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Last updated: 6/26/15
Dear WSU Student,

Welcome to Washington State University Student Financial Services! You will find that our staff is dedicated to helping you understand how to meet your expenses associated with achieving your educational goals at this unique and innovative higher education institution. We strive to provide all students fair, timely, caring, and confidential service.

Becoming a knowledgeable consumer about financial aid services and programs can help reduce stress involved in dealing with the finance side of your higher education experience. This booklet will outline the majority of the information you need on the different aid programs available, how your financial aid award was determined, and other helpful details designed to promote your success.

Financial aid is designed to help pay college expenses. Washington State University participates in all major federal, state, and institutional financial aid programs, both need-based and non-need-based. The university offers grants, scholarships, work-study, and/or loans to financial aid applicants.

Our goal is to assist you in understanding the financial aid processes, options for paying your college costs, and your rights and responsibilities as a student receiving financial aid at Washington State University. Although we encourage you to use this handbook as a reference tool and starting point, do not depend on it as your only source of information. The Student Financial Services Office at WSU is staffed with experienced professionals, who are available to guide you all year long about any aspect of the financial aid process. We're here for you!

Additionally, the financial aid website—finaid.wsu.edu—will provide you key updates and other useful student aid website links. Be sure to follow us on Facebook, Twitter, and Instagram to stay current on the latest financial aid news.

Best wishes for an enjoyable and successful experience at Washington State University!

Washington State University subscribes to the principles and laws of the state of Washington and the federal government, including applicable Executive Orders, pertaining to civil rights, equal opportunity, and affirmative action. Washington State University policy prohibits discrimination on the basis of race, sex, including sexual harassment, religion, age, color, creed, national or ethnic origin, physical, mental, or sensory disability, marital status, sexual orientation, and status as a Vietnam-era or disabled veteran in the recruitment and admission of students, the recruitment, employment, and retention of faculty and staff, and the operation of all University programs, activities, and services. Evidence of practices that are inconsistent with this policy should be reported to the Director, Office for Equal Opportunity, (1022) French Administration Building, Room 225, (509) 335-8288. This material is available in alternate format with reasonable advance request.

Like | Follow Student Financial Services
For timely financial aid and scholarship updates and helpful information please follow us on Facebook, Twitter, and Instagram!

Facebook: WSU Student Financial Services
Twitter: WSU Financial Aid
Instagram: WSU Financial Aid
Federal Educational Rights and Privacy Act (FERPA)
The Family Educational Rights and Privacy Act (FERPA) is a federal law that protects the privacy of your education records. The law applies to all schools that receive funds under an applicable program of the U.S. Department of Education. FERPA gives your parents and third party you designate certain rights with respect to your education records. These rights transfer to you as the student when you reach the age of 18 or when you begin to attend a school beyond the high school level.

When do I become an “eligible” student in respect to FERPA rights?
You are a prospective student if you are a new freshman or transfer student who has not yet taken classes at WSU and you are in one of these admissions statuses: applied, accepted, or matriculated (paid the $200 admissions tuition deposit). FERPA guidelines do not apply to you as a prospective student. You will be considered an “eligible” Washington State University student on the first day of classes for the term for which you are registered. For your protection, Student Financial Services staff cannot release specific information about your financial aid award to anyone over the phone, by email or in person without proper authorization. To grant a third party access to your student information, please go to Third Party Access under the Self Service tab listed on the Main Menu of your zzusis account.

zzusis The WSU Student Information System
As a Washington State University student, it is important to check your zzusis portal on a daily basis. Zzusis is a valuable online resource where you can access all of your personal, academic, and financial aid-related information. You will also find important WSU links, deadlines and communications on zzusis. It is advantageous for you to familiarize yourself with your zzusis Student Center. On your Student Center you can manage university related information such as your student account, admissions, personal contact information and your financial aid To Do List.

Your financial aid To Do List, located on the right hand side of your Student Center page, alerts you of important information regarding your financial aid. Any outstanding checklist items that require your attention will appear on this To Do List. It is imperative that you regularly check your To Do List so that you are able to provide Student Financial Services with all requested documentation and information in a timely manner.

If you would like to view your financial aid, click on the View Financial Aid link located within the Finances section of your Student Center and select the appropriate academic year. This will take you to your Award Summary page. On this page you may view and accept your awards as well as print off your financial aid award letter.

What’s Next After Submitting the Free Application for Federal Student Aid (FAFSA)?

- **Respond promptly.** If our office requests additional information to process your application, respond right away! A speedy response on your part ensures that your eligibility will be determined in a timely manner. Processing time varies throughout the year, so it is always best to respond as soon as possible.

- **Update your income information.** If your FAFSA was filed using estimated income and the actual amounts differ, you should update your FAFSA information and resubmit using the IRS Data Retrieval Tool. This will ensure that a more accurate financial aid award can be created for you. If for some reason you cannot use the Data Retrieval Tool, then update your financial figures on the FAFSA yourself by correcting any data as needed.

- **Report additional resources in writing.** Please notify Student Financial Services by emailing scholarships@wsu.edu when you receive other funding, such as non-university scholarships, tuition assistance from outside agencies, and so on. These resources are considered part of your total amount of financial aid. If additional financial resources arrive after your financial aid has been disbursed to your WSU Student Account, your other aid (typically loans) will be reduced to adjust for any amount that exceeds your Cost of Attendance by term. A bill could result from this award adjustment if our office is notified about these additional resources after your aid has already delivered to you.
• Take the next steps with your financial aid award. Once you have received your award email notification, you may accept, reduce, or decline the loan(s) offered online at zzusis.wsu.edu (referred to as zzusis) or by going to your local campus and speaking with a Student Financial Services representative. Grant and work-study funds are accepted automatically once awarded. If you accept loans and you are a new borrower, an email will be sent to you about the next steps to process your loans, which need to be completed in order for your financial aid funds to be delivered to you.

• Check that your aid funds were applied. Financial aid and scholarships are credited to your WSU Student Account at the beginning of each semester to help pay for tuition, fees, books, room and board, and other educational expenses. You will be notified by email when a scholarship has been added to your account. You may verify that funds were credited by viewing your student account activity online at zzusis.

• Read your zzusis portal notices regularly. Visit zzusis often to view important financial notices regarding your student account, and other information throughout the year. In addition, by checking your zzusis To Do List you can confirm Student Financial Services has received your documents or check if additional information is needed.

• Check your email -- keep your mailing address updated. Email is the official method of communications for Student Financial Services. Starting the first day of classes, all Student Financial Services communications will be sent to your official WSU email account. Most information and documents are sent to you by email. However, do keep your primary mailing address current, by going to zzusis. All financial aid and scholarship award information is sent to your zzusis account. Make sure to check periodically as well as your email account.

• Meet university academic standards. You must maintain good academic standing and make Satisfactory Academic Progress toward your degree in order to continue receiving financial aid throughout your academic career.

• Reapply each year. You will need to complete a new FAFSA every year. If you’ve filled out the FAFSA before, you should receive an electronic application from the U.S. Department of Education during the January or February proceeding the award year. Submit your FAFSA by WSU’s priority submission deadline to receive the most aid possible which is February 15 every year.

Aid Eligibility Guidelines
• You have to be admitted or currently enrolled in a degree seeking program at WSU to be eligible for financial aid.

• You must submit a valid Free Application for Federal Student Aid (FAFSA) to the federal government, with the results received by WSU. WSU’s FAFSA priority submission deadline is February 15th.

• If you are eligible for the Washington “Dreamers” State Need Grant and you are a non-citizen who is ineligible to receive federal financial aid, you can submit a Washington Application for State Financial Aid (WASFA) by May 15th for state and institutional aid consideration.

• Student Financial Services may require you to supply documentation to complete your financial aid application. The priority deadline to submit this documentation is May 15th. You can log in to zzusis to check your To Do List for outstanding financial aid documents, information and/or forms. Required forms are available online at SubmitSFSDocs.wsu.edu and supporting documentation can be submitted here as well. Any additional information reminders will be sent to you via email.

You should check your zzusis To Do List regularly to confirm we have received your documents correctly and that we do not need any additional information. After we receive and review your information, we will provide you a Financial Aid Award for the 2015-16 academic year. You will receive an email when your award is ready. To receive a Financial Aid Award, you must be a degree seeking student who is enrolled in the minimum required credits.

Last updated: 6/26/15
• For more information about the financial aid process and deadlines, please contact Student Financial Services at (509) 335-9711, visit finaid.wsu.edu or visit your local Student Financial Services office.

The Importance of Meeting Student Financial Services Deadlines
• It’s important to meet the WSU Student Financial Services deadlines. Financial aid funds are extremely limited. Students who meet the priority deadlines listed above will be in a better position to be considered for the maximum aid possible. If these deadlines are not met, you will still be considered for the following: Federal Pell Grant, Federal Direct Loans for dependent students, the Federal Direct PLUS Loan if you are FAFSA eligible, and the Federal Direct Graduate PLUS loan if you are a graduate student.

• If you have mitigating circumstances that caused you to miss one of the key priority dates listed above, you have the right to appeal for further aid consideration by submitting an On Time Deadline Appeal form for four weeks after the deadline has passed.

• You may complete and submit a FAFSA even if you did not meet the priority deadlines. A FAFSA can be filed anytime during the academic year and our office will determine what aid you are eligible to receive. We recommend submitting the FAFSA no later than three weeks before the end of the term to allow adequate time for processing and awarding.

• After we have reviewed all your requested items (if any were requested by our office), we will then provide you with a 2015-16 Financial Aid Award for the academic year. You will receive an email when your award is ready. Keep in mind that receiving a financial aid award is contingent upon your acceptance and enrollment in a degree seeking program at WSU.

To Find Out What We Need From You=The Financial Aid To Do List
1. Go to zzuis at zzuis.wsu.edu
2. Login with your WSU Network ID and Password
3. Click Student Center
4. Go to the Financial Aid 2015-16 tab
5. Click the "details" arrow at the bottom
6. Review your To Do List items
7. Complete your required online forms and submit supporting documentation at SubmitSFSDocs.wsu.edu.
8. Go back to your To Do List to confirm that what you submitted was updated and shows as “received.” It may take up to two business days for your submitted forms to show as “received.”

Breaking Down the Costs
To understand the financial aid process, it is helpful to learn more about your Cost of Attendance (COA). COA is important to understand for financial planning and budget reasons. The COA estimate gives you and your family an idea of what costs you may incur here at WSU. Please note that Cost of Attendance figures are estimates derived from past figures, institutional changes, and cost of living adjustments. They should be considered adequate for the average student incurring average expenses while attending college at WSU. As such, differences in lifestyle and individual tastes and preferences cannot be accounted for. If you have questions or concerns regarding your cost of attendance, please contact Student Financial Services.

<table>
<thead>
<tr>
<th>Undergraduate</th>
<th>Washington Resident</th>
<th>Washington Non-Resident</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tuition &amp; Fees</td>
<td>$12,468</td>
<td>$25,550</td>
</tr>
<tr>
<td>Books</td>
<td>$960</td>
<td>$960</td>
</tr>
<tr>
<td>Room &amp; Board</td>
<td>$11,356</td>
<td>$11,356</td>
</tr>
<tr>
<td>Transp./Misc.</td>
<td>$3,542</td>
<td>$3,542</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>$28,326</strong></td>
<td><strong>$41,408</strong></td>
</tr>
</tbody>
</table>

All costs listed above were estimates as of the date of this publication. Please refer to www.finaid.wsu.edu “Cost of Attendance” for the most up to date information.
Calculating Your Awards
To calculate your Cost of Attendance (COA) for an academic year and/or one term, we estimate amounts for tuition, required fees, books, and room and board. We also include transportation and miscellaneous living expenses for most students’ budgets. When the Expected Family Contribution (EFC) determined by your FAFSA application is subtracted from the COA (determined by WSU), the result is your eligibility for need-based aid. COA-EFC=Student Need.

Student Financial Services awards a combination of financial aid programs, including loans, to help you cover your COA. Although we use generous estimates in calculating the COA, you should take into account your personal spending habits when developing your budget. Be realistic about your finances and make adjustments during the year as needed. Consider all the various sources of income, including financial aid, that are available to you. The aid programs described in this handbook will help meet your estimated need for paying college expenses.

Understanding Your Expected Family Contribution
The Expected Family Contribution (EFC) is an index number used to determine your eligibility for different aid programs. The EFC is based on the information you provided on the Free Application for Federal Student Aid (FAFSA), including the following:

1. Parent and student incomes. The EFC generally increases as income increases. Some forms of untaxed income are not included in the FAFSA application.
2. Assets, excluding the value of your primary residence and assets with retirement tax status, such as IRA accounts, 401K, pensions, or Keogh accounts, etc. As a student's assets increases, so does EFC. Parent assets must be greater than a "retirement protection" threshold (based on the parent's age), before it will have an effect on the EFC.
3. Family size. As family size increases, the EFC decreases.
4. The number of people attending college. Parents and "Running Start" students are not included in this calculation.

Tuition Due Dates
Fall 2015 - Spring 2016 Tuition Due Dates
Tuition and mandatory fees are due the first day of class which is August 24, 2015, for the fall semester and January 11, 2016, for the spring semester. The charges will be online and viewable on zzusis about one week before the start of classes. Financial aid funds deliver to students' accounts about five days before the first day of classes.

- WSU does not mail bills for tuition and mandatory fees. This information is available online, and you can easily access your student account information on zzusis. Select “Finances” to see what you owe and paying online is an option available.
- The late fee application process and the late fee removal petition process are both handled by the WSU University Receivables/Student Accounts Office, not Student Financial Services. Please contact this office if you have any questions about late fees or want to submit a petition for their removal.
- If someone other than you will be paying your tuition and other university costs, please be sure to share your university student account information (billing and financial aid) with this third party.
- For more information about payment deadlines go to: studacct.wsu.edu/tuitionduedate.
Ways to Pay
Payments can be made to WSU in a variety of methods, please visit studacct.wsu.edu/faq for more information. For questions about payment options, contact the WSU University Receivables/Student Accounts office by calling (509) 335-9651, emailing univ-receivables@wsu.edu, or visiting their website at studacct.wsu.edu.

Types of Aid
For information about the following aid opportunities listed below, please visit Types of Aid at finaid.wsu.edu.

Undergraduate Grants/Scholarships
- Federal Pell Grant
- Federal Supplemental Educational Opportunity Grant (SEOG)
- Washington State Need Grant (WSNG)
- Institutional Grant
- Scholarships (e.g., University Achievement Award, Cougar Academic Award, Regents, Crimson Transfer Award)

Grants do not need to be repaid and are awarded based on financial need.

Scholarships do not need to be repaid and can be awarded based on merit, financial need, or other factors. Do not forget to submit the WSU General Scholarship Application every year in order to be considered a wide variety of scholarship opportunities at WSU. The application is available online starting in October BEFORE the year in which the scholarship would be awarded. Contact Student Financial Services for more information or go to finaid.wsu.edu/scholarships.

If you have received a scholarship from an organization outside of Washington State University, please complete the Notice of Estimated Financial Assistance Form on our website. By completing this form and notifying us of these scholarships as soon as possible we’ll make sure these sources of funding are included in your Financial Aid Award for the Academic Year. If you do not notify our office of these scholarships, this could delay the disbursement of your financial aid and/or you may be required to repay funds already released to you.

In addition, if you are receiving an outside scholarship from a private donor, please have them write your name and WSU ID number on the check and have them submit the Scholarship Designation Form along with the scholarship payment to WSU University Receivables at PO Box 641039, Pullman, WA 99163.

WSU Cougar Commitment
To make college more affordable, WSU has pledged to cover the cost of tuition plus mandatory fees if you meet the following requirements:
- You are from a low or middle income family with residency in Washington state and you are receiving the Washington State Need Grant or federal Pell Grant;
- You Applied to WSU for admission by January 31st for the fall semester and November 15th for the spring semester, and enrolled as a full-time freshman or transfer student;
- You completed the FAFSA or WASFA no later than February 15th;
- You submitted all requested documents to SFS by May 15th;
- Please note that this program is only available for fall and spring semesters and that you must be enrolled in a minimum of 12 credits to be eligible for this award.

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Student Financial Assistance Programs
The state of Washington and the federal government offer many financial aid programs and tax benefits to help you and your family pay for college.

For more information on Washington State’s commitment to helping you pay for college and other available resources, including federal aid, please visit Washington Student Achievement Council: www.wsac.wa.gov.

Washington State Need Grant (SNG) Statement of Educational Purpose
If you receive the State Need Grant, the following conditions set forth by the Washington Student Achievement Council (WSAC) will apply to you.

Conditions of the SNG
- You must certify that you do not owe a refund or repayment on a State Need Grant, Pell Grant, or Supplemental Educational Opportunity Grant, and that you are not in default on a loan made, insured, or guaranteed under the Perkins, National Direct, or Federal Family Education Loan programs. In addition, you must certify that you are not in default on a loan made through a state conditional loan or conditional scholarship program.
- You must certify that you understand that this grant is awarded to assist in meeting educational expenses. Should you withdraw from classes, repayment of all or part of the grant may be required.
- You must certify that you are not pursuing a degree in theology.
- You must certify that you understand the offer of a State Need Grant is subject to and conditional upon the availability of funds.

Additional Information on the SNG
- You can choose to voluntarily make financial contributions to the Washington Student Achievement Council in recognition of the State Need Grant. All voluntary contributions will be used to provide financial assistance to other students.
- The Washington Student Achievement Council and Washington State University, through which the grant is awarded, reserve the right to withdraw, reduce, or modify the grant due to funding limitations or to changes in circumstances that affect your eligibility for the SNG.
The Washington Application for Student Financial Aid (WASFA)
WASFA is a financial assistance program through the State of Washington that will apply to undocumented students that qualify as a HB 1079 student under Washington State guidelines (see below). If you qualify, you may be eligible for in-state tuition rather than being charged non-resident tuition. The Washington State University deadline for the WASFA is February 15 each year. Unlike the FAFSA, this is a hard deadline, and it is not based on priority filing. It can only be completed in the timeframe from January 1-February 15th.

HB 1079 student qualifications:
- Graduate from a Washington State high school (or obtained a GED equivalent)
- Lived in Washington for at least three calendar years (36 months) prior to earning the high school diploma or equivalent and continuously since
- Been accepted into a Washington State college or university
- Signed the Non-US Citizen Affidavit of Residency affirming eligibility and promising to become a permanent resident/citizen of the United States when you are eligible to apply

WASFA eligibility depends on:
- College or University of choice;
- Family income and size; and
- Enrollment status
- Only undergraduate students are eligible

As long as you have not completed your first degree and meet all necessary qualification for being an HB 1079 student, you will be eligible to apply to receive the Washington State Need Grant (SNG).

Awards are based on university tuition and mandatory fees at public institutions, so please keep in mind that there are times when tuition and fees are not fully covered by the Washington State Need Grant award—this could vary from institution to institution. SNG funds are dependent on availability. Students must complete and submit the WASFA each year to be considered for the SNG eligibility.

Starting with the 2015-2016 academic year, WAFSA students will also receive WSU’s Cougar Commitment Award if the SNG did not cover your tuition and mandatory fees for the academic year. Award amounts will vary depending upon what amount the SNG award was for a student.

Once a student completes the WASFA application via readysetgrad.org/wasfa, they will receive an email confirmation from the Washington Student Achievement Council (WASC). After their information has been processed, it will be passed along to the school where they choose to apply for admissions. The financial aid office of that institution will determine the eligibility for the Washington State Need Grant and any other institutional funding if applicable.

Loans
You can borrow loans to cover tuition and educational expenses for your undergraduate or graduate program and you will be required to repay these loans. Not all loans are based on financial need.

Direct Loans
Federal Direct Subsidized Loan: This loan is based on financial need. Payments on the principal are optional while you are enrolled at least half-time. The interest rate is fixed at 4.29%. Repayment begins six months after graduation (referred to as a "grace period") or when enrollment ceases or drops below half-time. Interest is paid by the federal government while you are enrolled at least half-time, during the grace period, or in authorized periods of deferment.
Federal Direct Unsubsidized Loan: This loan is not based on financial need. Payments on the principal and/or interest are optional while you are enrolled at least half-time, however, interest does accrue while you are in school. The interest rate is fixed at 4.29%. Repayment begins six months after graduation or you’re your enrollment ceases or drops below half-time.

Federal Direct Parent PLUS Loan: This loan is not based on financial need. The Federal Parent Loan for Undergraduate Students (Parent PLUS) enables your parent(s) to borrow on your behalf when you are a dependent undergraduate student enrolled at least half-time. Repayment begins 60 days after the loan has been fully disbursed. However, your parents may work with their loan servicer to choose repayment when your grace period has ended. If this is your situation, please make arrangements with the Direct Loan Program. The interest rate is fixed at 6.84%.

- Your parent applies for the Parent PLUS loan using an online application located on zzsis.
- The Parent PLUS Loan application is available to complete when our office starts sending students their financial aid award for the upcoming academic year.
- The Parent PLUS loan application process requires that every parent borrower have a “friend” ID or what is often called a “FID”.
- You create your parent’s FID by setting up Third Party Access which is an authorization that allows your parent or third party to access your official WSU records, including financial account balances, financial aid, class schedules, grades and more.
- You set up Third Party Access through zzsis. For more information on how to set-up and grant Third Party Access, visit sis.wsu.edu/tpa-authorization.html.
- Our office will start certifying loan applications after July 1, 2015.
- Our office will send you and your parent an email notice when the PLUS application has been processed and sent to the U.S. Department of Education for a credit check.
- The Parent PLUS is a credit based federal loan and loan approval is determined by the federal government, not Student Financial Services or WSU. The parent receives an email from the federal government as to whether the loan application was approved or not. The parent borrower has three options if the loan is not approved. Your parent may need to complete a Master Promissory Note (MPN) for the Parent PLUS loan at studentloans.gov if he/she has not borrowed a PLUS loan before for you in the last 10 years.
- If the loan is approved, loan funds are delivered directly to the student’s account, not to the parent.

Federal Direct PLUS Loan for Graduate and Professional Students: The graduate student PLUS Loan program (Grad PLUS) allows you as a graduate or professional student to borrow up to your cost of attendance minus other financial aid. Student Financial Services must first determine your Direct Loan eligibility before awarding you the Grad PLUS Loan. This loan has a fixed interest rate of 6.84% and is based on credit approval done by the U.S. Department of Education, not WSU or Student Financial Services.

- If you are a first-time Graduate PLUS loan borrower at WSU, you will need to complete Grad PLUS loan entrance counseling and a Master Promissory Note (MPN) at studentloans.gov before the loan funds will disburse to your student account (if loan approved). Directions for completing both of these requirements are available at finaid.wsu.edu/your-award/loans/.
- If you have previously completed a Graduate PLUS MPN at WSU, you are not required to complete a new MPN. It will be valid for 10 years from its initial completion date.
- If your loan was approved previously with the use of a co-signer, you will need to complete a new loan application each time you’d like to borrow this loan.
Federal Direct Loan Annual and Aggregate Limits

The following chart shows the annual and aggregate limits for subsidized and unsubsidized loans.

<table>
<thead>
<tr>
<th>Class Level</th>
<th>Dependent Undergraduate Student Limits</th>
<th>Independent Undergraduate Student Limits</th>
</tr>
</thead>
<tbody>
<tr>
<td>Freshman (0-29 credit hours completed)</td>
<td>$5,500</td>
<td>$9,500</td>
</tr>
<tr>
<td>Sophomore (30-59 credit hours completed)</td>
<td>$6,500</td>
<td>$10,500</td>
</tr>
<tr>
<td>Junior/Senior (60+ credit hours completed)</td>
<td>$7,500</td>
<td>$12,500</td>
</tr>
<tr>
<td>Teacher Certification</td>
<td>$5,500</td>
<td>$12,500</td>
</tr>
<tr>
<td>Lifetime Direct Borrowing Limit</td>
<td>$31,000*</td>
<td>$57,500*</td>
</tr>
</tbody>
</table>

* No more than $23,000 of this amount may be in Subsidized Direct Loans.

Annual Maximum Federal Direct Loan Amounts for Graduate Students—Includes Summer

| Direct Unsubsidized (dependent upon cost of attendance of program) | $20,500 |
| Lifeline Direct Borrowing Limit (includes borrowing as an undergraduate) | $138,500 |

For more information on annual graduate/professional student limits, please visit: finaid.wsu.edu/your-award/loans

Other Loan Programs

**Federal Perkins Loan and Nursing Loan:** You will be eligible for these loans if you are a first-time, undergraduate student with high financial need (incoming freshmen students who qualify for this loan will only be awarded this loan for the 15-16 academic year due to the federal government phase out of the federal Perkins loan program. For more information about this phase out program, click here). These loans are administered by Washington State University. The loans have a 5% fixed interest rate and a nine-month grace period prior to repayment. Interest does not accrue on these loans while you are in school at least half-time, during the grace period, or in authorized periods of deferment. If you have been awarded one of these federal loans, you will need to sign an electronic promissory note online at www.heartlandecsi.com every academic year.

**Health Professions Loan:** If you are a student certified in the College of Pharmacy or the College of Veterinary Medicine, you may be eligible for the Health Professions Loan. This loan is a federal program administered by Washington State University. It has a 5% fixed interest rate and a nine-month grace period prior to repayment. According to federal regulations to be considered for this loan, you must supply parent information on your FAFSA regardless whether you are an independent or dependent student. You must be enrolled in 10 or more credit hours to qualify. If you have been awarded one of these federal loans, you will need to sign a promissory note online at www.heartlandecsi.com.

**Private loans:** If you have remaining financial need on your Financial Aid Award and/or your cost of attendance has not been met, you may apply for a private loan from an independent financial lender. Contact Student Financial Services or visit our website under “Private Education Loans” for more information.

Last updated: 6/26/15
Federal Loan Process
If you have been offered loans you may accept, reduce, and/or decline them online at zzusis or in person at your local Student Financial Services Office.

If you are a first-time student Direct Loan borrower, you will need to complete entrance counseling and a Master Promissory Note (MPN) online at studentloans.gov before the loan funds will deliver to your WSU Student Account. Parents must also complete a PLUS MPN if they accept a PLUS loan. The MPN is the legal contract between the borrower and the Direct Loan Program ensuring that the borrower (you or your parent) will repay the loan. A MPN is valid for 10 years after its initial completion date. Parents who sign a MPN for a PLUS loan that never delivers to the student will need to subsequently complete another MPN in the future. Directions for completing entrance counseling and the MPN are available at finaid.wsu.edu/your-award/loans/.

Work-Study
Work-study is a need-based financial aid award. It is neither a grant, as you must work to earn it, nor is it a loan, as you do not have to pay it back. Federal and state work-study funds can be awarded to you if you have financial need, have requested work-study on your FAFSA, and meet the minimum eligibility criteria established by Student Financial Services. You must have at least $1,000 of unmet need-based eligibility and have filed your FAFSA by WSU’s priority deadline of February 15th. You must also be a student in good academic standing with WSU and are meeting Satisfactory Academic Progress. Funding availability is limited, and is awarded on a first-come, first-served basis. This is a great opportunity for you to earn money by working and receiving a pay check, while reducing your loan debt and gaining valuable work experience.

If eligible, you will be contacted via a portal notice on your zzusis account indicating that you are eligible for work-study. You can use CougLink, the university's free resource for finding student employment. Once you are hired, your employer will submit the Work-Study Authorization Form (WSAF) online, using the instructions provided via email. The authorization form will then be sent to your local Student Financial Services office for processing and determination if you receive a work-study award. If you receive an award, both you and your employer will be notified via email. You should not work before receiving email notification that you have been awarded work-study. It is possible that your employer could be responsible to pay your wages if you are not awarded work-study.

Work-study award amounts are not uniform for all students. Your awards will be tailored to your individual situation. If your work-study award is approved, the amount of the award will be tailored to both your position and the number of hours you plan to work. Awards usually range from $1,000 - $4,000 for a full academic year (two semesters). Generally, work-study is not awarded for the summer term. Visit finaid.wsu.edu/work-study for more information.

Other Aid Programs
The programs below are considered financial resources and will affect your financial aid award:
- University, non-university, and state-funded scholarships
- Third-party guarantees
- Vocational rehabilitation benefits
- ROTC waivers
- National Guard waivers
- Veterans’ waivers
- LEOFF waivers

Tribal Liaison
If you are a member of any federally recognized American Indian tribe with customary and tribal boundaries that include portions of Washington State, then you are eligible for resident tuition under certain circumstances.
- For more information, visit the Washington State Legislature site at www.leg.wa.gov
- If you have additional questions, contact the Tribal Liaison Office at (509) 335-8618 or the Registrar’s Office at (509) 335-5346.

Last updated: 6/26/15
Part-Time Work
If you plan to work to pay for your education, check the part-time job postings at wsu-csm.symplicity.com.

The Office of Grant and Research Development (OGRD)
This office can help you in your search for graduate-study financial support. You can reach the OGRD at (509) 335-9661 or visit www.ogrd.wsu.edu.

Graduate Tuition Fee Waiver/Assistantships
- Each year, Washington State University academic departments award graduate assistantships and tuition fee waivers to a number of graduate students.
- The tuition fee waiver is considered a financial resource when Student Financial Services determines eligibility for other financial aid programs.
- To ensure that your financial aid award is correct, you should notify our office if your department has granted you a tuition fee waiver.
- If your office is notified after the first disbursement of loan funds, your loans may be reduced and funds already delivered may be returned to the Direct Loan Program. This may create a bill on your account.

Other Resources
If you have received other resources such as Vocational Rehabilitation, Bureau of Indian Affairs or Tribal Grants, employer reimbursement, and other payments made by a third party for your education expenses, please complete the Notice of Estimated Financial Assistance Form on our website. By completing this form and notifying us of these resources as soon as possible we’ll make sure these sources of funding are included in your Financial Aid Award for the Academic Year.

Plan for Summer Aid
Once you register for summer classes, Student Financial Services will review your 2015-2016 FAFSA and your current 2015-2016 WSU Financial Aid Award (if applicable). Then, a summer Financial Aid Award will be created and viewable on zzusis if you are eligible for aid. You will be sent an email when this has been done. Important: aid eligibility is based on whether you have used your entire grant and loan eligibility in the previous academic year (fall of 2015 and spring of 2016), your EFC, and the availability of institutional funding at the time of awarding.

Plan for Education Abroad
You can utilize most types of financial aid and scholarships to pay for your education abroad. There are a few exceptions: Cougar Commitment, Cougar Academic Award, Work-Study, and some waivers cannot be used while studying abroad. The University Achievement Award, Regents Scholarship, Glenn Terrell Presidential Scholarship, and most Pullman Campus specific scholarships can be used while studying abroad during any academic term. If you are not clear if your scholarship can be used abroad, contact Student Financial Services at (509) 335-9711 or scholarships@wsu.edu. You can learn more about additional study abroad scholarship opportunities by contacting the WSU Global Learning office at jjp.wsu.edu/global-learning/overview.html. Here are the steps you must complete in order to be eligible to receive financial aid while abroad.
- Complete a Study Abroad Application with an advisor at the WSU Global Learning Office (also known as the Education Abroad Office).
- Your financial aid budget will be adjusted to meet program costs once Global Learning has submitted a Program Expense Form and it is received by Student Financial Services.
- Financial aid will deliver to your WSU Student Account 10 days prior to your program start date or the start of the semester-whichever comes later.
- It is highly recommended that you set up Direct Deposit through zzusis if you are studying abroad, so you can access your financial aid funds no matter where you are studying around the world.

If your institutional, state, and federal financial aid does not cover your costs while studying abroad, you might consider researching and exploring the option of using a private education loan to pay for your additional expenses. To find out more about how the private education loan process works, go to the Student Financial Service’s website at finaid.wsu.edu/your-award/loans or meet with an advisor in person.
Minimum Hour Requirements
If you are planning on enrolling in less than full-time credits (full-time for undergraduates is 12 credits, 10 credits for graduate/professional programs, and 5 credits for the MBA Program-Online), part or all of your aid may be prorated or adjusted to fit your cost of attendance. Note: this proration adjustment process only is applicable to undergraduate students.

You must be enrolled at least half-time (6 credits undergraduate, 5 credits graduate/professional, and 3 credits MBA Program-Online) to be eligible to receive most forms of financial aid.

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<tr>
<th>Minimum Required Credits</th>
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<tr>
<td>Type of aid Program</td>
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<td>Federal Supplemental Educational Opportunity Grant</td>
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<td>Federal Parent PLUS Loan (Parent Loan for Undergraduate Students)</td>
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<td>Graduate PLUS Loan</td>
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<td>Graduate Tuition Waiver/Assistantship</td>
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*The Federal Pell Grant is the only award available to students enrolled less than half time (6 credits).
**For MBA Program Online students, 5 credits is considered full-time and 3 credits is considered part-time.
**Adding or Dropping Courses**

If you add or drop classes after the beginning of the term, your cost of attendance will change accordingly. This could result in a change of financial aid eligibility.

Work closely with your academic advisor to plan your course work for each term. Dropping classes could impact your satisfactory academic progress standing for financial aid. It is recommended that you discuss such situations with your advisor and Student Financial Services both before dropping classes for a term to be sure you understand financial aid implications of such an action.

**Census Date: What is it?**

This is the day that WSU will take a “snapshot” of your enrollment for the semester. It determines what financial aid (loans and grants) you will receive for the term which is based on your total class enrollment as of this date.

- Fall 2015: September 4, 2015
- Spring 2016: January 22, 2016

A student's Financial Aid Award will be recalculated for enrollment changes based on this date. To be eligible to receive federal loans, you need to be enrolled at least half-time. This means undergraduates need to be enrolled in 6 credits, graduate students enrolled in 5 credits and MBA Program-Online students in 3 credits. Loans will automatically disburse students who are enrolled half-time. Grants (Pell Grant, Washington State Need Grant, College Bound, and WSU's Institutional Grant) are reduced/pro-rated for students in less than 12 credits, based on enrollment level. To be eligible for Cougar Commitment, a student needs to be enrolled in a minimum of 12 credits and no proration funding is available for this form of aid.

If you are enrolled in less than full-time credits, our office will automatically adjust your grants based on your Census Date credit level and will deliver these monies to your WSU Student Account generally within a week after the Census Date. No action is required on your part. You will be notified by email when this is done.

If you are enrolled in full-time credits at the Census Date, there will be no impact to your Financial Aid Award. If you had mitigating circumstances that resulted in you not being able to add a class by the Census Date, you have the option to appeal by submitting a Census Petition Form for further aid consideration. This online form is available immediately after the Census Date has passed and can be found on the SFS website.

Important Note: dropping credits after the Census Date may affect your future eligibility for aid because of Satisfactory Academic Progress (SAP) guidelines, but generally does affect the aid you received in the current term. Withdrawing from all your classes after the start of a term may also affect your current and future financial aid eligibility.

**Consequences of Withdrawing**

If you cancel enrollment (officially withdraw from all classes) with Washington State University, according to federal and state regulations, Student Financial Services may be required to cancel all or a portion of your financial aid and return these funds to the federal and state governments. This section details a part of the Return to Title IV process as well as treatment of state and institutional funds when you withdraw from WSU.

- When you completely withdraw from WSU, a portion of your financial aid is refunded to the federal and state governments based on the date you canceled enrollment.
  - Federal Financial Aid: when you cancel enrollment you will receive a prorated amount of your federal financial aid based on the day you canceled your enrollment.
  - State Financial Aid: when you cancel enrollment you will automatically be eligible to keep 50% of your state aid. If you withdraw after the 50% point of the term, you will be eligible to keep 50% of your state aid plus a prorated amount based on each addition days attended.

- It is advantageous for you to cancel enrollment with the University instead of taking all failing (F) grades or a combination of withdrawal (W) grades and failing (F) grades. Canceling enrollment is a better option because you will have the opportunity to keep a more substantial portion of your financial aid without the necessity of proving attendance.
Consequences of Failing Classes
If you fail all of your classes during a term or you achieve a combination of withdrawal (W) grades and failing (F) grades, according to federal and state regulations, Student Financial Services may be required to cancel all or a portion of your financial aid and return these funds to the federal and state governments. This section details a part of the Federal Return to Title IV process as well as how what happens in terms of state and institutional funds when you withdraw from WSU.

- When you achieve all failing (F) grades or combination of withdrawal (W) grades and failing (F) grades, your financial aid may be cancelled and then refunded to the federal and state governments. In this situation, you did not officially cancel your enrollment. In order for you to keep your federal and state financial aid you must provide evidence of attendance.
  - Federal Financial Aid: For you to be eligible to keep a portion of your federal financial aid, you must provide evidence that you attended through the 60% point of the term. If evidence provided substantiates attendance, then you will be allowed to keep all of your federal and state financial aid for the term.
  - State Financial Aid: If you cannot provide evidence that you attended through the 60% point in the term, you may still be eligible to keep some of your state aid. In order to be eligible to keep a portion of your state aid, you must provide evidence that you attended at least one day of the term. If evidence provided substantiates attendance of at least one day, then you will be allowed to keep at least 50% of your state aid.

- Examples of acceptable evidence of attendance:
  - Graded papers or exams with official due dates on them (we cannot accept a document as sufficient evidence if you simply write a date on the document).
  - Graded papers or examples with syllabus attached indicating assignment due dates.
  - A letter or email from your professor stating that you attended a class or a class-related activity.
  - Other documentation deemed acceptable by the Student Financial Services office.

- Failure to submit sufficient evidence of attendance will result in a Return to Title IV calculation resulting in up to a 100% cancelation of your financial aid.
- You are encouraged to provide any evidence of attendance to keep a portion of your state aid even if you cannot provide evidence that you attended through the federal 60% point.
- Being required to provide evidence of attendance is not an ideal situation. In this situation, Student Financial Services recommends that you petition the Register’s Office for a retroactive withdrawal from the University. This may allow you to receive a tuition adjustment or keep more of your federal and state financial aid. However, there is no guarantee that your appeal will be approved and there is no guarantee that you will be eligible to keep more aid.

Additional Return to Title IV Information
- If you are eligible for financial aid funds but have not received your award at the time you withdrew from WSU, you will receive federal grants and will be notified if you are eligible for any loans. You must notify Student Financial Services within 14 days of your award notification if you want to accept loans you were originally eligible for but did not receive prior to withdrawing. This refund option is only available if you canceled your enrollment (officially withdrew from the University).

- If your loan monies are returned to the Department of Education as a result of withdrawing, the University will notify the appropriate Federal Loan Servicer of your enrollment change. You are encouraged to contact the Department of Education or loan servicing agency to discuss loan repayment options.

- Withdrawal or disenrollment will likely affect your Satisfactory Academic Progress and financial aid eligibility for your next term of enrollment.

- If you received scholarships, your scholarship donor(s) will be contacted to determine if funds should be returned.
**Who Is Considered Independent?**
The Department of Education identifies you as an independent student if you meet at least one of the following criteria for the 2015-2016 Aid Year:
- You were born before January 1, 1992
- You are working on a master’s or doctorate program during the academic year
- You are married (as of the date the FAFSA was originally filed)
- You provide your children with more than half of their support
- You are living with an individual (other than children or a spouse) for whom you provide more than 50% of their total support now and during 2015-2016.
- You are an orphan or ward/dependent of the court
- You are a veteran of the U.S. Armed Forces or currently serving on active duty in the U.S. Armed Forces for purposes other than training
- You are an emancipated minor
- You were homeless on or after July 1, 2014 (see FAFSA for details)

**Dependency Override**
The federal government developed the Free Application for Federal Student Aid (FAFSA) as a tool to help calculate and determine your eligibility for student financial aid. For the vast majority of students it allows for a reasonable calculation of financial responsibility and aid eligibility. On very rare occasions, your situation may need to be reviewed more closely. In cases where you are in a family circumstance that creates extreme hardship preventing you from attending college, a “Dependency Override” may be considered by the Student Financial Services office.

None of the conditions listed below, singly or in combination, qualify as unusual circumstances meriting a dependency override:
- Parents refuse to contribute to the student’s education.
- Parents are unwilling to provide information on the FAFSA or for verification.
- Parents do not claim the student as a dependent for income tax purposes.
- Student demonstrates total self-sufficiency.

Unusual circumstances do include (and may cause any of the above conditions) abandonment by parents, an abusive family environment that threatens the student’s health or safety, or the student being unable to locate his parents. In such cases a dependency override might be warranted. To be considered for this evaluation, you must submit an online Dependency Status Appeal Form found on the Student Financial Services website at finaid.wsu.edu under “Forms”.

Documentation will be requested and will need to be submitted with the Dependency Status Appeal Form to properly consider and review your individual circumstance. If the appeal is approved, then you will be classified as an independent student for financial aid funding purposes and you will be eligible for more federal loan monies as a result.

If you are granted a Dependency Override, you will be asked to reaffirm your family situation each year and that your circumstance remain unchanged. To have a Dependency Override request considered, you must supply the following with your Dependency Status Appeal Form:
1. You must write a letter requesting consideration as an independent student. This must clearly explain your relationship with your parents and detail how the family structure has been completely dissolved.
2. You must complete the FAFSA or a Student Aid Report (SAR) if your initial aid application hasn’t already been submitted.
3. You must provide a copy of the current year federal tax return showing that you have sufficient income to pay for all expenses.
4. At least two supporting letters submitted (preferably on letterhead) from independent agencies validating the breakdown in the structure of your family. These documents may include, but are not limited to, letters from social services, foster-care givers, high school counselor, youth protection agency, church pastor, or copies of police records confirming abuse. No provider of a letter should be a family member. Other documentation may be submitted as you deem appropriate.
Special Circumstances
The Free Application for Federal Student Aid (FAFSA) is a tool used to estimate your family's ability to pay for your education. However, sometimes situations change and last year's tax information may not always provide an accurate picture of your family's financial situation, such as the occurrence of an unusual or extenuating circumstance (e.g., loss of job, unreimbursed medical and/or dental expenses, private school tuition expense for elementary and/or secondary school, etc.). The student population at WSU is diverse and many different needs are represented. The Office of Student Financial Services has a number of procedures in which you can reflect your family's special circumstance or outline your family's additional financial requirements. As a general rule, you need to have received your Financial Aid Award prior to requesting an evaluation of your circumstances. If you have any questions regarding this information, check our website for additional guidance at finaid.wsu.edu/your-award/special-circumstances/.

Useful Student Financial Aid Forms
If you need assistance understanding when you would use the forms listed below during the school year, feel free to call our office at (509) 335-9711, send us an email at finaid@wsu.edu, or stop by in person. These forms can specifically be found on the Student Financial Services website at finaid.wsu.edu under "Forms" in the website taskbar or on the left navigation menu.

Cancelling/Reinstating your 2015-2016 FAFSA
Submit the Financial Aid Cancellation/Reinstatement Form
If you want Student Financial Services to cancel or reinstate the processing of your 2015-2016 FAFSA application, please complete the Financial Aid Cancellation/Reinstatement form found on our website at finaid.wsu.edu under the "Forms". This is an online form and can be submitted to our office anytime during the year.

When SFS-WSU Priority Deadline is Missed
Submit the On Time Deadline Appeal Form
We realize that there are certain circumstances and situations that may result in you not meeting an important WSU-Student Financial Services priority deadline and sometimes, this negatively impacts you from a financial aid perspective. The purpose of this form is to give you the opportunity to bring forth those circumstances for our office's review and reconsideration. Please note that this form is only available to complete and submit online for approximately four weeks after the form is live on the finaid.wsu.edu website and the deadline date has passed.

To Make Loan Changes
Submit the Loan Action Request Form
Our office can make loan changes for you during the school year when you complete this form. Submitting this form means you want our office to make the changes indicated on form. Here are the situations when you may want to submit this form:
- To have a loan reoffered (reinstated) that was originally declined
- To accept more loan money than you initially processed
- To reduce (cancel) a portion of a loan that was already delivered
- To cancel the full amount of a loan that was originally accepted and received
- To request additional loan funds because a third party tuition guarantee or waiver was reduced or cancelled

SAP – Satisfactory Academic Progress
When you accept financial aid, you also accept responsibility for making Satisfactory Academic Progress (SAP) towards completing your degree. SAP is used to define successful completion of coursework to maintain eligibility for your financial aid. Federal and state regulations require the University to establish, publish and apply standards to monitor your progress toward the completion of your certificate or degree program. If you don’t meet these standards, you will be placed on financial aid warning or disqualification. SAP will be monitored each term (regardless if you received financial aid or not) and SFS will notify you of any deficiencies that could jeopardize your future aid. Failure to uphold the SAP guidelines may result in disqualification for and/or cancelling of your financial aid funds. Your academic performance must meet the SAP standards below.

More thorough information regarding SAP may be found in the SAP Handbook at: finaid.wsu.edu/helpful-information/important-handbooks-resources/. Please read this information carefully, as you are responsible for understanding these requirements and guidelines. If you have questions regarding the requirements outlined in the SAP Handbook, please contact our office at (509) 335-9711 or email the SAP Committee at sapappeal@wsu.edu.
Disbursement

Receiving Your Financial Aid

All financial aid funds, including scholarships and private loans, are delivered to your WSU student account and first pay any outstanding tuition and mandatory fees for the current term. Charges from Housing, Dining, and Residence Life will be paid next, if applicable.

When current term charges are paid in full, any financial aid amounts over these costs are then refunded to you (either by direct deposit or by paper check mailed to your address listed on your zzusis account) to be used for other educational expenses.

Direct Deposit

You may authorize WSU to deposit any remaining financial aid funds directly to your personal checking, savings, or credit union account. Direct Deposit can be set up through your account on zzusis.

If you have questions regarding direct deposit, you may call the WSU Student Accounts office at (509) 335-9651, or visit the Pullman office in French Administration Building 342.

Paying Tuition with Your Financial Aid: What to Expect

- **Aid applies to the current term.** When aid is disbursed, it will pay tuition and mandatory fees for the current term of enrollment only. Housing and dining charges will be paid next. These costs will be deducted from your aid before a direct deposit or check is issued. A student will only receive a refund if there is left over money after tuition, fees, housing and dining costs have been paid.
- **Expect your aid no earlier than the first day of classes for any term.** Aid will not be available until you have begun the term in which you are registered. Keep in mind that aid availability is determined when your FAFSA has been reviewed and you have been awarded.
- **Budget wisely.** Be careful to spend only what monies are currently available to you. Direct deposits may take up to three business days before the actual funds are available in your bank account. Consult your bank or credit union for more information. If you do not live in campus housing, please remember to budget and reserve funds from your aid disbursement to pay costs such as rent, food, utilities, etc..

Buying Books

We strongly suggest that you plan ahead and save money for buying books. Financial aid cannot be released to your student account before the first day of each term. You should make alternative plans to purchase textbooks and other course materials before the term starts so you can begin work on your courses as soon as the term begins. In some instances, you may qualify for an emergency short term loan if your financial aid is not available in a timely manner due to circumstances beyond your personal control or as a result of a processing problem caused by the Student Financial Services office.

When to Consider a Short Term Loan

A short-term loan may be available if you have an unexpected situation and you need money for school while you are enrolled.

- For instance, you might seek a short term loan if financial aid is not available to cover your housing or book costs in a timely manner. **Short term loans will not be written to pay tuition and mandatory fees owed.**
- To be eligible to borrow a short term loan, you must be able to document financial aid will be the source of repayment. Some short term loans require a cosigner depending on the student’s financial aid situation at the time.
- Contact Student Financial Services or your local campus financial aid representative for short term loan counseling and applications. Contact the Dean of Students office for emergency assistance that is not financial-aid related.

Reasons Why Financial Aid Didn’t Deliver

- You may have not completed the Entrance Counseling and/or the Master Promissory Note (MPN) for the Federal Direct Loan. Visit [www.finaid.wsu.edu](http://www.finaid.wsu.edu) and click on “Apply for Aid” and “Types of Aid” for detailed instructions.
- You failed to make Satisfactory Academic Progress (SAP) during your previous term of enrollment. See SAP for details on Satisfactory Academic Progress, or online at: [finaid.wsu.edu/maintaining-eligibility](http://finaid.wsu.edu/maintaining-eligibility).
- You did not enroll in enough credit hours to be eligible for financial aid, or you have less than the minimum credits required. Please contact SFS if you have questions or need clarification. Your award may be adjusted, if necessary.

Last updated: 6/26/15
Resources

**FAFSA**
www.fafsa.ed.gov
You can complete an online FAFSA through the link above. A paper FAFSA is also available if needed. This site provides instructions and helpful answers to frequently asked questions.

**Financial Aid**
www.finaid.org
This site contains scholarship search information, answers to questions about the FAFSA, calculators for estimating family contributions, information about loan programs, and other related topics.

**In School Loan Deferment**
To provide your loan providers (lenders and guarantors) notification of your WSU enrollment, please follow the steps outlined below for your respective WSU campus:

- **Pullman:** Click here and use the "Self-Service Enrollment Verification for Current and Past Terms (for students) link.
- **Spokane:** Click here and use the "Self-Service Enrollment Verification for Current and Past Terms (for students) link.
- **Tri-Cities:** Click here
- **Vancouver:** Click here and review the Forms and Resources section.

**Student Financial Assistance**
www.studentaid.ed.gov
This site offers help for every stage of the financial aid process. Student Financial Assistance programs are the largest sources of student aid in America, providing more than $80 billion a year in grants, loans, and work-study assistance. The U.S. Department of Education supplies important information on this site.

**Student Financial Aid Ombudsman**
www.ombudsman.ed.gov
You have the right to contact the ombudsman to resolve issues related to student loans and other financial aid related situations. To reach the ombudsman by phone: (877) 557-2575.

**Student Right to Know**
Visit this site for information about university safety, graduation rates, and other statistics.

WSU Departments

**Academic Success and Career Center**
ascc.wsu.edu
160-180 Lighty Student Services Building
Pullman, WA 99163
Phone: (509) 335-6000
Fax: (509) 335-4015
ascc@wsu.edu

**Student Financial Services—Financial Aid & Scholarships**
finaid.wsu.edu
380 Lighty Student Services Building
PO Box 641068
Pullman, WA 99163
Phone: (509) 335-9711
Fax: (509) 335-1385
finaid@wsu.edu

**Office of Admissions**
admission.wsu.edu
370 Lighty Student Services Building
PO Box 641067
Pullman, WA 99163
Phone: (509) 335-9711
Fax: (509) 335-4902
admissions@wsu.edu

**University Receivables/Student Accounts Office**
wsu.edu/studacct
342 French Administration Building
PO Box 641039
Pullman, WA 99163
Phone: (509) 335-9651
Fax: (509) 335-1928
univ-receivables@wsu.edu

**Housing and Dining Services**
housing.wsu.edu
Streit-Perham Hall
PO Box 1700
Pullman, WA 99163
Phone: (509) 335-4577
Fax: (509) 335-3415

**Office of Multicultural Student Services**
mss.wsu.edu
409 Compton Union Building
PO Box 647204
Pullman, WA 99163
Phone: (509) 335-7852
Email: mss@wsu.edu

**Urban Campuses**
For Urban Campus contact information, please visit:
finaid.wsu.edu/urban-campuses/