

Financial Aid @ WMU: Graduate Students

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

Appointments are made through Bronco Express Phone 269 387-6000

Phone appointments are available for off campus students

Check us out on Facebook  under WMU Student Financial Aid or at www.wmich.edu/finaid.

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.

HOW TO APPLY

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, 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> [WMU School Code 002330]

Don't forget -- Financial Aid *First!* **Almost everyone qualifies for some kind of aid.**

3. **Summer applications** – if you are going to be attending during a Summer I or Summer II session and wish to use some of your financial aid eligibility for those semesters, you will need to complete the Summer I or Summer II application form. Shortly before we begin awarding for either of the summer sessions the forms will be available to pick up at Bronco Express or print it online at <http://www.wmich.edu/finaid/forms.html#application>
4. **Federal Direct Graduate PLUS Loan** – In addition to other aid, graduate students may borrow through the Federal Direct Graduate PLUS Loan program. Federal Direct Graduate PLUS loans applications are considered only if you have been awarded the maximum eligible amount in Federal Unsubsidized Loan (FDU). The Graduate PLUS Loan applications can be found at <http://www.wmich.edu/finaid/forms.html>

Grants and Assistantships AT WMU

The grants and Assistantships that are available to new and continuing graduate students are applied for and given out through the College. You can research the Assistantship program through the Graduate college and their eligibility criteria at <http://www.wmich.edu/grad/funding/assistantships.html> or by contacting your program department.

AWARD NOTIFICATION

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.

ADJUSTING YOUR AID

You will be awarded first any scholarships, assistantships, and fellowships that you are eligible to receive. Lastly you will be awarded for federal student loans.

Also, you are not required to borrow the federal student loans that you were awarded. You may reduce or cancel any loans that have not yet paid to your account.

You can reduce or cancel work-study and/or loans with the Financial Aid Adjustment Form that you can pick up from Bronco Express or print from our website at www.wmich.edu/finaid, under 'Resources', **Forms**.

You can also do a complete or partial cancellation of loans that have already paid to your WMU account by completing the Return of Disbursed Loans form. NOTE: this form must be received at the financial aid office within 30 days of the date the loans paid to your WMU account. You can pick up this form from Bronco Express or print from our website at www.wmich.edu/finaid

- **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**

MAINTAINING ELIGIBILITY

SAP – You need to maintain Satisfactory Academic Progress (SAP) to be eligible to receive financial aid. Details on maintaining SAP can be found at <http://www.wmich.edu/finaid/pdf/non-year/sap.pdf>

UNUSUAL CIRCUMSTANCES

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 Services Specialist (FSS) 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.

- There must be a good reason for any adjustment to be made.
- You will need to provide adequate proof for your appeal.
- The decision by the Financial Aid Specialist is final and cannot be appealed to the U.S. Department of Education.

AUTHORIZED USERS

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 users. Instructions for setting up an authorized user is found at http://www.wmich.edu/registrar/authorized_user_student.html.