



Fall 2016 Frequently Asked Questions

Financial Aid & Eligibility

- **How can I apply for more financial aid to cover balance & books?**
 - Parents of dependent, undergraduate students can apply for the [Federal Parent Plus Loan](#). If the parent applying for the parent Plus loan is denied, the student may be eligible to increase their federal unsubsidized loan by completing the student financial aid adjustment form in GoWMU.
 - Graduate students can apply for the [Federal Graduate Plus Loan](#).
 - Students can apply for [private alternative loans](#).
 - Students can apply for [scholarships](#) (provided the deadlines have not passed)
 - **Please note that students can only be awarded up to the [Cost of Attendance](#) for each semester.**

- **Why hasn't my financial aid paid on my account?**
 - Please ensure you:
 - Have completed all financial aid requirements
 - Are in a degree-seeking program, or an eligible certificate program.
 - Have completed a FAFSA for the current academic year. All federal aid, some state aid and some university-level aid require a FAFSA for the current year.
 - Are enrolled in the required number of credit hours for the award.
 - Fall/Spring:
 - Undergraduate:
 - Full-Time: 12+ credit hours
 - ¾ Time: 9-11 credit hours
 - ½ Time: 6-8 credit hours
 - Less than ½ Time: 5 or less credit hours
 - Graduate:
 - Full-Time: 6 credit hours
 - ¾ Time: 4-5 credit hourso
 - ½ Time: 3 credit hours
 - Less than ½: 2 or less
 - Summer I & II
 - Undergraduate:
 - Full-Time: 6+ credit hours
 - ¾ Time: 4-5 credit hours
 - ½ Time: 3 credit hours
 - Less than ½ Time: 2 or less credit hours
 - Graduate:
 - Full-Time: 3 credit hours
 - ½ Time: 2 credit hours
 - Less than ½: 1 credit hour

- Are meeting Satisfactory Academic Progress (SAP) as indicated by the policy [here](#).
 - Are not in default on a federal student loan.
 - Please visit Bronco Express, contact us at 269-387-6000, or finaid-info@wmich.edu if you are meeting the above guidelines or your reason is not listed here.
- **How do I increase my aid? My aid was more than it was last year.**
 - Federal loan can be increased or transferred via the Student Financial Aid Adjustment form in GoWMU. They can only be increased if you have not been awarded up to the yearly and overall aggregates (see [Loan Limits](#)), and if you have not been awarded up to the [Cost of Attendance](#).
 - Pell Grants, WMU Grants, Supplemental Educational Opportunity Grants (SEOG) and the Perkins loan cannot be increased above the awarded amounts.
 - If your financial aid amounts decreased between now and previous years, you could have reached the limit for certain types of financial aid such as Federal Loans or the Pell Grant. It could also change due to changes in your financial aid and household data on your FAFSA.
- **What other grants or scholarships can I apply for?**
 - [Click Here](#)
- **How come I'm not eligible for financial aid?**
 - Please review the following pages for eligibility criteria
 - [Undergraduate](#)
 - [Graduate](#)

Loans

- **What other loans can I or my parent apply for?**
 - Parents of dependent, undergraduate students can apply for the [Federal Parent Plus Loan](#). If the parent applying for the parent Plus loan is denied, the student may be eligible to increase their federal unsubsidized loan by completing the student financial aid adjustment form in GoWMU.
 - Graduate students can apply for the [Federal Graduate Plus Loan](#).
 - Students can apply for [private alternative loans](#).
- **Why isn't my private alternative loan applied/When will it be applied?**
 - Once a private loan is certified, all lenders have a right-to-cancel period that must pass before they will send the funds. Please check with your lender to determine when they will send the funds to the school. If the funds are sent electronically, it could take 3-5 business days before we receive and apply them. If the funds are sent via check, it depends on the U.S. postal service as to when they deliver the check. You should allow 7-10 business days for a mailed check to arrive at WMU. If the check requires you to sign for it, we will send you an email notification advising you to come into the financial aid office and sign for it, before it is applied to the bill.
 - Ensure you are meeting your lender's terms for the loan. Some lenders require a student is enrolled at least half-time, others require a student is meeting Satisfactory Academic

Progress, and others require that you are in a degree-seeking program*. Others do not.
**Guest students receiving private loans should contact Bronco Express if loans are not applied.*

- **How much have I taken out in loans? / How do I pay on my loans?**
 - You can review your loan history in the National Student Loan Data System (NSLDS) by visiting www.nslids.ed.gov and logging in with your FSA ID and password. Every federal student loan you have received will be listed on this website in the order they were disbursed.
 - All federal loans are assigned a loan servicer. You can review their information on NSLDS by clicking the number to the left of each loan and scrolling down. You will contact the servicer with billing inquiries on your loans, including deferment and forbearance requests.

- **How do I defer my loans?**
 - You must get your loan servicer's deferment form and provide it to the Office of the Registrar for completion. Your servicer's contact information should be included with the form, including their name, phone number, and mailing address. A fax number is optional, but recommended. If your servicer does not have their own form, you must reach out to the Office of the Registrar and request they send verification of your enrollment to your servicer, and provide their contact information. Loan deferment forms are not accepted or processed at Bronco Express or Financial Aid.

Requirements/Processing

- **What financial aid requirements need to be completed before receiving financial aid?**
 - Please review your financial aid requirements in GoWMU by following the instructions below:
 - Login to GoWMU using your Bronco Net ID and Password
 - Locate the "My Self Service" menu on the left
 - Click the arrow next to "All Links"
 - Click "Financial Aid"
 - Select the financial aid year & submit
 - Click the "Financial Aid" tab
 - Click "Eligibility"
 - Click "Student Requirements"

- **How long before does it take for submitted documents to be process?**
 - Standard processing time for most documents is 5-10 business days (1-2 weeks) from when they are received by our processing office (when they appear on GoWMU). Some documents, such as appeals, can take longer, and processing time as a whole **can increase during peak times.**

- **I got an email, what does it mean?**
 - Please read the email in its entirety and follow any instructions indicated. If it is still unclear what must be done, you may contact Bronco Express:

- **In person:** Please bring your Bronco ID card and either print the email, or be able to pull up the email electronically for explanation by a Bronco Express team member.
- **By phone:** Please have your WIN ready and be able to read the email to the phone representative.
- **By email:** Forward the email to finaid-info@wmich.edu with your WIN included.

- **What’s the status of my paperwork?**

- Please check your financial aid requirements on GoWMU. Submitted paperwork generally appears there within 2 business days (longer during peak processing times). In addition, standard processing time is typically 1-2 weeks and **can be extended during peak times**.

- **My verification form is on hold, but I submitted all documents, do I need something else? When will it be processed?**

- Please check your requirements and ensure nothing is marked “Incomplete” or “Requested, not Received” on your financial aid requirements. If “Requested, Not Received”, please submit the requested documents. If “Incomplete” or all documents are on hold, please contact Bronco Express to see if anything additional is needed.

- **I got an email that says I have pending financial aid, but everything is accepted. What do I have to do?**

- This means you have financial aid requirements to complete before your financial aid can be disbursed. Please check your financial aid requirements in GoWMU. Review the following table for what each requirement status means:

Status	Meaning/Action
Pending Final Review	The requirement is currently under review or in queue to be reviewed by our office. No further action is needed at this time.
Received Incomplete, Returned	The submitted document is missing required information or documents. If it is a document, it will be returned to you via mail with a letter indicating why it is incomplete. Contact Bronco Express to determine what is needed if necessary.
Unable to Process	We are unable to process the document. This could be because we are missing information, we have conflicting information, you do not meet the guidelines to process the document, or another reason. Please contact Bronco Express for more information
On Hold, Unable to Process	We have received the document and are holding it until we are able to process it. This status could indicate we are waiting on additional information. Please contact Bronco Express for more information.

Endowed Scholarship Application Pending	Your Endowed Scholarship Application is awaiting department decision. There is nothing additional that you need to do.
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- **I want to make sure you received my document(s). I emailed it "x amount of time" ago / multiple times but it doesn't show up on my account.**
 - Please allow up to 2 business days for requirements to appear on your GoWMU account as received if submitted in-person, at the Bronco Express drop box, or via email. The time can be increased during peak times.
 - Receipt of mailed documents depend on the mailing service you used. Once received, however, you should see it appear as received within 2 business days.
 - Ensure you have submitted the correct documents and they are complete
 - Ensure you have submitted the document to the write mailing/email address.
 - Email: finaid-info@wmich.edu
 - Mail:
Student Financial Aid
Western Michigan University
1903 W. Michigan Avenue
Kalamazoo, MI 49008-5337
 - For best results, emailed documents should be sent from your wmich.edu email address. This reduces the chance that it will end up in the junk mail box. Also, avoid using asterisks (*) in the subject line as our filters are more likely to send it to junk mail as well.
 - In all other cases, contact Bronco Express to determine if your documents were received or if you need to resubmit.

- **Why do I keep receiving emails from you?**
 - Email notifications are sent to notify you of important information. If you are no longer affiliated with WMU and are still receiving emails, please contact Bronco Express at 269-387-6000 to determine the cause of the email and request they be stopped.

- **Where can I send documents? How do I contact you?**
 - Documents can be submitted in-person to Bronco Express, the Office of Student Financial Aid, by email to finaid-info@wmich.edu, or by mail. Contact and location details are below. Please have your Bronco ID card available when visiting, and provide your WIN when calling or email.
 - [Bronco Express](#)
 - [Student Financial Aid](#)

- **How do I use the IRS Data Retrieval Tool or request a Tax Return Transcript?**
 - Click below for the corresponding instructions.
 - [Students](#)
 - [Parents](#)

Federal Work Study

- **Am I eligible for work study?**
 - Review [this page](#) regarding work study eligibility. Please keep in mind, even if you meet the eligibility requirements, work study is not guaranteed due to limited funding.
- **What jobs can I apply for during the school year?**
 - Please visit [Career and Student Employment Services](#)

Billing/Refunds

- **When will I receive my refund?**
 - Please [click here](#).
- **How do I sign up for the payment plan?**
 - **Students**
 - Login to GoWMU using your Bronco Net ID and Password
 - Locate the “My Self Service” menu on the left
 - Click the arrow next to “All Links”
 - Click “Payment and Account Information”
 - Click “Payment Plans” at the top
 - **Authorized Users**
 - Visit <https://wapps.wmich.edu/authuser/>
 - Selected “Please Click Here” under “Authorized Users (View Bills and Make Payments)”
 - Under “Authorized Users”, input your authorized email address and password
 - Click “Payment Plans” at the top
- **How do I sign up for eRefunds?**
 - **Students**
 - Login to GoWMU using your Bronco Net ID and Password
 - Locate the “My Self Service” menu on the left
 - Click “Payment and Account Information”
 - Click “eRefunds”
 - **Parents**
 - Parents cannot sign up for eRefunds. Any refunds from a parent loan will be mailed to the address indicated on the parent loan application, and any refunds from a credit card overpayment will be returned directly to the card.
- **What’s my bill amount? Explain why?**
 - Your balance can be found under GoWMU by locating the “My Self Service” menu and clicking “Payment and Account Information”. The “Current Account Balance” is your balance including the current semester, as well as any past due balance(s) you may have. The WMU Board of Trustees decide on the Tuition, Fees, and Housing rates. In addition, your financial aid eligibility is determined by the information on your FAFSA and any additional financial resources you may

receive. You may review your account activity for charges and payments to your account. If you see charges on your account that you do not understand, please contact Bronco Express.

- **Can you predict my future charges?**
 - Since there are many variables that could affect your balance, (i.e. taking courses on the main campus vs online vs EUP, class/lab fees, etc.), we would only be able to provide an estimate at best. You can view the following costs online or use the WMU Cost Calculator.
 - [Tuition and Fees](#)
 - [Housing Charges](#)
 - [Meal Plan Charges](#)
 - [WMU Cost Calculator](#)

- **What happens if I don't pay my bill on time?**
 - If you do not pay your account balance on time a hold may be placed on your account, which may prevent you from registering for classes, the ability to obtain a transcript or diploma. You may also be subject to service charges of 1.5 percent monthly (18 percent annually). If your account is sent to a third-party collection agency for non-payment, you will be responsible for any collection fees which may be based on a percentage at a maximum of 39 percent of the debt, and all costs and expenses, including reasonable attorney's fees, we incur in such collection efforts.

Other

- **How do I add authorized users?**
 - There are two systems for authorized users – Proxy Access (financial aid and academic information) and Payment and Account Information (billing/payment Information). Click the links below for instructions:
 - [Proxy Access](#) – managed by the [Office of the Registrar](#)
 - [Payment and Account Information](#) – managed by [Accounts Receivable](#)

- **Where can I find my Western Identification Number (WIN)?**
 - On the back of your Bronco ID Card
 - On your acceptance letter to the university
 - After logging into **GoWMU** with your Bronco Net ID:
 - Select the **“Student Home Tab”**
 - Under the **“My Self Service”** menu, expand **“All Links”**
 - Click **“User Information Lookup”**