Financial Aid Office
Website: www.wcupa.edu/finaid
Email: finaid@wcupa.edu
Phone: (610) 436-2627
Fax: (610) 436-2574

AskRammy: Chat with us 24/7 using our chatbot found on the bottom of our homepage.

WEST CHESTER UNIVERSITY
FINANCIAL AID

F.A.Q.

Q: What do I need to do to secure my financial aid?
A: All students should review their Financial Aid Alerts on the MyWCU portal. Any "finalized" alerts should be cleared in order to secure funding. If you are selected for verification, please understand your aid is estimated until this process is completed.

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Scholarship Opportunities for Golden Rams

Ram have access to more than 400 scholarship opportunities each year, using the resources below. Visit www.wcupa.edu/scholarships to learn more about scholarship opportunities including:

- WCU General Scholarship Application: This on-line application allows you to complete one form and be considered for a number of West Chester University scholarships. The application opens in early February.
- WCU Scholarship Opportunities: Use the "search & apply" tool to find scholarship opportunities that are based on criteria such as major and grade level.
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If you haven’t already, submit your deposit today to join the Ram family!
Deposit online at www.wcupa.edu/paydeposit

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In order to secure your Direct subsidized and unsubsidized loans, you must complete the following at https://studentaid.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):

• Private 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 to complete the PLUS application.

• Private Education Loans: You can apply with the lender of your choice; for more information about lenders WCU students have borrowed from in the past, please see our private loan comparison tool at wcupa.edu/privateloans.

• Use the payment plan offered by the Bursar’s Office.

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

Reminder: If your total amount due is “$0,” you will not have a problem (Activating Your Account).

However, if you still owe a balance to the Bursar’s Office, please contact the Bursar’s Office to discuss payment options at (610) 436-2552.

Students may be eligible for a Federal Direct Parent PLUS loan. In order to receive work study, you must apply, receive, review, accept & secure.

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.

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

• Work Study: Complete FWS application, located online at www.campuscaja.gov/ and marked under “Forms.”

• Apply for WCU Scholarships using the General Application starting mid-February. Learn more about scholarships at wcupa.edu/scholarships.

2. RECEIVE

After receiving your initial award letter any changes will be sent via email in order to notify the student of an updated amount on myWCU.

3. REVIEW

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

4. ACCEPT

Accept your awards/reduce/decline your Direct loans online by logging on to your myWCU account at www.campuscaja.gov/myWCU.

5. SECURE

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

• Direct Subsidized/Unsubsidized Entrance Counseling
• Direct Subsidized/Unsubsidized Master Promissory Note (MPN)

Additional Financing Options (if needed):

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• Use the payment plan offered by the Bursar’s Office.

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

Reminder: If your total amount due is “$0,” you will not have a problem (Activating Your Account).

However, if you still owe a balance to the Bursar’s Office because your financial aid does not cover the total cost of your bill, you will be unable to Activate in this case, please contact the Bursar’s Office to discuss payment options at (610) 436-2552.

HOW DO I REQUEST MY FINANCIAL AID TO BE RECONSIDERED?

Students who have had a change in their household, a family income change and any information that the FAFSA can request a special situation review by scheduling a phone appointment with a counselor.

If there is a significant difference in your out-of-pocket costs between West Chester University and comparable 4-year institutions, you may request a reassessment of your financial aid. Please access the award letter comparison tool at wcupa.edu/finaid under “Forms” for additional instructions.
and the amount is determined by your enrollment.
Federal loans are funds that you have to repay.

**FINANCIAL AID PROCESS**
apply, receive, review, accept & secure

1. APPLY
As a semester student, you are required to complete a FAFSA each year starting October 1st.
Priority Deadline: February 1st. The FAFSA will all be accepted after February 1st, but you may not be considered for all need-based programs.

2. RECEIVE
After receiving your initial award letter any changes will be sent via email in order to notify the student of any updated amounts on MyWCU.

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/section. Any alert that has a status of "initiated" requires action by the student.

4. ACCEPT
Acceptance of either direct or indirect loans on your MyWCU account by logging in to your MyWCU account at www.wcupa.edu/mywcu.

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):
- Private Education Loans: You can apply with the lender directly for a loan; for more information, let us know that you are a West Chester University student, and we will provide you with the name of our preferred lender.
- Use the payment plan offered by the Bursar’s Office.

GIFT AID:
Scholarships and grants are gift aid that you do not have to repay.

Grant:
Includes the Golden Ram Award, are based on current FAFSA information and enrollment status. If there is a change to your FAFSA or enrollment status you will be re-evaluated.

Visit the Bursar’s website at wcupa.edu/bursar.

**UNDERSTANDING YOUR FINANCIAL AID AWARD 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 the University Student Housing (USH) and the meal plan cost is for the 14 meals per week option.
- If you are changing your housing status, please contact Admissions for next steps.
- For additional cost information, please visit the Bursar’s website at wcupa.edu/bursar.

**GREAT TIPS:**
- Federal work study is not deducted from direct costs because the amount is earned and paid via paychecks throughout the academic year.
- Federal work study is not deducted from direct costs because the amount is earned and paid via paychecks throughout the academic year.
- 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 package.
- 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 package.
- If you still owe a balance to the Bursar’s Office, you will have no problem (Activating Your Account).
- Reminder: If your total amount due is "$0" you have earned.

**HOW DO I REQUEST MY FINANCIAL AID TO BE RECONSIDERED?**

Students who have had a change in their household or financial status or are determined to be a lower priority student may request a special situations review by scheduling a phone appointment with a counselor.

*If there is a significant difference in your out-of-pocket costs between West Chester University and comparable 4-year institutions,* you may request a special situations review by scheduling a phone appointment with a counselor.

**HOW WE CALCULATE YOUR COSTS**
- **The estimated annual cost of attendance (EAC)** is determined by subtracting your federal financial aid from your total cost of attendance.
- **The out-of-pocket cost of attendance (POC)** is determined by subtracting your financial aid from your cost of attendance.

**FINANCIAL AID**
- **Loans:**
  - Federal Direct Subsidized/Unsubsidized Loans
  - Private Education Loans
- **Grants:**
  - Federal Pell Grant
  - Federal Work-Study
  - Federal Direct Student Loans
  - Federal Parent PLUS Loans
- **Scholarships:**
  - WCU Scholarships
  - West Chester University Scholarships
  - Outside Scholarships
- **Other:**
  - State Grants
  - University Scholarships

**TOTAL INDIRECT COSTS:**
- **Tuition and Fee Rebate**
  - Athletics
  - University Grant
  - Federal Work Study
- **Health Insurance Rebate**
- **Other:**
  - Meal Plan
  - Housing
  - Transportation

**COMPUTER**
- **Estimated Direct Billable Costs**
  - Tuition & Fees
  - Housing
  - Books
  - Personal
  - Transportation

**Housing**
- **Estimated Direct Billable Costs**
  - Tuition & Fees
  - Housing
  - Books
  - Personal
  - Transportation
  - Housing

**CURRENT STUDENT**
- **Estimated Direct Billable Costs**
  - Tuition & Fees
  - Housing
  - Books
  - Personal
  - Transportation
- **Current Cost of Attendance**

** Visit the Bursar’s Office and Residence Life and Housing Service websites to review other housing and meals plan costs.
As a student, you are responsible for completing the FAFSA each year starting October 1st. Prior to completing the FAFSA, the Financial Aid Office will be accepting your prior-year Federal Tax Return to determine your eligibility for Federal, State, and institutional aid. If you are a new student, you will need to complete the Free Application for Federal Student Aid (FAFSA) online at www.fafsa.gov. To verify your eligibility, please refer to the FAFSA application for additional instructions. If you have any questions about completing the FAFSA, please contact the Financial Aid Office.

UNDERSTANDING YOUR FINANCIAL AID AWARD 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) and the meal plan cost is for the 14-week meal plan. For additional cost information, please visit the Bursar’s website at wcupa.edu/bursar.

GIFT AID:
- Scholarships and grants are gift aid that you do not have to repay. However, if you still owe a balance to the Bursar, you will have no problem (Activating Your Account). If your total amount due is "$0" you can activate your account and confirm your enrollment online at www.wcupa.edu/privateloans. Parents may be eligible for a Federal Direct Parent PLUS Loan and/or a private educational loan. 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.

WORK STUDY:
- Federal work study is not deducted from direct costs because the amount is earned and paid via paycheck throughout the academic year. In order to receive work study, you must apply by completing the Federal Work Study Application annually, which you can find on our website under "Forms." You will receive an award contract before the start of the fall term that provides information on your job assignment, pay rate, and next steps to secure the position.

FINANCIAL AID PROCESS
apply, receive, review, accept & secure

1. APPLY
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2. RECEIVE
After receiving your initial award letter, any changes will be sent via email in order to notify you of an updated amounts on MyWCU.

3. REVIEW
Students can review their financial aid award under "View Awards" as your current school/university. Chester University (003328) is listed on the application as your current school/university. You can apply for WCU Scholarships using the General Application starting mid-February. Learn more about scholarships at www.wcupa.edu/scholarships.

4. ACCEPT
Your account will be updated with the latest aid award information, whether you accept, decline, or reduce any aid. If you accept funds, you will be unable to Activate; however, if you still owe a balance to the Bursar, you will have no problem (Activating Your Account). If your total amount due is "$0" you can activate your account and confirm your enrollment online at www.wcupa.edu/privateloans. Students can review their financial aid award under "View Awards" as well as check to see if any forms are missing. If there is a significant difference in your out-of-pocket costs between West Chester University and comparable 4-year institutions, you may request a review of your financial aid. If there is a change to your FAFSA, the Financial Aid Office will be accepting your prior-year Federal Tax Return to determine your eligibility for Federal, State, and institutional aid. If you still owe a balance to the Bursar, you will have no problem (Activating Your Account).

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

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Additional Financing Options (if needed):
- Parent Loans for Students with an Unusual Financial Need (Parent PLUS Loan)
- Federal work study is not deducted from direct costs because the amount is earned and paid via paycheck.

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HOW DO WE CALCULATE YOUR COSTS

The annual costs are estimated for the 2020-21 academic year. Tuition and updated costs will be provided in April, spring semester financial aid application. The costs provided are for the full-time undergraduate students, if you are attending part-time, please see the Bursar’s website (wcupa.edu/bursar) for additional cost information.

The costs are based on the University Student Housing (USH) cost. Students living in University Student Housing (USH), will be receiving a separate bill for their housing charges. For additional information on the University Student Housing application process, please see ushcommunities.org.
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Q: If my family’s income has changed since I filed the FAFSA is there a way to be reconsidered for additional financial aid?
A: Yes, please contact our office to schedule a phone appointment with a financial aid counselor.

Q: Do you provide support to unaccompanied homeless and foster youth?
A: Starting in the fall 2020 term, students coming from foster care can apply for the Fostering Independence Waiver, a last-dollar tuition scholarship. If you identify as Foster or Unaccompanied Homeless Youth, you should contact our office to schedule a phone appointment with our Promise Program Counselor to learn about resources.

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Q: What do I need to do to secure my financial aid?
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