

Financial Aid Checklist For U.S. Citizens

U.S. citizens and permanent residents are eligible to apply for federal financial aid programs, which include federal student loans.

Follow these steps to apply for Federal Student Aid:

- Complete the Free Application for Federal Student Aid (FAFSA) at fafsa.ed.gov. Include the Washington University school code which is 002520. Sign your FAFSA application electronically using your Federal Student Aid (FSA) ID. (The Department of Education recently replaced the Federal PIN with a new log in system. You will be asked to create a new FSA ID when logging in.)

- Complete Entrance Counseling and electronically sign the Master Promissory Note (MPN) for the Direct Unsubsidized Loan at studentloans.gov.

Both Entrance Counseling and the MPN need to be completed in order for funds to be disbursed to your student account.

- Once you are admitted into the program, you will need to accept, sign and return the financial aid award letter you will receive via email. This will not be available until you have been officially admitted to the program.

Determine your need for additional funding through resources such as the Federal Direct Graduate PLUS Loan through the Department of Education, or private loans from various private lenders.

Award letters will be sent via email two weeks before the term starts as long as all financial aid documents are completed and you are registered for courses.

Given the timeline of processing refunds and direct deposits as it relates to term start dates, students should plan to acquire their class materials in advance to ensure they are able to stay caught up on readings and assignments.

Prior to borrowing through the Federal Direct Graduate PLUS Loan Program, or any additional private/alternative loan, you may need to review credit reports for potential issues. Contact any of the following credit bureaus for information: Experian, Equifax or TransUnion.

- If you decide to apply for the Direct Graduate PLUS Loan, go to studentloans.gov to complete the credit application PLUS loan request.

If approved for the Direct Graduate PLUS Loan, complete a separate MPN for this loan.

If declined for the Direct Graduate PLUS Loan, you can reapply with a co-signer (endorser) or appeal the denial through the Department of Education.

- We encourage candidates to apply for financial aid no later than 60 days prior to the start of the first term to ensure timely disbursement of loans.

For additional information on Federal Student Aid, including the Direct Unsubsidized Loan and the Direct Graduate PLUS Loan, please visit studentaid.ed.gov.