## GETTING YOUR AID TO PAY
### UNDERGRADUATE CHECKLIST

<table>
<thead>
<tr>
<th>Task</th>
<th>Description</th>
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<tbody>
<tr>
<td><strong>Apply for federal aid:</strong></td>
<td>File your Free Application for Federal Student Aid (FAFSA) at <a href="http://fafsa.ed.gov">fafsa.ed.gov</a>.</td>
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<tr>
<td><strong>Accept or decline aid:</strong></td>
<td>Log onto STAR at <a href="https://star.wvu.edu">https://star.wvu.edu</a>.</td>
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</table>
| **I accepted a loan.** | Students accepting a Direct Subsidized and/or Unsubsidized Loan for the first time must complete **BOTH** of the following requirements at [studentloans.gov](http://studentloans.gov):  
  - Loan Agreement a Subsidized/Unsubsidized Loan (MPN)  
  - Entrance Counseling  
| **My parent wants to apply for a Parent PLUS Loan.** | Your parent must complete **BOTH** of the following requirements after logging into [studentloans.gov](http://studentloans.gov) with their Federal Student Aid ID:  
  - Complete the Parent PLUS Application process  
  - If approved and a first time Parent PLUS borrower, they must complete the Loan Agreement for a PLUS Loan (MPN)  
| **I want to apply for a private loan.** | You can pursue credit-based loans from private lenders to help fund educational expenses. Our ELM Select private loan search engine is a tool to help you find the best loan for you! You can also find a list of state agencies that offer private loans to their residents. Private loan information can be found [here](http://www.ecsi.net/prom31).  
| **I accepted a Perkins Loan.** | First time Perkins Loan borrowers must complete a Master Promissory Note at [www.ecsi.net/prom31](http://www.ecsi.net/prom31). Log in instructions are emailed from Heartland-ECSI approximately one week after the loan is accepted.  
| **Need someone to call on your behalf?** | If you need someone to call the institution on your behalf to find out information about your account, you must give them proxy access on the STAR system. Instructions can be found at [parent-guest.portal.wvu.edu/detailed-instructions](http://parent-guest.portal.wvu.edu/detailed-instructions). |
I accepted Federal Work Study or am interested in part-time student employment. After June 1, students can apply for jobs via MountaineerTRAK at studentemployment.wvu.edu. Please note Federal Work Study funds come to the student as a paycheck as they work. They do not apply directly to tuition and fees.

Check STAR to see if there are any Unsatisfied Requirements under the Financial Aid “Eligibility” section that may prevent aid from disbursing.

I am receiving an institutional scholarship. In order for most scholarships to disburse, you must be enrolled in at least 12 credit hours. In addition, many scholarships require students earn at least 30 credit hours during the academic year to maintain eligibility for the following year.

Maintain required enrollment. Direct Federal Loans require at least half-time enrollment for disbursement (6 hours per semester for undergraduates). Some grant programs require full-time enrollment (12 hours for undergraduates). Other grants disburse based on how many hours a student is enrolled. A loan/grant will be reduced or canceled based on not meeting enrollment requirements by the last day to add or drop a class. Add/Drop dates can be found at registrar.wvu.edu.

Interested in making monthly payments? Set up a payment plan at tuitionpaymentplan.com/wvu.

Expecting a refund? To receive your refund faster, sign up for direct deposit at studentaccounts.wvu.edu/refunds. Otherwise, you will receive a paper check to the local mailing address listed on your account.

Now go have a great semester!