond
Academic scholarships are awarded when you are admitted to WMU. Most deadlines come before you are out of high school. Be aware of when your application needs to be in.

There are also endowed scholarships, departmental scholarships, etc. These scholarships are available to new and continuing undergraduate. You can research these scholarships and their eligibility criteria at http://www.wmich.edu/finaid/undergrad/scholarships/index.html. Also, investigate scholarships on-line. But BEWARE of scholarship scams!

Swipe & Go! Credit, what are the pro’s and con’s
One of the secrets to being smart with your money is to differentiate between good debt and bad debt

Can anyone else see my financial aid information?
In compliance with the Family Educational Rights and Privacy Act of 1974 (FERPA), your student financial and academic records may not be shared with a third party without your written consent.

If you wish for someone else to receive information about your financial aid (such as a parent or spouse) you can grant them access to view your financial aid status and/or your financial aid awards by setting them up as authorized uses. Instructions for setting up an authorized user are found at http://www.wmich.edu/registrar/authorized_user_student.html.

EMAIL Please always use your/the wmich email account and include your WIN# when you email us. This is for your protection and privacy.