FINANCIAL AID

Office of Student Financial Aid (OSFA)

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https://wayne.edu/financial-aid

The Office of Student Financial Aid (OSFA) offers both need-based and non-need-based financial assistance to help eligible students with their educational expenses. Financial aid is intended to supplement, not to replace, a student's financial resources. Eligibility for need-based aid is determined by the information provided on the Free Application for Federal Student Aid (FAFSA).

Information concerning merit scholarships is available on our website at **wayne.edu/scholarships (https://wayne.edu/scholarships/).** 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, current and admitted students can login to search and **apply for scholarships (https://wayne.scholarshipuniverse.com/public)**. WSU Scholarship Universe connects Wayne State University students to internal and vetted external scholarship opportunities. Note: Scholarships that have need as a criterion require submission of the annual FAFSA.

Service Hours: Walk-in financial aid assistance is provided in the lobby of the Welcome Center Monday through Friday, 9:00 a.m. to 5:00 p.m. You also may email OneStop@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 the **Financial Aid Portal (http://studentss.prod.wayne.edu/StudentSelfService/ssb/financialAid)** in Academica. More information about using the Financial Aid Portal 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. A descriptive listing of all institutional and departmental awards that are available to students is available on our website at https://wayne.scholarshipuniverse.com/public.

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) (https://studentaid.gov/h/apply-for-aid/fafsa)** 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: The Office of Student Financial Aid provides assistance with completing the FAFSA through annual workshops and individualized support throughout the application process. Additionally, help is available by telephone from the Federal Student Aid Information Center at 1-800-4-FED-AID (1-800-433-3243) during regular business hours (Eastern Time), Monday through Friday.

Application Deadlines

Complete the FAFSA and submit all documents early, to ensure that you are given maximum aid in the upcoming academic year. See our website (https://wayne.edu/financial-aid/resources/dates) for current information.

The 2026-27 aid year includes the fall 2026, winter 2027 and spring/summer 2027 semesters.

- You can file the 2026-27 FAFSA starting, October 1, 2025, through June 30, 2027.
- All students are encouraged to file the FAFSA early to be considered for all available funding options.

Academic Calendar: At WSU, the spring/summer semester is the third term of the school year. For example: The spring/summer semester 2026 is part of the 2025-26 school year; the spring/summer semester 2027 is part of the 2026-27 school year.

Financial Need Determination

FAFSA Submission Summary (FSS): The FAFSA Submission Summary provides a summary of your completed FAFSA information. It either states the student's Student Aid Index (SAI) or instructs the student to take additional action to determine the SAI. The SAI is used in

determining financial need. The FSS also indicates whether the financial aid application has been selected for the verification process.

How Financial Need Is Determined: To determine financial need, the Office of Student Financial Aid (OSFA) subtracts the student's Student Aid Index (SAI) from the average Cost of Attendance (COA) for their program at Wayne State University. A negative SAI is considered as zero in this formula. The formula is COA minus SAI equals financial need.

Verification: Verification is the process by which an educational institution confirms the accuracy of the data reported on an individual student's FAFSA. The federal processor selects FAFSA applications for verification. 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 disbursed.

The Cost of Attendance (COA):

The Cost of Attendance (COA), also referred to as a budget, comprises various components, including tuition, fees, books and supplies, housing allowance, and miscellaneous expenses. If a loan is awarded, loan fees will be included as a component. Initially, all students are 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 these estimated budgets. At the time of disbursement, each student's financial aid award is adjusted based on their current enrollment status (full-time, three-quarter time, or half-time).

The COA may be adjusted to include costs for dependent care directly related to attendance at Wayne State University (WSU); costs related to a disability; computer purchases 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 (http://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 acknowledges that students may have extenuating financial circumstances that are not addressed by the standard need analysis form (FAFSA). Applicants may request a review of these circumstances by submitting a Special Circumstances Appeal Form if they believe it affects their financial aid eligibility.

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 qualify for most types of aid. For undergraduates, enrollment in six credits is considered half-time, while twelve or more credits is considered full-time. Some scholarships may require that you earn fifteen credit hours each fall and winter semester.

Non-degree programs have aid limitations, and not all programs are eligible for financial aid. The Office of Student Financial Aid (OSFA) provides additional information on non-degree programs, including a list of specific certificate programs that are ineligible for financial aid, on our website.

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 confirmed 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

The Office of Student Financial Aid 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, 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.

Financial aid warning status

If you are failing to make satisfactory academic progress, your financial aid eligibility will be reinstated for one warning semester. No SAP appeal is necessary. During the warning semester, you are expected to improve your academic standing and degree progress, to meet standards of SAP at the end of the semester. If you fail to achieve SAP at the end of the semester, you will be denied financial aid beginning the following semester. You may submit a SAP Appeal to request financial aid consideration.

SAP status notification

Check your SAP status in t (https://academica.aws.wayne.edu)he **Financial Aid Portal (http://studentss.prod.wayne.edu/StudentSelfService/ssb/financialAid)** in Academica. If you are an active student with a FAFSA on file, you will be notified by email if you fail to meet SAP standards.

The WSU Satisfactory Academic Progress Policy is available online (https://wayne.edu/financial-aid/receiving/sap/).

Consequences of Withdrawing from Courses

A student's satisfactory academic progress (https://wayne.edu/financial-aid/receiving/sap/) may be affected if the student withdraws 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.

The U.S. Department of Education's Office of Federal Student Aid (https://studentaid.gov/) governs the policies and procedures for loan repayments, deferment, forbearance, and limits. Detailed information about grace periods and loan repayment is available on the Federal Student Aid website. Students should contact their loan servicer 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.

Financial aid funds are applied directly to institutional charges (tuition, fees, room and board). Any excess funds will be available within 14 days of the date the credit balance occurs or within 14 days of the first day of classes — whichever is later.

Federal Work-Study Payments: Work-study earnings are paid biweekly in the form of a paycheck. The department in which the student is employed submits a record of the hours worked to the Payroll Office, and the Payroll Office authorizes payments.

Note: Students cannot earn more than the amount of their work-study award. Spring/summer semester is separate from the fall and winter semesters. Unused funds from a fall and/or winter work-study award cannot be earned in the spring/summer semester.

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.