

GWU Financial Aid Checklist

Step 1: FAFSA Application

• Complete the Free Application for Federal Student Aid (FAFSA).

o Be sure to include the George Washington University's Federal school code: **001444**.

- Sign the FAFSA electronically using your Federal Student Aid (FSA) ID. You can create an FSA ID on the <u>Federal Student Aid website</u>, or when logging into the FAFSA.
 - o The FAFSA must be submitted each academic year in order to remain eligible for Federal Student Aid
- Once the FAFSA has been processed by the GWU Financial Aid Office be sure to check any unsatisfied requirements posted on your <u>GWeb</u> account:
 - o On the left-hand side click on the "Financial Aid Menu"
 - o Click on "My Eligibility"
 - Select the appropriate award year from the drop-down menu and you should see it listed under "outstanding requirement" with directions on how to complete it.

Step 2: Direct Loan Counseling

- If you wish to receive the Federal Direct Unsubsidized Loan, you must complete <u>Entrance Counseling</u> and electronically sign the <u>Loan Agreement Master Promissory Note</u> (MPN) at <u>Studentaid.gov</u>.
 - o Both the Entrance Counseling and MPN must be completed in order for funds to be disbursed to your student account with GWU.
 - o If you have previously borrowed Federal student loans, be sure to update your lender(s) with contact information and enrollment status (for loan deferment purposes).
 - O Log in on the <u>Studentaid.gov</u> homepage to review loan history and loan servicer details.

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- Once all requirements have been satisfied, your loan award will be posted on your <u>GWeb</u> account. You can accept the full or partial amount or decline the amount. Once logged in, please follow the steps below to access your award:
 - o Click on Student Financial Aid Menu
 - o Click on My Award Information
 - o Click on Award by Aid Year
 - o Select the current Financial Aid Year from the aid year drop-down menu
 - o Click on the Accept Award tab on the top
 - You will see options to accept/decline loan funding and to enter the amount (if any) you wish to borrow.

If you decline any portion of the loan, you will be able to access those funds if needed, through the end of the academic year.

If you previously declined a loan or portion of a loan and would like to request the difference, please complete the <u>Graduate Loan Questionnaire</u> with the additional amount that you would like to borrow. Make sure you select the appropriate academic year for the appropriate form.

Step 3: Federal Direct Graduate PLUS Loan

• Evaluate your need for additional funding such as the Federal Direct Graduate PLUS Loan through the Department of Education, or private education loans through various lenders of your choice.

Note: The Direct Graduate PLUS Loan is credit-based; approval or denial is based on your <u>credit history</u>. Please visit <u>Studentaid.gov</u> for detailed information regarding PLUS loan credit requirements.

- Prior to borrowing through the Federal Direct Graduate PLUS Loan program, you may need to review your credit reports for potential issues. Contact any of the following credit bureaus for information: <u>Equifax</u>, <u>Experian</u>, or <u>TransUnion</u>.
- o The Federal Direct Graduate PLUS Loan credit decision expires within 180 days from applying.
- The maximum amount that you can borrow is up to the Cost of Attendance found on your GWeb account.
- Once you have made the decision to apply for the Federal Direct Graduate PLUS Loan, complete the <u>Direct PLUS Loan Application</u> for graduate/professional students.

o On the In School tab, select Apply for a PLUS Loan for Graduate School.



Public Health Online



Log in using your FSA ID and password:

DIRECT PLUS LOAN APPLICATION





Step 4: PLUS Loan Master Promissory Note (MPN)

- Once you have made the decision to apply for the Federal Direct Graduate PLUS Loan,
 - o If approved, you must complete a separate PLUS Loan Agreement (MPN).
 - □ On the In School tab, select Complete a Loan Agreement (Master Promissory Note).
 - □ Select PLUS MPN for Graduate/Professional Students
 - o If denied, you may re-apply with a co-signer (endorser) or appeal the decision through the Department of Education.

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Step 5: Supplementary Loan Questionnaire

- In your order to request additional Graduate PLUS loan funds, please complete the supplemental <u>Graduate Loan Questionnaire</u> by selecting the corresponding financial aid award year and the Graduate tab:
 - o Write out your name and GWID at the top
 - o Check the "Federal Direct Graduate PLUS Loan" box and input the amount that you want to borrow.
 - □ Please keep in mind that a <u>loan fee</u> applies to each disbursement, which will reduce the net loan amount.
 - □ If you are borrowing for 2 semesters, please make sure that you double the loan. For example, if you want \$5,000 for the fall and \$5,000 in the spring make sure you borrow the total \$10,000.
- In Section 2, choose the semester for which you would like the loan.
- Select where your courses are held.
- For the number of credits, please make sure you include the credits for all terms under the correct campus.
- Check "yes" for the last question: "If you will register for fewer than 4.5 credits in the fall or spring semesters, or less than 3 over the summer term, will you submit a HalfTime/Full-Time Certification Request with your advisor?"
- To be on the safe side, please print and sign the form.

Once the form is complete, email to finaid_docs@gwu.edu and cc GWSPHfinaid@gwu.edu.

For any questions throughout the process, please <u>contact</u> the GWSPH Financial Aid Office by phone at 202-994-1950 or email <u>GWSPHfinaid@gwu.edu</u>.