



**WESTERN
CONNECTICUT
STATE
UNIVERSITY**

MAKING THE INVESTMENT



WHEN TO APPLY

You may complete the Free Application for Federal Student Aid (FAFSA) or the Aid Application for Connecticut Undocumented Students (AACTUS) as early as October 1.

To be considered for financial aid, you must be accepted to the university and have a processed and valid FAFSA/AACTUS on file with our office on or before **March 1**.

It is recommended that you submit your FAFSA as early as possible in order to meet the deadline. Be advised it takes up to 5 business days for your FAFSA/AACTUS to be processed.

WCSU's Federal School Code is 001380.

Applications received after March 1 will be considered individually as funding allows.

HOW TO APPLY

FAFSA

Student and parent: Create an FSA ID at **studentaid.gov**. The FSA ID is a username and password that is used to log in to U.S. Department of Education systems and serves as your electronic signature.

Once confirmed, you can log in to studentaid.gov using your FSA ID to complete the FAFSA.

Recommended: Use the IRS Data Retrieval Tool when completing your FAFSA to ensure more accurate and timely processing of your financial aid offer, especially in the event you are selected for verification.

"Verification" is the process by which additional information may be requested of you in order to process your financial aid offer. To expedite the federal verification process, we have partnered with Inceptia and will use a Verification Gateway online portal. If your FAFSA application is selected for verification by the U.S. Department of Education, you will receive an introductory email to the email address you provided on the FAFSA.



AACTUS

Undocumented students may apply for consideration of institutional aid. Download and complete the application at **wcsu.edu/finaid/undocumented-students**.

Please submit all documents for processing using the WCSU Financial Aid Document Upload page, a secure website, found at **wcsu.edu/finaid/important-forms**.

- In a browser, go to WCSU Financial Aid Document Upload (Hyland OnBase)
- Complete the student information
- Complete the sender information – you can include a message, if needed
- Attach documents
- Click submit

We encourage you to search for scholarship opportunities through the WCSU Foundation on IAAMWCSU (**wcsu.edu/scholarships**) and additional sources.



WHAT AM I CONSIDERED FOR?

A valid FAFSA is required to be considered for federal, state, and institutional aid. A financial aid offer may include a combination of grants, scholarships, and loans.

Grants are gift aid offered to students based on need and do not need to be repaid. The U.S. Department of Education offers loans that need to be repaid, with interest, after a student graduates or leaves college.

Your financial aid application will be reviewed and evaluated for all federal, state, and institutional grants and loans offered at WCSU.

TYPES OF LOANS

Federal Direct Subsidized Loan

Eligibility for subsidized loans is need-based. The federal government pays the interest that accrues while the student remains enrolled at least half-time and during the grace period. Repayment begins six months after the student is no longer enrolled.

Federal Direct Unsubsidized Loan

Unsubsidized Loans are not offered based on financial need. Interest accrual begins immediately, and the student can choose to pay the interest while enrolled or upon entering repayment. Repayment begins six months after the student is no longer enrolled.

GRANTS

Federal Pell Grant

Offered to high need, undergraduate students who are pursuing their first undergraduate degree. Eligibility is based on demonstrated financial need as determined by the FAFSA.

Federal Supplemental Educational Opportunity Grant

These funds are offered to undergraduate students who demonstrate the greatest financial need as determined by the FAFSA.

Robert B. Willis Scholarship

Offered to CT residents who attend full-time and demonstrate financial need. Specific eligibility criteria in place as determined by the FAFSA.

Connecticut State University Grant

Offered to undergraduate students who attend full-time and demonstrate financial need.

Academic Scholarships

Incoming freshmen who have been accepted by February 1 are considered for merit scholarships upon admission to WCSU. A valid FAFSA/AACTUS is required to receive merit scholarships.

Presidential Merit

The Presidential Merit Scholarship is awarded to students who achieved the highest standard of scholastic achievement. The scholarship awards up to \$10,000 annually and is renewable each semester for up to eight semesters.

Connecticut State University Trustee Scholarship

The Trustee Scholarship awards up to \$4,000 annually. It is renewable each year for up to eight semesters.

Honors Scholarship

The Honors Scholarship awards up to \$2,000 annually. It is renewable each year for up to eight semesters.

FINANCIAL AID ELIGIBILITY

Financial aid eligibility is determined by a thorough review of family size, other students in the family attending college, total income, investments and assets, grade level and state of residence. Here are the financial aid stats of the entire freshman class for the 2021-2022 academic year:

84%

first time, full-time freshmen received some type of aid

75%

of first time, full-time freshmen received as much as \$14,999

25%

of first time, full-time freshmen received more than \$15,000

40 MILLION+

total dollars were awarded for the 2021-2022 academic year.

Note: These funds, in combination with other grants, scholarships, and educational assistance awarded to you, may not exceed direct university billed cost(s) of Tuition & Fees and Housing & Food (if you are living on campus).

ADDITIONAL FINANCING OPTIONS

Financial aid is available to help students meet their educational expenses. While not every student may qualify for certain awards, we understand that determining how to pay for remaining educational expenses can be challenging and overwhelming. To help you decide what works best for you and your family, here are some additional financing options available.

Foundation Scholarships are opportunities of funding made available to students by the generosity of private supporters. Students complete a general application on the IAAMWCSU portal and are automatically considered for numerous scholarship opportunities. For a listing of scholarships and criteria, please visit wcsu.edu/scholarships.

Federal Direct Parent PLUS Loans are available to parents of dependent undergraduate students. A minimal credit check is required; advantages include low interest rates, high balance loan program, and repayment term of up to 10 years. A PLUS Loan Master Promissory Note must also be completed. For more information and to apply, please visit studentaid.gov.

Private Educational Loans are alternative loan programs that help bridge the gap between the actual cost of your education and the amount of financial aid you receive. These are offered by private lenders and are not backed by the federal government. For more information and to apply, please visit elmselect.com.

Payment Plan Options are available to students. Western Connecticut State University realizes that managing the cost of education is a challenge for many families. To help you meet your educational expenses, WCSU has partnered with TouchNet to offer you a low-cost payment option. The cost to enroll in the TouchNet online payment plan is \$35 per semester and there are no interest or finance charges. It is easy to enroll in the plan each semester and once you set up your plan, payments are made automatically. You must enroll in the payment plan for every semester that you want to use the payment plan to pay your semester charges. For more information, please visit wcsu.edu/cashiers/payment-plan-options.

The logo for Western Connecticut State University features the university's name in a bold, white, sans-serif font, stacked vertically. The text is enclosed within a stylized orange outline that forms a shield-like shape with a pointed bottom and a horizontal bar at the top.

**WESTERN
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Financial Aid & Student Employment

Old Main 105, WCSU Midtown campus

phone: (203) 837-8580

fax: (203) 837-8528

email: WCSUFINANCIALAID@WCSU.EDU