

To get started on the financial aid process, please complete the following steps:

- Complete the 10/11 Financial Aid application on the web, also at www.fafsa.ed.gov
 - You will need your 2009 taxes to answer some of the questions.
 - You will be assigned a PIN when you log into the FAFSA site. You will need the PIN to sign this FAFSA and ones in upcoming year...Keep it safe!
 - Should you require assistance please call 1-800-4FED-AID.
 - Western International University's school code is **014970**.

- Complete the Entrance Counseling located at <http://studentloans.gov>; you will need your Federal Student Aid (FSA) PIN. Be sure to print the confirmation page at the end of the interview. Please contact the campus at 1-866-948-4636 with any questions.

- Complete the **Master Promissory Note** directly with the Department of Education at <http://studentloans.gov>; you will need your FSA PIN. Print out a copy of the MPN for your records.

- Complete the enclosed **Western International University forms**. Please fax the University documents to your Enrollment Counselor when completed.
 - Confirmation page from Entrance Counseling printed from StudentLoans.gov website (see step two above)
 - **Form B** – Financial Aid Application (fill out Independent or Dependent based on how you completed the FAFSA).
 - **Form C**- Student Authorization to Hold (to be completed by the student)
 - **Form D** – Parent Authorization to Hold (to be completed by the parent if parent is applying for Parents PLUS loan)
 - **Form E** – Annual Planner (anticipated schedule of first eight courses); schedule will affect funding including disbursement dates and cost of attendance.
 - **Form F** – Important Financial Aid Information.

- Complete the **Financial Aid appointment** with your WIU Financial Counselor prior to registering for class.
 - You will not be able to register for class until you have completed the Financial Aid appointment.
 - All forms must be completed, signed and dated. Any corrections must be initialed.
 - Additional documents may be required before certification.
 - Financial aid will not be certified until the Financial Aid appointment has been completed.

Please contact your Finance Counselor if you have any questions.

I. General Information (Please print or type)_____
Legal Name – Last_____
First_____
Middle_____
Last 4 digits of Social Security Number_____
Student ID_____
Email Address

Did you attend another College or University (Other than the Western International University) as of July 1, 2010?
If **YES**, check this box

Are you currently living on a military base or receiving Basic Allowance for Housing (BAH) from the military?

- Yes
 No

II. Student Loan Request

In addition to federal grants, are you interested in applying for federal student loans?

- Yes, Loans and Grants
 No, Grants Only

Please indicate the Total Amount of Financial Aid to Borrow for your Academic Year. (The minimum loan amount you can request is \$100.) Enter amount here: \$ _____

The loan amount certified will include Unsubsidized Student Loan funds. At the time funds are disbursed, unsubsidized student loans accrue interest and payments can be made by the student while interest for subsidized student loans is paid by the federal government.

Check this box if you **DO NOT WANT UNSUBSIDIZED** loans.

(Checking this box **WILL REDUCE** the total amount of your student loan and may result in a personal contribution expense due to not having enough financial aid to cover your educational costs).

Grad PLUS loans may be made for up to your cost of attendance minus other estimated financial assistance. Therefore, a graduate student has additional loan eligibility beyond the maximum subsidized and unsubsidized loan limits. Contact your Campus Finance Counselor for more information on eligibility requirements.

Is your parent(s) applying for a PLUS loan?

- Yes
 No

III. Other Aid Sources

Indicate any resources you will receive while attending Western International University. For example: employer tuition, books/course material assistance, private student loans, scholarships, state grants, tribal aid/BIA, Americorps, or active military benefits.

Please note that employer tuition assistance includes monies paid to the University on your behalf by an employer, funds paid to you directly by an employer for educational related costs, and tuition or electronic course material fees.

Are you an employee of the Apollo Group or one of its subsidiaries currently receiving employee tuition benefits?

- Yes
 No

Are you receiving, or eligible to receive, Active Duty Military Tuition?

- Yes
 No

2010–2011 Financial Aid Application Form B

In the table below, please enter the total resources you will receive from **July 1, 2010 - June 30, 2011**.

Include only amounts you are aware of at the time you complete this form. This information must be updated if a change takes place, whether it is a gain or a loss, after the initial completion of this form. Do not include any federal financial aid funds such as Pell Grants, ACG, SMART, Stafford Subsidized/Unsubsidized loans, or PLUS loans in this section.

<u>Source of Funds</u>	Percent (%) For Tuition and Books		Total Amount (\$) For Tuition and Books
Employer Tuition Assistance/Waivers:	_____ %	OR	\$ _____
Employer Book Assistance/Waivers:	_____ %	OR	\$ _____
Scholarships (Including State Military National Guard or Reserve Grants):			\$ _____
Private Student Loan: _____			\$ _____
Lender Name: _____			\$ _____
Tribal Aid/BIA:			\$ _____
Americorps:			\$ _____
Other:			\$ _____

IV. Certification

By signing this form I certify that all the information reported on this form is true and correct.

Student Signature

Date

I. Student's General Information (Please print or type.)

Legal Name	Last	First	Middle
_____	_____	_____	_____
Last 4 digits of Social Security Number	Student ID	Email Address	
_____	_____	_____	

II. Authorization Acknowledgment

In order to ensure your financial aid is effectively managed in its application towards your future allowable charges, we request your selection below.

Allowable charges are defined as charges assessed by the University for the current payment period for:

- Tuition (including tuition for Independent Studies)
- Books and course materials

Mark each box to indicate your answer. We will assume any blanks equal "No"

- | YES | NO | |
|--------------------------|--------------------------|---|
| <input type="checkbox"/> | <input type="checkbox"/> | I authorize the University to hold federal financial aid and/or state funded student assistance on my account as a credit balance to be applied to future allowable charges for the current payment period. Any funds received in excess of the future allowable charges within each payment period will be sent to me as soon as possible, but no later than 14 days after receipt of my financial aid disbursement. |
| <input type="checkbox"/> | <input type="checkbox"/> | I authorize the University to hold federal financial aid and/or state funded student assistance on my account as a credit balance to be applied to all outstanding educationally-related charges that have been or will be charged to my student account by the University during the current payment period. |
| <input type="checkbox"/> | <input type="checkbox"/> | I authorize the University to hold federal financial aid and/or state funded student assistance on my account as a credit balance to apply those funds to outstanding educationally-related charges that have been charged to my student account by the University for the prior award year not to exceed \$200. |

Federal financial aid is awarded to you under the assumption that you will attend school for the entire period for which the assistance is awarded. If you withdraw, you may no longer be eligible for the full amount of federal financial aid that you were originally scheduled to receive. Therefore, you may owe funds to the University for unpaid institutional charges. The University may also charge you for any federal financial aid the University was required to return on your behalf.

This form will be used for this and all subsequent financial aid applications. You may change your authorization at any time by resubmitting this form with your new election or by providing a signed and dated statement to your Finance Counselor. Contact your Finance Counselor to obtain the Authorization to Hold for Future Changes form. This form should be faxed to the University Financial Aid Processing Center at 480-783-4361.

If you cancel a previous authorization, the funds not applied to authorized charges incurred prior to notification of your change in authorization will be paid to you as soon as possible, but no later than 14 days after the receipt of your notice of cancellation.

III. Signature

By signing this form, I certify that all the information reported on this form is true and correct.

Student Name (Print)

Student Signature

Date

I. Student's General Information (Please print or type.)

Legal Name	Last	First	Middle
Last 4 digits of Social Security Number		Student ID	Email Address

II. Authorization Acknowledgment

In order to ensure your financial aid is effectively managed in its application towards your future allowable charges, we request your selection below.

Allowable charges are defined as charges assessed by the University for the current payment period for:

- Tuition (including tuition for Independent Studies)
- Books and course materials.

Mark () each box to indicate your answer. We will assume any blanks equal "No"

- | YES | NO | |
|--------------------------|--------------------------|--|
| <input type="checkbox"/> | <input type="checkbox"/> | I authorize the University to hold federal financial aid and/or state funded student assistance on the student's account as a credit balance to be applied to future allowable charges for the current payment period. Any funds received in excess of the future allowable charges within each payment period will be sent to me as soon as possible, but no later than 14 days after receipt of my financial aid disbursement. |
| <input type="checkbox"/> | <input type="checkbox"/> | I authorize the University to hold federal financial aid and/or state funded student assistance on the student's account as a credit balance to be applied to all outstanding educationally-related charges that have been or will be charged to the student's account by the University during the current payment period. |
| <input type="checkbox"/> | <input type="checkbox"/> | I authorize the University to hold federal financial aid and/or state funded student assistance on the student's account as a credit balance to apply those funds to outstanding educationally-related charges that have been charged to my student account by the University for the prior award year not to exceed \$200. |

Federal financial aid is awarded to the student under the assumption that the student will attend school for the entire period for which the assistance is awarded. If the student withdraws, they may no longer be eligible for the full amount of federal financial aid that you were originally scheduled to receive. Therefore, the student may owe funds to the University for unpaid institutional charges. The University may also charge you for any federal financial aid the University was required to return on your behalf.

This form will be used for this and all subsequent financial aid applications. You may change your authorization at any time by resubmitting this form with your new election or by providing a signed and dated statement to your Finance Counselor. Contact your Finance Counselor to obtain the Parent's Authorization to Hold for Future Changes form. This form should be faxed to the University Financial Aid Processing Center at 480-783-4361.

If you cancel a previous authorization, the funds not applied to authorized charges incurred prior to notification of your change in authorization will be paid to you as soon as possible, but no later than 14 days after the receipt of your notice of cancellation.

III. Signature

By signing this form, I certify that all the information reported on this form is true and correct.

Parent Name (Print)

Parent Signature

Date

Leave of Absence

A student out-of-attendance for over 29 days and not on an approved Leave of Absence (LOA), will be considered withdrawn for federal financial aid and University refund processing.

A student who does not re-enter from an approved LOA as originally scheduled will be considered withdrawn from the University. The LOA serves to maintain in-school enrollment status for a student. A student on an approved LOA will be considered enrolled at the University and eligible for an in-school deferment for federal financial aid funds. If a student does not return from an approved LOA, the withdrawal date and beginning of the loan grace period will be the last date of class attendance. This may result in loss of all or a portion of the loan grace period.

A student who is considered out of attendance may have all or a portion of federal student financial aid funds returned to the lender and/or the Department of Education. This could result in the student owing the University for any unpaid Institutional Charges. Note: Returned loan monies will reduce the student's outstanding loan debt.

Student Initials: _____

Withdrawing from the University

Circumstances may necessitate withdrawal from the University. A student who received, or is eligible to receive (provided certain criteria is met) federal financial aid funds, and subsequently withdraws (officially or unofficially) from the University is subject to a Return of Federal Financial Aid Calculation as required by federal regulations. Federal regulations dictate how the University determines the amount of federal financial aid funds earned while attending the University. If a student or parent received less federal financial aid funds than the amount earned, a student may be entitled to a post-withdrawal disbursement. If a student received more federal financial aid funds than the amount earned, the unearned amount must be returned by the University and/or the student.

Student Initials: _____

Program and/or Catalog Changes

Program and/or catalog changes that result in one or more courses that are not accepted towards the new program or catalog may result in a recalculation of the academic year. As a result of that recalculation, there may not be enough federal financial aid funding to cover tuition costs for the newly defined academic year. This situation may increase the shortfall or personal contribution needed to cover cost of tuition and related charges. For detailed information on the potential impact of program and/or catalog changes, contact your Academic or Finance Counselor.

Student Initials: _____

Credit Balances/Expectations in Funding

Depending on the campus tuition rate, a federal financial aid student may receive a credit balance of federal financial aid funds. Generally, federal financial aid funds are applied to tuition, books, course materials, and independent study fees depending on the selected Authorization to Hold and balance due at the time of disbursement. A student choosing to apply for grants only, should contact their Finance Counselor to ensure all educational costs are covered.

Federal financial aid credit balances will be processed within 14 calendar days of the disbursement and be mailed to a student. Disbursement dates are approximate and subject to change based on completion of disbursement eligibility criteria. If a student has maintained attendance and met all eligibility requirements, first disbursements may be received within 30 to 45 days from the loan period start date. Second disbursements will be scheduled to disburse at the time the student completes half of their academic year. Disbursements may be delayed if there are any changes to the student schedule.

Student Initials: _____

Important Financial Aid Information Form F

Schedule Requirements

Based on the student financial aid regulations, an academic year is defined as a minimum of 24 credits and 30 weeks of instructional time. The academic year begins with the first eligible course for the student's degree program and ends when the student has successfully completed the 24-credit and 30-instructional time requirement.

An academic year has no calendar time constraints and continues through periods of non-attendance that are less than 180 days until both credit and week requirements are met. For courses eligible for federal financial aid, a week of instructional time includes at least one regularly scheduled class.

Audit, Withdrawals, Non-Required Courses, & Repeats

Federal financial aid cannot be used for payment for any course for which a passing grade assigned is not used in computing the graduation requirement, (e.g. audited courses, completed courses subsequently retaken, etc). Additionally, repeated courses taken for audit or GPA purposes will not count towards credit completion for an academic year. Non-passing grades are not considered successfully completed courses for federal financial aid purposes and therefore will not count towards credit or instructional week completion for an academic year. In the event a non-passing grade is earned, a student needs to complete additional credits and instructional weeks before reapplying for federal financial aid. Additionally, if federal financial aid is not available to cover the course charges, the student will be responsible for these charges.

Satisfactory Academic Progress

Federal financial aid recipients are monitored for both quantitative and qualitative progression. Therefore, a student must meet the following criteria:

1. Maintain the minimum grade point average for enrolled degree program.
2. Make satisfactory progress towards completing enrolled degree program.
3. Satisfactory progress is measured in 24 attempted credits increments for undergraduates and 18 attempted increments for graduates. For programs that are less than 48 credits in length, the increments will be the lesser of the academic year (24 credits), or one-half the program's published length.
4. The completion rate required for each increment will be at least 67%.
5. The maximum time frame allowed is based on the published program length (in credits), less any degree applicable transfer, times 150%. This is the maximum number of degree applicable credits the student can attempt.

Overlapping Courses

Students who double or triple up on courses may need to complete more than 24 credits in order to complete 30 weeks of instructional time. In this case, there will be more credit hours included in the loan period or academic year; the student's funding may not be able to completely cover the tuition cost. Courses not covered by Financial Aid are the responsibility of the student, and will need to be paid using another method.

In addition, the University's academic policy prohibits students from taking more than three courses concurrently without written approval from the Academic and Finance Counselor. Students who take three or more courses concurrently without approval may not have these courses covered by Federal Financial Aid.

Special Circumstances

The University has the ability to accommodate special circumstances on a case-by-case basis, using professional judgment. The reason will be documented in the student file as it relates to the special circumstances. A special circumstance includes conditions that differentiate an individual student from a whole class of students. The University will not accept professional judgments made for a student by another school, but will review a student's circumstances and, if appropriate, document the professional judgment decision made on behalf of the student. The decision of the University regarding professional judgment is final and cannot be appealed to the U.S. Department of Education. Consult with a Finance Counselor to learn more about the professional judgment process.

Student Signature

Date

- Completed 10-11 Electronic FAFSA (*remember to have PIN for signature*) www.fafsa.ed.gov
- Completed Entrance Counseling www.studentloans.gov
- Completed Master Promissory Note www.studentloans.gov
- Completed all WIU Forms B-E www.west.edu (*under Financing your Education*)

Federal Stafford Loan Limits – Effective July 1, 2010				
Level	# of Credits	Base Stafford	Unsubsidized	Total Funding
1	0-23	\$3,500	\$6,000	\$9,500
2	24-47	\$4,500	\$6,000	\$10,500
3 & 4	48 & up	\$5,500	\$7,000	\$12,500
Graduate		\$8,500	\$12,000	\$20,500

- If you have received financial aid at another institution within the last twelve months your eligibility for funding could be affected.
- If you are eligible for Pell, ACG, SMART and FSEOG funds, those would be in addition to the loan amounts.

Your Academic Year is 24 credits **and** a minimum 30 weeks long. Your start date is: _____

Expected completion, (based on the Annual Planner you submitted) is: _____. (*Time to reapply*)

Total amount of completed credits: _____

Contact Your Financial Aid Counselor:

- If you change your schedule.
- If you need a Leave of Absence (LOA).
- If you are ready to reapply.
- If you have questions regarding your funding.
- If you are considering a change in degree program or change in Catalog.

Your Responsibilities:

- Notify University and Loan Holder/Direct Loans if you change your name, address, or phone number.
- Pay any tuition shortage after Financial Aid is applied.
- Notify your Finance Counselor if you transfer in credits *after* being funded.
- Maintain Satisfactory Academic Progress

The Process:

- Takes 6-8 weeks *after* you start class.
- Once the process is complete you will receive a Loan Award Letter in the mail with funding amounts and disbursement dates.
- You will be notified if there is a tuition shortage or if there are excess funds from each disbursement.

Important Watch Outs

- Maintain continuous attendance (no unapproved breaks of 29 calendar days or more). Contact your Finance Counselor if you are dropping a course or not scheduled for a course.
- Schedule changes may complicate your financial aid. Contact your Finance Counselor if you overlap or accelerate your courses.
- Satisfactory Academic Progress is measured by both GPA and attempted vs. completed credits.

Additional Resources:

- WIU Student Option Guide <http://www.west.edu/pdfs/WIU-Student-Finance-Options-Guide.pdf>
- WIU Catalog <http://www.west.edu/pdfs/WIU-Catalog.pdf>
- WIU Consumer Information Guide <http://www.west.edu/pdfs/WIU-Consumer-Information-Notice.pdf>
- MyWIU Finance online Office <http://prod.campuscruiser.com>