

## 2025-2026 Graduate and Professional Student Financial Aid Checklist

- ☐ **Accept or Decline any Federal Direct Loans.** Access your WOU Portal, then click on the WolfWeb icon > Financial Aid > Financial Aid Dashboard, to access the following:

TAB NAME	WHAT TO DO
<input type="checkbox"/> <b>Home Screen</b>	Review and respond to any outstanding items on your account.  Review and respond to “Pay for Prior Year Institutional Charges with Title IV Aid” and “Pay for Non-Institutional Charges with Title IV Aid” —we recommend yes for both. If you select No, you will need to pay non-institutional charges using non-federal funds.
<input type="checkbox"/> <b>Award Offer</b>	If you accept any federal loan(s), go to <a href="https://studentaid.gov">https://studentaid.gov</a> to complete graduate level Entrance Loan Counseling and sign a Graduate Master Promissory Note.
<input type="checkbox"/> <b>Financial Aid History</b>	View the history of the funds you have been awarded for each year while attending WOU.
<input type="checkbox"/> <b>Resources</b>	Read the terms and conditions of accepting Federal Student Aid (i.e., report any changes to your enrollment status, maintain Satisfactory Academic Progress (SAP), and report all outside scholarships to WOU)
<input type="checkbox"/> <b>Notifications</b>	<b>If you completely withdraw from a term during the year</b> , come here to learn how much aid for the term you are eligible to retain and how much will need to be repaid, based on your last day of attendance.
<input type="checkbox"/> <b>Satisfactory Academic Progress</b>	View your financial aid Satisfactory Academic Progress (SAP) status (i.e., Good Standing, Action Plan, or Probation). View the SAP policy at <a href="https://wou.edu/finaid">https://wou.edu/finaid</a> .

- ☐ **If you plan to attend less than full time — submit a Revision Request Form.**  
The Financial Aid Office packages aid based on full-time enrollment (9+ graduate credits). You may still receive financial aid awards even if you are not a full-time student; however, **to receive federal loans, you must be enrolled for at least 5 credits (half-time)**. You can find the Revision Request form through WolfWeb > Financial Aid Menu.
- ☐ **Entrance Loan Counseling and Master Promissory Notes** — Entrance counseling for graduate or professional students is required if you have not previously received a Direct Unsubsidized Loan or Direct PLUS Loan. Graduate and professional students also need to complete a Master Promissory Note. Complete both requirements at <https://studentaid.gov>.



- ☐ **If you have private scholarships or a third-party resource**—these will be included in your award offer totals after the Accounting & Business Services Office posts them to your student account.
- ☐ **If you are interested in Federal Work Study** — Contact the Financial Aid Office to determine if you are eligible to be awarded Federal Work Study. If so, we will add the fund to your award offer, then you may search for a Federal Work Study job using WolfLink on your Portal. See our [Federal Work Study](https://wou.edu/finaid/paying-for-college/types-of-aid/) information at <https://wou.edu/finaid/paying-for-college/types-of-aid/>.
- ☐ **Do you have *enough* Financial Aid?** Graduate and professional students are initially packaged with Federal Direct Unsubsidized Loans. If you need additional financial aid, these two loan options are available to graduate and professional students:
  - ☐ **Federal Graduate PLUS Loan**—Graduate students may apply for a Federal Direct Graduate PLUS Loan. The Graduate PLUS Loan is a credit-based loan that can be used to cover the cost of attendance. The application will be available after **April 1<sup>st</sup>** each year. See our [Graduate PLUS Loan](https://wou.edu/finaid/paying-for-college/manage-your-federal-student-loans/) page for additional details (<https://wou.edu/finaid/paying-for-college/manage-your-federal-student-loans/>).
  - ☐ **Private Educational Loan**—These student loans are credit-based and are obtained directly through a financial institution with a list available on our website, <https://wou.edu/finaid/paying-for-college/types-of-aid/>. The Financial Aid Office certifies private student loan amounts within the student's cost of attendance. Students should research private loan options carefully to see if a loan is right for them. WOU does not recommend any specific lenders, and we never recommend a student obtain a direct-to-consumer loan, as these loans generally have high interest rates and fees, and less favorable repayment plans than Federal Direct Loans.
- ☐ **Students, would you like to allow another person to contact the Financial Aid Office and/or the Accounting and Business Services Office on your behalf?** If so, you may submit a Student Consent to Release Information form (found in the Financial Aid tab in WolfWeb) to either the Financial Aid and/or Accounting and Business Services Office. The form allows you to list a parent, guardian, or other (agency or individual) to call for information on your account. Students complete the form and students should share the passcode with those they are including on the release form. *Note: The Financial Aid Office will not disclose financial information to others who are not listed on the FAFSA. The Student Consent to Release Information form is valid for 1 year but may be renewed by submitting a new form each year.*
- ☐ **Learn how to maintain your Financial Aid eligibility**—[www.wou.edu/finaid/managing-my-aid/eligibility](http://www.wou.edu/finaid/managing-my-aid/eligibility)
- ☐ **Review Your Rights & Responsibilities along with Consumer Information**—
  - <http://www.wou.edu/finaid/managing-my-aid/student-rights-responsibilities/>
  - <http://www.wou.edu/finaid/managing-my-aid/consumer-information/>

For questions related to paying your bill, see the Accounting and Business Services webpage at [wou.edu/business](http://wou.edu/business), by phone at (503) 838-8201, by email at [businessoffice@wou.edu](mailto:businessoffice@wou.edu), or login to your WolfWeb account > Student Menu > Account Summary by Term.

**WOU Financial Aid Office**

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