



Financial Aid @ WMU: Graduate Students

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 Subsidized Loan (FDS) and Federal Unsubsidized Loan (FDU). The Graduate PLUS Loan applications can be found at <http://www.wmich.edu/finaid/forms.html>

SCHOLARSHIPS AT WMU

Academic scholarships are awarded when you are admitted to WMU. There are also endowed scholarships, departmental scholarships, etc. These scholarships are available to new and continuing graduate students. You can research these scholarships and their eligibility criteria at <http://www.wmich.edu/finaid/3-scholarships/scholarships.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 'Forms & Fact Sheets'

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



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/SAP-Policy.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.

MORE QUESTIONS?

For more information:

- Call Bronco Express at (269)387-6000 or visit them in the Bernhard Center, WMU Main Campus
-If further assistance is required beyond Bronco Express, you may request a sit-in **OR** phone appointment with a financial services specialist
- Email us at finaid-info@wmich.edu