



## 2025-2026 Undergraduate Student Financial Aid Checklist

- ☐ **Accept or Decline any Federal Loans or Federal Work Study on your aid offer.** 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 Federal Work Study, login to Handshake in the WOU Portal to find a job either on or off campus.  If you accepted any federal loan(s), go to <a href="https://studentaid.gov">https://studentaid.gov</a> to complete Entrance Loan Counseling and sign a 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 each term. **To receive federal loans, you must be enrolled for at least 6 credits (half-time).** Additionally, to receive WOU institutional funds (i.e., Merit Scholarships, WOU Tuition Remission, DCS, BTS, etc.) **you must enroll in a minimum of 9 WOU credits each term.** You can find the Revision Request form in the Financial Aid tab in WolfWeb.
- ☐ **If you accepted Federal Student Loans and are borrowing at WOU for the 1<sup>st</sup> time—**You are required to complete Entrance Loan Counseling and a Master Promissory Note for disbursements of federal student loans 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 were awarded Federal Work Study**—You may search for a Federal Work Study job using WolfLink on your Portal. Students with Federal Work Study jobs are paid each month by the Payroll Office, based on hours worked. 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?** There are limits to federal loans and grants a student may receive. If you need additional financial aid, these two loan options are available to undergraduate students:
  - ☐ **Federal Parent PLUS Loan**—Parents of dependent undergraduate students may apply for a Federal Direct Parent PLUS Loan. The Parent 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, 2025**. See our [Parent PLUS Loan](https://wou.edu/finaid/parents-families/general-information/) page for additional details (<https://wou.edu/finaid/parents-families/general-information/>).
  - ☐ **Private Educational Loan**—These student loans are credit-based and are obtained directly through a financial institution. 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 a parent or guardian 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 this form and students should share the passcode with those they are including on the release form. *Note: The Financial Aid Office will not disclose parent 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.

This document is available in alternative formats. Please give reasonable notice to the Financial Aid Office.

**WOU Financial Aid Office**

345 Monmouth Avenue N • Monmouth, OR 97361 • Tel: 503-838-8475 • [wou.edu/finaid](http://wou.edu/finaid) • [finaid@wou.edu](mailto:finaid@wou.edu)