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1. Direct Subsidized/Unsubsidized Entrance Counseling
2. Direct Subsidized/Unsubsidized Master Promissory Note (MPN)

Additional Financing Options (if needed):

- Loans may be eligible for a Federal Direct Parent PLUS loan. In order to apply, your parent will need to log in with their FSA ID and password.
- Private Education Loans: You can apply with the lender of your choice; for more information about lenders, students are encouraged to review West Chester University’s list of approved lenders at www.wcupa.edu/scholarships.
- Use the payment plan offered by the Bursar's Office.

Once you are billed by the Bursar’s Office, you must accept your account and confirm your enrollment online. You may do this by logging into your myWCU and clicking the link “Confirm Enrollment Accept Your Account” on the left hand side.

Reminder: If your total amount on the myWCU site is an “0” you will have no problem (Activating Your Account). If your total amount is greater than “0,” you will have to reduce your Direct Loans by completing the Federal Work Study Application as your current school/university.

HOW DO I REQUEST MY FINANCIAL Aid TO BE RECONSIDERED?

Students who have had a change in their household status or family income since filing the FAFSA can request a special situational review by scheduling a phone appointment with a counselor.

If there is a significant difference in your out-of-pocket cost between West Chester University and comparable 4-year institutions, you may request a review of your financial aid. Please access the award letter comparison tool at wcsupadc.wcupa.edu.

HOW WE CALCULATE YOUR COSTS

The actual costs are estimated for the 2021-22 academic year. Tuition and updated costs will be provided in April, prior to the financial aid process.

The costs provided are for the full-time undergraduate student; if you are attending part-time please see the Bursar’s website (wcupa.edu/bursar) for additional costs and information.

Students living in University Student Housing (USH), will be receiving a separate financial aid package. For additional information on the University Student Housing process, please see ushcommunities.org.
## THE FINANCIAL AID Process

### 1. APPLY

As a student, you are required to complete a FAFSA each year starting October 1st. Priority deadline is February 1st. The FAFSA will be accepted after February 1st, but you may not be considered for all need-based programs. You will receive an emailed contract before the start of your classes. Review the contract and clicking the link “Confirm Enrollment Activate Your Account” on the left hand side.

Reminder: If your total amount due is “$0”, you will have no problem (Activating Your Account). However, if you still owe a balance to the Bursar because your financial aid does not cover the total cost of your Bill, you will be unable to Access; in this case, please contact the Bursar’s Office to discuss payment options at (610) 436-2552.

### 2. RECEIVE

If you have had a change in their household size or family income since filing the FAFSA can request a special situations review by scheduling a phone appointment with a counselor. Students who have had a change in their household size or family income since filing the FAFSA can request a special situations review by scheduling a phone appointment with a counselor. How do I request my financial aid to be reconsidered?

### 3. REVIEW

Students can review their financial aid award under “View Awards” as well as check to see if they are missing any forms under “View Financial Aid Alerts”. Both of these sections can be found on your myWCU account under the “Financial Aid Alerts” page. Any alert that has a status of “Initiated” requires action by the student.

### 4. ACCEPT

After reviewing your initial award letter any changes will be sent via email or in writing to notify the student of the updated amount on myWCU. Additional Financing Options (if needed):

- **Needs-based** federal loan that does not accrue interest while you are enrolled in college.
- **Subsidized**: A federal loan that is not based on financial need. Interest accrues once the loan is disbursed.
- **Unsubsidized**: A federal loan that is not based on financial need. Interest accrues once the loan is disbursed.
- **Direct Subsidized/Unsubsidized Entrance Counseling**: To determine your eligibility.

### 5. SECURE

In order to secure your Direct subsidized and unsubsidized loans, you must complete the following at https://studentloans.gov by logging in with your FSA ID and password:

1. Direct Subsidized/Unsubsidized Entrance Counseling
2. Direct Subsidized/Unsubsidized Master Promissory Note (MPN)

Additional Financing Options (if needed):

- **Parent PLUS**: This loan is available to students who have exhausted their eligibility for Federal loans or have a significant difference in their estimated cost of attendance. If you applied for additional financing, such as a Direct Parent PLUS Loan and/or a private education loan, these will be added to your financial aid award once certified by our office.

### How We Calculate Your Costs

The annual costs are estimated for the 2020-21 academic year. Tuition and updated costs will be provided in April, and you will be financially certified.

### The costs provided are for the full-time undergraduate students, if you are attending part-time please see the Bursar’s Office (wcupa.edu/bursar) for additional costs information.

### Estimated Cost of Attendance

<table>
<thead>
<tr>
<th>Category</th>
<th>Estimated Cost of Attendance</th>
</tr>
</thead>
<tbody>
<tr>
<td>University</td>
<td>$10,580</td>
</tr>
<tr>
<td>University Student Housing</td>
<td>$7,240</td>
</tr>
<tr>
<td>Commuter</td>
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### How Do I Request My Financial Aid to Be Reconsidered?

Students who have had a change in their household size or family income since filing the FAFSA can request a special situations review by scheduling a phone appointment with a counselor if there is a significant difference in your estimated cost of attendance. West Chester University and comparable 4-year institutions may require you to submit a financial need report if your financial aid package does not cover your cost of attendance. Please access the student loan comparison tool at www.studentaid.gov.

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<table>
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<tr>
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<td>$10,580</td>
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<tr>
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UNDERSTANDING YOUR FINANCIAL AID AWARDS LETTER

TOTAL DIRECT COSTS:
Direct costs are those you see on your bill each semester.

If you are living on campus, the housing cost provided on your award letter is for University Student Housing (USH), will be receiving a University Student Housing billing statement. For additional information on the University Student Housing billing statement, please see www.wcupa.edu/ush.

Additional Costs:
Additional costs that are not included in your financial aid package include payments to outside vendors for services such as meals, textbooks, and transportation.

GIFT AID:
Scholarships and grants are gift aid that you do not have to repay. Students can review their financial aid award under “Forms” as your current school/university.

While completing your FAFSA, make sure that West Chester University (003328) is listed on the application as your current school/university.

Check your account for updates on MyWCU.

Total Indirect Costs

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Additional Financing Options (if needed):

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• Work Study: Complete FWS application, located online at www.wcupa.edu/find-fund under “Forms”.

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Visit the Bursar’s Office and Residence Life and Housing Service websites to review other housing and meal plan cost options.
Financial Aid Office
Website: www.wcupa.edu/finaid
Email: finaid@wcupa.edu
Phone: (610) 436-2627
Fax: (610) 436-2574

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Best Value

Top 100 Best Value

by Kiplinger

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