

GRADUATE FINANCIAL AID CHECKLIST

The Financial Aid Process:

- Submit your Free Application for Student Aid (FAFSA) on the [Federal Student Aid website](#).
- Log in to your [WVU Portal](#) view any unsatisfied requirements.
- After you receive your aid offer, log in to your [WVU Portal](#) to review and accept or decline your aid by clicking on the Financial Aid Information button. Find out how to accept or decline your aid on our [View, Accept, or Decline webpage](#).
- If you accept a Direct Subsidized and/or Unsubsidized Loan for the first time, you must complete BOTH requirements below on the [Federal Student Aid website](#).
 - Entrance Counseling
 - Loan Agreement (MPN for a Subsidized/Unsubsidized Loan)
- Maintain required enrollment.

Direct Federal Loans require at least half-time enrollment for disbursement (5 credit hours per semester for graduate students). Some grant programs require full-time enrollment (9+ credit hours for graduate students). Other grants disburse based on how many hours a student is enrolled. A loan/grant will be canceled or reduced based on not meeting enrollment requirements by the last day to add or drop a course. Add/drop dates can be found on the [WVU Registrar website](#).

Other Available Funding Options:

- Explore a credit-based private loan to help fund your educational expenses

Our ELM Select private loan search engine is a tool to help you find the best loan for you! You can also find a list of state agencies that offer private loans to their residents. Access ELM Select on our [Private Loans webpage](#).
- Apply for external scholarships and/or contact your college about departmental scholarships.
- Pursue part-time student employment on the [Handshake website](#).
- Sign up for the payment plan to make installment payments toward your bill

You can set up a payment plan on our [Tuition Payment Plan webpage](#).

- Sign up for direct deposit if you are receiving a refund because your financial aid and payments are more than your institutional charges

Sign up on our [Refunds webpage](#). Otherwise, you will receive a paper check to the local mailing address listed on your account.

- Research graduate tuition waiver options with the [Office of Graduate Education and Life](#).

If you are receiving a tuition waiver that is not reflected on your account, check with the department providing the waiver to ensure it has been submitted. The Office of Graduate Education and Life normally provides email updates throughout the process.

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- Need someone to contact us on your behalf?**

If you need someone to contact the University on your behalf for information about your account, you must give them proxy access. Instructions can be found on the [Parent/Guest Portal website](#).

Notes:
