Welcome to Western Michigan University! We are here for you and hope to ensure a smooth transition as you prepare financially for school. Please contact Bronco Express if you have further questions or concerns regarding your transfer.

**COMPLETING YOUR FAFSA**

The WMU academic year begins with Summer II, then Fall, Spring, and Summer I. Both Summer I and II require separate financial aid applications - located at [wmich.edu/finaid/resources/forms](http://wmich.edu/finaid/resources/forms).

- Request an FSA ID. Be sure to get one for you and, if needed, a separate one for your parents at [studentaid.gov](http://studentaid.gov).
- When filing your FAFSA, be sure to apply early as some aid programs have limited funding. WMU’s school code is 002330.
- Make sure you are admitted into a degree seeking program and submit all required transcripts.

**CANCEL AID**

Please be sure to cancel all financial aid at your previous institution.

**In-school Deferment** - If you received loans at your previous institution, please contact your loan servicer to request an in-school deferment form. Once the form is complete, please submit it to WMU’s Registrar’s Office.

**FEDERAL PELL GRANT AND LOAN LIMITS**

Be sure to check [studentaid.gov](http://studentaid.gov) for current Federal Pell percentages and federal loan funds used. Federal Pell Grant amounts can change yearly. The amount you receive will depend on your:

- Financial need.
- Expected Family Contribution (EFC).
- Cost of attendance.
- Status as a full-time or part-time student, and
- Plans to attend school for a full academic year or less.

You may not receive Federal Pell Grant funds from more than one school at a time.

For **Direct Subsidized Loans and Direct Unsubsidized Loans**, there are limits on the maximum amount you may borrow for an academic year (annual loan limits) and the maximum amount you may borrow in total for undergraduate and graduate study (aggregate loan limits).

The actual loan amount you are eligible to receive is determined by WMU, and is based on your academic level, whether you are dependent or independent, and other factors such as:

- The length of your program.
- Your cost of attendance.
- Your Expected Family Contribution (EFC).
- Other financial aid you receive; and
- Your remaining eligibility under the annual and aggregate loan limits.

**eRefunds**

The fastest way to get your refund is by signing up for electronic refunds through GoWMU.

1. Go to [gowmu.wmich.edu](http://gowmu.wmich.edu).
2. Under the Student Home tab, select Payment and Account Information.
3. Select the eRefunds Tab.
4. Select Set Up Account.

Be sure to check GoWMU regularly. All communication from WMU Student Financial Aid will come through your WMU email.

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**BRONCO EXPRESS**

Located in the lower level of the Bernhard Center
(269) 387-6000
finaid-info@wmich.edu
wmich.edu/broncoexpress
HOURS: M-T-Th-F 9am-5pm | W 10am-5pm

Drop-ins welcome—no appointment necessary. We assist students with transactions and questions related to financial aid, payments, student accounts and general registration information.

For circumstances that require additional advising, we will help you schedule an appointment with a Financial Services Specialist.

**STUDENT FINANCIAL AID**

wmich.edu/finaid
HOURS: M-T-Th-F 8am-5pm | W 10am-5pm