



Financial Aid Newsletter

Office of Student Financial Aid

Fall 2009

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Financial Aid Website

<http://finaid.wayne.edu>

Office of Student Financial Aid
The Welcome Center
42 W. Warren Avenue
P.O. Box 2340
Detroit, Michigan 48202-0304

Telephone: 313 • 577-3378

Fax: 313 • 577-6648

E-mail: financialaid@wayne.edu

SERVICE HOURS

Monday through Thursday
8:30 AM to 6:00 PM

Friday
8:30 AM to 5:00 PM

Fall Classes Begin

Fall semester classes begin **Thursday, September 3**. Registration instructions are on the website of the Records and Registration Office:

<http://reg.wayne.edu/students/classes.php>.

Thursday, **September 17**, is the final fall 2009 registration date. It also is the last day on which tuition will be canceled for classes that are officially dropped. Please access the Records and Registration Office website for additional information:

<http://reg.wayne.edu/index.php>. The complete 2009-2010 Registration Calendar also is on the site:

<http://reg.wayne.edu/students/registration-calendar-09-10.php>

Financial Aid Disbursement

Fall semester 2009 disbursements begin **August 25**. Academic year financial aid awards are disbursed in two payments half in the fall semester and half in the winter semester.

Financial aid (except work-study) is credited to students' tuition accounts to pay for (1) tuition and fees and (2) board and room, if applicable. Any remaining aid that is not restricted to payment of tuition-only is disbursed to students via direct deposit into bank accounts. For students who have not arranged for direct deposit, the University Cashier's Office will mail a paper check to the address that is on file in the Student Records Office. **Checks cannot be picked up.** Work-study earnings are paid biweekly via a paycheck.

Direct Deposit

Application for direct deposit of excess financial aid can be processed online. To complete the application, a student will need to know the routing/transit number for his/her bank or credit union. Do the following:

1. Log on to WSU Pipeline, <http://pipeline.wayne.edu>
2. Click on the **Student Tab**
3. Click on **More Student Services**
4. Select **Direct Deposit**

Special Circumstances

If family financial situation have drastically changed, a student may submit the Special Circumstances Appeal Form to request a review of his/her award:

http://finaid.wayne.edu/0910_special_circumstances_appeal_form.pdf.

Note: During a semester, allow at least 21 business days for completion of the review. At the beginning and end of a semester, allow at least five weeks.

Appointments Not Required

The Office of Student Financial Aid staff assists students with the financial aid processes. Our experienced staff is available during service hours to respond to financial aid questions and requests. No appointment is necessary.

Assistance is available on a walk-in basis and via telephone: 313-577-3378.

Conditions of Financial Aid

When students accept the offer of financial aid, they agree to accept and fulfill the terms and conditions for each financial aid program set by federal and state regulations. Please access the financial aid website for information about financial aid programs: www.finaid.wayne.edu. Aid recipients also agree to maintain satisfactory academic progress and the required enrollment status.

Satisfactory Academic Progress

The term **satisfactory academic progress** is used to describe the successful completion of coursework toward a degree or certificate. There are three elements in WSU satisfactory academic progress requirements:

1. The maximum length of time for which students can receive financial aid;
2. The number of credit hours students must complete each academic year; and
3. The grade point average that student must maintain.

If students do not maintain satisfactory academic progress, they may not be eligible for future financial aid. The WSU Satisfactory Academic Progress Policy can be downloaded from the financial aid website:

http://finaid.wayne.edu/sap_policy_0910.pdf.

Enrollment Requirements

At least half time enrollment is required to receive financial aid. Exceptions are the Federal Pell Grant, the Michigan Adult Part-Time Grant, and the Indian Tuition Waiver. Excluding the exceptions, award offers are based on full-time enrollment for the academic year. They may be adjusted *at the time of disbursement* if a recipient's enrollment is less than full-time but it is at least half time.

At the **undergraduate** level, enrollment for 12 credit hours or more is considered full-time; enrollment for six to 11 credits is considered half time. At the **graduate** level, enrollment for eight credits or more is considered full-time; enrollment for four to seven credits is considered half time during the academic year. During the spring/summer semester, graduate level enrollment for two credits or more is full-time; enrollment for one credit is half time.

How to Accept Financial Aid

Awards are posted on students' [WSU Pipeline](#) financial aid accounts. Video instructions for accepting and declining aid offers are on the financial aid website: <http://finaid.wayne.edu/howtovideos.php>.

For help accessing WSU Pipeline or using your AccessID, contact Computing & Information Technology (C&IT): <http://computing.wayne.edu>.

How to Change Award Answers on Pipeline

Awards on WSU Pipeline can be accepted or declined online only once for the award period. To change an answer, complete the appropriate Loan Revision Request Form — [Direct Stafford](#), [Parent PLUS](#), or [Graduate PLUS](#): <http://finaid.wayne.edu/forms.php>

Tuition and Fees

WSU provides electronic billing (eBill) to students. Like paper bills, eBills itemize tuition, fees, payments, and financial aid. Paper bills are not issued. E-mail notifications are sent when a new eBill is available. Text and instant messages also are options for notification. eBills can be saved and forwarded by e-mail to parents, sponsors or employers.

Please access the Student Accounts Receivable website for additional information: http://wayne.edu/fisops/index.php?Bursar_Office:WSU_Electronic_Bills.

Fall 2009 tuition payment is due **Friday, August 28**.

On-campus Housing

Move-in for on-campus housing begins Sunday, **August 30**. Requisites for moving into on-campus housing include enough financial aid to pay all costs, including the selected meal plan, **or** full payment of tuition and housing costs, **or** enrollment in a payment plan with one of two companies, Academic Management Services or Tuition Management Systems.

Academic Management Services

1.800.635.0120

<http://www.tuitionpay.com>

Tuition Management Systems

1.800.356.8329

<http://www.afford.com>

Please access the 2009-10 Financial Aid Timeline on the financial aid website to review the steps necessary to receive financial aid for the academic year:

http://finaid.wayne.edu/0910_financial_aid_process_timeline.pdf.

Detailed information about on-campus housing is on the Residential Living at Wayne State website: <http://www.housing.wayne.edu>.

Book Loans and Emergency Loans

WSU does not offer book vouchers. While students can use their financial aid refunds (aid in excess of tuition and fees), if any, to buy books, they should be prepared to make the purchases out of pocket. All awards do not disburse the first week of classes, and all students do not receive financial aid in excess of tuition and fees.

Book Loans and Emergency Loans cont.

To assist late financial aid filers, book loans and emergency loans are available beginning the third week of classes. Loan eligibility criteria include (1) sufficient financial aid eligibility to repay the loan **and** pay the current tuition account balance, (2) financial aid for the semester has not been disbursed (3) entrance loan counseling, if applicable, completed, and (4) at least [half time enrollment](#).

WSU Admission

It is not necessary to be admitted to WSU to apply for financial aid. However, admission is required **to receive** financial aid. The Office of Student Financial Aid recommends applying for admission and financial aid simultaneously. To apply for admission, complete the appropriate online application: undergraduate <http://www.admissions.wayne.edu> or graduate <http://gradadmissions.wayne.edu/apply.php>.

Financial Aid Application

To apply for financial aid, complete the Free Application for Federal Student Aid (FAFSA) online at <http://www.fafsa.ed.gov>. Students should complete the FAFSA **each year** that they want financial aid. Include the appropriate **federal school code**: Main Campus: 002329; Law School: E00435; School of Medicine: E00570. Step-by-step video assistance for completing the FAFSA is on the WSU financial aid website: <http://www.finaid.wayne.edu/fafsa>.

The March 1 application priority date is not a deadline. It is the date by which a student's FAFSA should be submitted to facilitate determination of his/her eligibility for financial aid before the beginning of the fall semester.

Verification

The federal processor will electronically transmit the data from an applicant's FAFSA to WSU at the same time a SAR is sent to the applicant. The Office of Student Financial Aid (OSFA) evaluates applications in the order in which they are received. Please access the financial aid website for detailed information concerning how financial aid awards are determined: <http://www.finaid.wayne.edu/determined.php>.

The federal processor selects one out of every three FAFSAs for a process called "verification," which will require the applicant (and his/her parents, if he/she is a dependent student) to submit to OSFA signed federal tax forms, W-2 forms, and a verification worksheet. OSFA notifies each applicant whose FAFSA is selected for verification: http://finaid.wayne.edu/bas_verify.php

Scholarships Application

The 2009-2010 WSU scholarships competition deadline was in January 2009.

Scholarships Application cont.

The Office of Undergraduate Admissions administers **WSU Presidential Scholarships**. Please direct inquiries to that office: 313.577.3577, admissions@wayne.edu.

Non-WSU Scholarships

Students who receive scholarships from sources outside WSU should have the donor/sponsor send the University a check made payable to Wayne State University. Include the full name of the student recipient on the check and mail it to:

Wayne State University
Office of Student Financial Aid
Attn: Scholarships Unit
The Welcome Center, P.O. Box 2340
Detroit, MI 48202-0340

Work-Study Application

Each year the financial aid office receives more requests for work-study than funds are available to accommodate. Consequently, all eligible students cannot be awarded work-study.

Students interested in receiving work-study may complete the Fall/Winter Work Study Request Form, which is available on the financial aid website. Submitting the request form does not guarantee receipt of a work-study award.

Students who do not receive a work-study award are encouraged to explore other on-campus employment opportunities through the Office of Career Services: <http://www.careerservices.wayne.edu/New/StudentEmployment.htm>.

Loans Applications

The FAFSA (Question 31) is the Federal Direct Stafford Loan application. The Federal Direct Parent PLUS Loan and Federal Direct Grad PLUS Loan require additional applications that can be downloaded/printed from the financial aid Web site: <http://www.finaid.wayne.edu/forms>.

The Federal Direct Parent PLUS Loan, like all loans, is optional. Parents are not required to apply for the loan. Please access the financial aid website for detailed information: <http://www.finaid.wayne.edu/plus-parents.php>. Information about the Federal Direct Grad PLUS Loan also is on the site: <http://www.finaid.wayne.edu/plus-graduate.php>.

Loan Deferment Forms

The submission destination for a loan deferment form depends on the loan type. Please access the financial aid website for instructions: <http://finaid.wayne.edu/deferment.php>.

How to Return a Loan

All or a portion of a Direct Stafford Loan can be returned after it has been disbursed. **Within 14 days** of disbursement, participants in direct funds deposit should complete the Loan Revision Request Form to request cancellation of the loan or to request reduction of the loan amount: <http://finaid.wayne.edu/forms.php>.

Non-participants in direct funds deposit should return their loan refund check, if applicable, to the financial aid counter in the lobby of The Welcome Center, 42 W. Warren Ave., and complete a Check Return Form, which is available at the counter.

The Office of Student Financial Aid will cancel the initial loan and recalculate the loan origination fee. The borrower's Master Promissory Note will apply to the new, lower loan amount or the loan amount will be changed to zero, as appropriate.

If a loan was disbursed or a refund check was issued **more than 14 days** before the borrower returns it to the financial aid office, interest may be charged on the loan. The borrower is responsible for paying the loan interest.

Sharing Student Information

The privacy of student education records is protected under federal law, the Family Educational Rights and Privacy Act (FERPA). Students who are age 18 and older or who attend a school beyond the high school level must give written permission to their educational institution for the release of information, including financial aid information, from their education records. The Authorization to Release Records form can be downloaded from the Office of the Registrar website: <http://reg.wayne.edu/pdf-forms/ferpa.pdf>.

In the absence of a student-signed Authorization to Release Records form, the Office of Student Financial Aid cannot discuss a student's financial aid information with anyone other than the student.



WAYNE STATE UNIVERSITY
WELCOME CENTER

Frequently Requested WSU Telephone Numbers

Computing & Information Technology (C&IT)

313.577.4778

<http://computing.wayne.edu>

Division of Community Education

313.577.4695

<http://dce.wayne.edu>

Educational Accessibility Services

313.577.1851

<http://www.eas.wayne.edu>

Graduate Admissions

313.577-GRAD (4723)

<http://gradadmissions.wayne.edu>

Honors Program

313.577.3030

<http://www.honors.wayne.edu>

Housing and Residential Life

313.577.2116

<http://www.housing.wayne.edu>

Office of Student Financial Aid (OSFA)

313.577.3378

<http://www.finaid.wayne.edu>

- OSFA at the Law School

313.577.5142

- OSFA at the Oakland Center

248.553.3848

- OSFA at the School of Medicine

313.577.1039

Records and Registration

313.577.3541

<http://reg.wayne.edu/students/registration.php>

Student Accounts Receivable

313.577.3653

<http://www.wayne.edu/fisops/index.php?Bursar>

[Office:Student Accounts Receivable](#)

Student Records

313.577.3531

<http://reg.wayne.edu/index.php>

Undergraduate Admissions

313.577.3577

<http://www.admissions.wayne.edu>

University Advising Center

313.577.2680

<http://www.advising.wayne.edu>