**FINANCIAL AID**

**Office of Student Financial Aid (OSFA)**
Welcome Center, 42 W. Warren Avenue  
P.O. Box 2340, Detroit, MI 48202  
Telephone: 313-577-2100, Fax: 313-577-6648  
https://wayne.edu/financial-aid

The Office of Student Financial Aid (OSFA) provides need-based and non-need-based financial aid to help eligible students meet the expenses of their education. Financial aid is intended to supplement, not to replace, students’ financial resources. Financial need is determined from the information that students submit on the Free Application for Federal Student Aid (FAFSA [https://fafsa.gov]).

Information concerning scholarships (https://wayne.edu/scholarships) is available online. Wayne State University offers a variety of University-wide scholarships that are awarded based on financial need, scholastic achievement, and/or leadership qualities. To apply for University-wide scholarships, students must complete the online application. Note: Scholarships that have need as a criterion require submission of the FAFSA.

**Service Hours:** Walk-in financial aid assistance is provided in the lobby of the Welcome Center Monday through Thursday, 8:30 a.m. to 6:00 p.m., and Friday 8:30 a.m. to 5:00 p.m. June through August, walk-in services end at 5:00 p.m. Monday through Friday. You also may email studentservice@wayne.edu or call 313-577-2100.

The Office of Student Financial Aid will send email and notices to your WSU email account (https://tech.wayne.edu/kb/communication-collaboration/wayne-connect). Information about your award and award requirements is available in Academica. More information about using Academica is available on our website (https://wayne.edu/financial-aid/receiving/pipeline).

**Financial Aid Types**

Financial aid at Wayne State University is awarded in the form of a ‘package,’ or combination of aid sources, and generally consists of four types: grants, scholarships, loans, and employment. The amount of aid a student can receive cannot exceed the estimated cost of attendance. The amount of need-based financial aid that a student may receive cannot exceed their financial need, which is based on the information provided on the FAFSA. Students may be eligible for non-need-based aid in the form of scholarships or unsubsidized federal loans.

**Grants**

Grants are gift assistance awarded on the basis of financial need and do not require repayment. The Free Application for Federal Student Aid (FAFSA) is required. Federal grants include the Federal Pell Grant, the Supplemental Educational Opportunity Grant (SEOG) and the Federal TEACH Grant.

**Scholarships**

Scholarships are gift assistance awarded based on academic achievement or other special ability and do not require repayment. For some awards, financial need is a factor and a FAFSA is required.

**Loans**

Loans are money that must be repaid at a future date, usually following graduation or when the student ceases to be enrolled on at least a half-time basis. Federal loans require submission of the FAFSA. Need- and non-need-based loans are available. Need-based loans for undergraduates include the Federal Direct Subsidized loan. Non-need based loans include the Federal Direct Unsubsidized loan. Parents of dependent undergraduates may apply for a Federal PLUS loan to assist with educational expenses.

**Federal Work-Study**

Federal work-study is on- or off-campus part-time employment with eligible employers. Work-study is awarded based on financial need. Students interested in work-study should complete the annual FAFSA. The Work-Study Request Form available on our website. The Student Guide to On-Campus Employment, which explains the hiring process and the terms and conditions of employment is available from the Office of Career Services (http://careerservices.wayne.edu/student-employment.php).

**Free Application for Federal Student Aid (FAFSA)**

**How and When to Apply for Financial Aid:** Each academic year, submit the Free Application for Federal Student Aid (FAFSA) (http://www.fafsa.ed.gov) and include the WSU federal code, 002329. The federal processor, the U.S. Department of Education, will electronically transmit the FAFSA data to the Office of Student Financial Aid.

**Help Completing the FAFSA:** Help completing the FAFSA is provided online throughout the application process. Help also is available by telephone from the Federal Student Aid Information Center: 1-800-4-FED-AID (1-800-433-3243) during regular business hours (Eastern Time), Monday through Friday.

**Application Deadlines**

Fall/Winter Application Priority Date: The application priority date for financial aid consideration at WSU for fall and winter semesters is the date by which the FAFSA should be submitted to facilitate determination of student eligibility for financial aid before the beginning of the fall semester. The priority date is not a deadline. See our website (https://wayne.edu/financial-aid/resources/dates) for current information.

Students may submit the FAFSA time during the following periods:

- **The 2018-19 FAFSA can be submitted October 1, 2017 through June 30, 2019.**
- **The 2019-20 FAFSA can be submitted October 1, 2018 through June 30, 2020.**

The 2018-19 FAFSA requires 2016 federal tax information. The 2019-20 FAFSA requires 2017 federal tax information. Applicants may be able to use the IRS Data Retrieval Tool when completing the FAFSA. The IRS Data Retrieval Tool will immediately upload tax data to the FAFSA.

**Spring/Summer Financial Aid:** The Office of Student Financial Aid will use your 2018-19 FAFSA information to determine your aid eligibility for spring/summer 2019 and your 2019-20 FAFSA information to determine your eligibility for spring/summer 2020. Note: If the FAFSA has been submitted for the academic year, it is not necessary to submit it again for the spring/summer semester.

**Academic Calendar:** At WSU, the spring/summer semester is the third term of the school year. For example: The spring/summer semester 2019 is part of the 2018-19 school year; the spring/summer semester 2020 is part of the 2019-20 school year.

**Financial Need Determination**

The Student Aid Report (SAR) lists the financial aid applicant’s answers to the questions on the FAFSA. Based on those answers, the SAR either states the student’s Expected Family Contribution (EFC) or instructs
the student to take additional action which will allow an EFC to be
determined. The EFC is a measure of the student’s financial strength and
is used in determining financial need. The SAR also indicates whether the
financial aid application has been selected for the verification process.

How Financial Need Is Determined: To determine financial need, OSFA
subtracts the student’s expected family contribution (EFC) from the
average cost of attendance (COA) for their program at Wayne State
University. COA minus EFC equals financial need.

Verification: The process by which an educational institution confirms
the accuracy of the data reported on an individual student’s FAFSA is
called verification. The federal processor selects the FAFSA applications
for which the data submitted must be verified. If a student is selected for
verification, they must provide documentation to confirm the information
on the FAFSA.

Note: If an application is selected for verification, the student must
complete the verification process before eligibility for financial aid can be
confirmed, and before financial aid can be paid.

The Cost of Attendance (COA): The cost of attendance (COA), which
is also called a budget, components include: tuition, fees, books and
supplies, housing allowance (based on the living arrangements reported
on the FAFSA) and miscellaneous expenses. If a loan is awarded, loan
fees will be an included component. All students are initially assigned
estimated tuition costs and estimated costs for books and supplies
based on full-time enrollment status for their academic programs.
Financial aid awards are offered based on the estimated budgets. At
the time of disbursement, each student’s financial aid award is adjusted
based on current enrollment status (full-time, three-quarter time, or half-
time).

The COA may be adjusted to include dependent care directly related to
attendance at WSU; costs related to a disability; computer purchase for
educational purposes; costs to obtain a first professional license; and an
allowance for reasonable costs directly related to one’s program of study.

Michigan Resident and Out-of-State Resident Cost of Attendance
(https://wayne.edu/financial-aid/resources/cost-of-attendance): Please access
our website for detailed information concerning how student budgets are
assigned and cost of attendance component amounts.

Current Tuition and Fees (http://reg.wayne.edu/students/ tuition.php): Tuition and fees are subject to change by the WSU Board of
Governors without notice.

Special Circumstances (https://wayne.edu/financial-aid/forms/
appeal): The Office of Student Financial Aid recognizes that students may
have extenuating financial circumstances that the standard need analysis
form (FAFSA) does not consider. Applicants may request a review of
extenuating circumstances that they believe affect their financial aid
eligibility by submitting a Special Circumstances Appeal Form.

Eligibility and Conditions of Financial Aid

Students must be enrolled in an eligible degree- or certificate-granting
program to receive financial aid funds. Enrollment must be at least half-
time to be considered eligible for most types of aid. At the undergraduate
level, enrollment for six credits is considered half-time and enrollment for
twelve or more credits is considered full-time. Some scholarships may
require enrollment in fifteen credit hours each fall and winter semester.

Non-degree programs have aid limitations and not all programs are
eligible for financial aid. OSFA can provide more information about non-
degree programs, including a list of specific certificate programs that are
ineligible for financial aid.

Prerequisite coursework aid eligibility is limited. Determination of
aid eligibility requires submission of the Prerequisite Coursework Aid
Request Form, which is available on our website.

Repeat Coursework

Federal financial aid will pay for only one repeat registration in a course
for which the student has previously earned a passing grade. That is,
students are only eligible to receive financial aid the first time the course
is repeated.

Financial Aid Enrollment Policy and the Census Date

Financial aid recipients are expected to attend all courses throughout the
semester. If your participation in class is not verified by your instructor,
your aid may be reduced or cancelled. The census date is the date on
which WSU counts the number of students enrolled at the institution,
which is the tenth day of each semester. It is the policy of the Office
of Student Financial Aid to lock or "freeze" the number of enrollment
credits after the census date each semester. After the credits are locked
or "frozen," grants and scholarships will not be adjusted (increased or
decreased) unless a student withdraws from all classes. Therefore, the
number of credits for which a student is enrolled on the census date
determines the amount of grant funds that they will receive for the
semester.

If, after the census date, a student increases enrollment credits, the
grant amount(s) will not be increased. If, after the census date, a
student decreases their credits of enrollment, the grant amount(s) will
not be decreased. However, if a student withdraws from all classes,
federal financial aid regulations require OSFA to determine the amount
of financial aid the student has "earned" based on the portion of the
semester that has been completed. The "unearned" part of the student’s
award must be returned to the financial aid program(s) from which the
award(s) was/were made. As a result, withdrawing from all classes may
cause cancellation of a portion or of all financial aid.

Calculating "Earned" versus "Unearned" Financial Aid

OSFA must follow federal regulations in determining the amount of
"earned" versus "unearned" federal financial aid disbursed to a student
who then leaves school without completing the semester. The refund
percentage is determined by the student’s effective date of withdrawal
from all classes, which is the last recorded date of attendance.

A student who completes 60% or less of a semester will be considered
to have "earned" the same percentage of financial aid as the percentage
of the semester completed. The percentage will be calculated by
dividing the completed number of days by the total number of days in
the semester. The percentage of "unearned" aid will correspond to the
percentage of the semester not completed. A student who completes
more than 60% of a semester will be considered to have earned 100% of
the financial aid disbursed for that semester and no return of federal
financial aid will be calculated.

A student has not "earned" all of the financial aid received may be
required to repay those funds. Detailed information is provided in the
WSU Withdrawals and Return of Title IV Policy (https://wayne.edu/
financial-aid/receiving/cancellation).

Enrollment Requirements for Federal Direct Loans

A student must be enrolled at least half-time to receive a federal loan
disbursement. At the undergraduate level, enrollment for six credits is
considered half-time.

Satisfactory Academic Progress (SAP)

Federal financial aid regulations require OSFA to apply reasonable
standards for measuring whether a student is making progress toward
a degree or certificate. The standards, which are called satisfactory academic progress (SAP), must be met for a student to remain eligible to receive financial aid. Academic progress is measured each semester.

WSU Satisfactory Academic Progress Standards are comprised of three components:

1. The cumulative grade point average of at least 2.0 is required at the undergraduate level.
2. The pace of progress toward the degree or certificate must be at least 67%, which is determined by dividing the cumulative number of credits completed by the cumulative number of credits attempted.
3. The maximum time frame for completing the degree or certificate, which is 150% of the average published length in credits of the program.

Note: Full-time or part-time enrollment is not a factor in determining the pace of progress or the time frame since only credits are the units of measurement.


Consequences of Withdrawing from Courses

A student’s satisfactory academic progress (https://wayne.edu/financial-aid/receiving/sap) may be affected if they withdraw from courses during a semester. A student who does not comply with SAP standards may be denied financial aid for subsequent semesters. The university has specific instructions for SAP appeals (https://wayne.edu/financial-aid/receiving/sap/sapappeal).

A student who withdraws from all courses may be required to repay a portion of the financial aid received. Please see the section above titled Calculating "Earned" versus "Unearned" Financial Aid.

If a student’s withdrawal from one or more courses results in less-than-half-time enrollment status, the student will not be eligible for new federal loan funds. At the end of the grace period on the loans received, repayment will begin. Detailed information about grace periods and loan repayment is available on the Federal Student Aid website (http://studentaid.ed.gov/repay-loans/understand). Students should contact their loan servicer (https://studentaid.ed.gov/sa/repay-loans/understand/servicers) to make repayment arrangements or request a loan deferment or forbearance.

The amount in federal student loans that a student can receive has annual and aggregate limits. Students are strongly encouraged to consider these limits in developing their education plan.


Financial Aid Disbursement

Financial Aid Disbursement: Financial aid (except work-study) is paid in two disbursements if the award is for the academic year (fall and winter semesters). Half of the award is paid in the fall semester and half is paid in the winter semester.

Financial aid recipients are expected to attend courses throughout the semester. Aid will not disburse after courses begin unless the instructor confirms participation in courses. If participation in class is not confirmed, the amount of financial aid may be affected.