

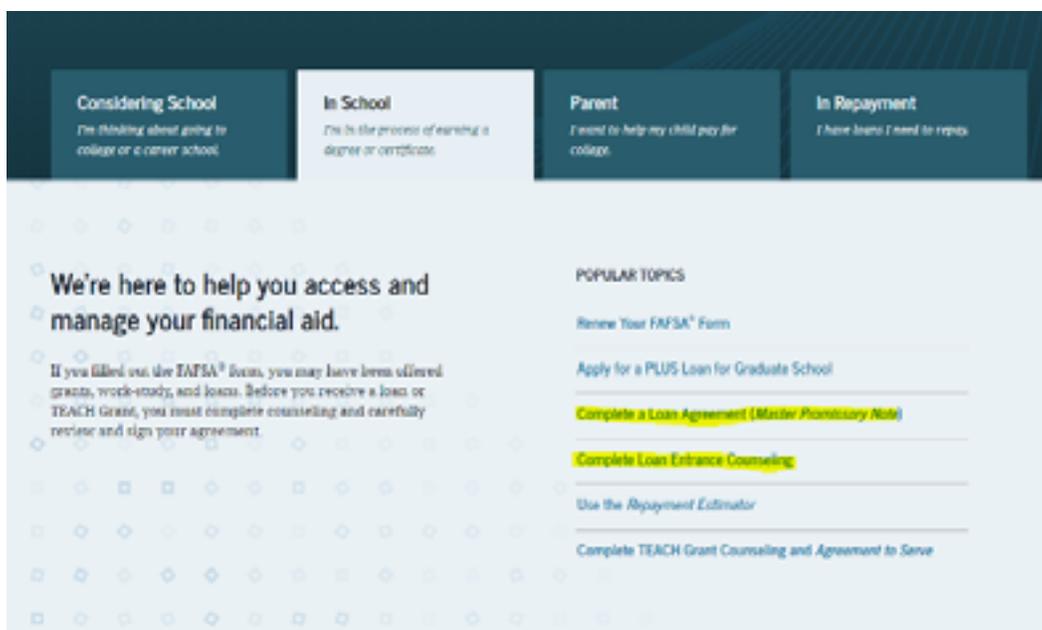
# GWU Financial Aid Checklist

## Step 1: FAFSA Application

- Complete the [Free Application for Federal Student Aid \(FAFSA\)](#). You can also complete this on the myStudentAid. Be sure to include the George Washington University's federal school code: 001444.
- Once the FAFSA has been processed by the GWU Financial Aid Office be sure to check any unsatisfied requirements posted on your [GWeb](#) account:
  - On the left-hand side click on the "Financial Aid Menu"
  - Click on "My Eligibility"
  - Select the appropriate award year from the drop-down menu and you should see it listed under "outstanding requirement" with directions on how to complete it.

## Step 2: Direct Loan Counseling

- If you are interested in borrowing a Federal Direct Unsubsidized Loan, once you have completed the FAFSA, you will also need to complete the Loan Agreement Master Promissory Note (MPN) and Loan Entrance Counseling at [Studentaid.gov](#).
  - Navigate to the In School tab and select Complete a Loan Agreement (Master Promissory Note). Log in with your FSA ID and password, the same one that you use to log in to your FAFSA.
  - Return to [Studentaid.gov](#); navigate to the In School tab and select Complete Loan Entrance Counseling. Again, you will log in with your FSA ID and password.
- Both the Entrance Counseling and MPN must be completed in order for funds to be disbursed to your student account with GW.



- Once all requirements have been satisfied, your loan award will be posted on your [GWeb](#) account. You can accept the full or partial amount or decline the amount. Once logged in, please follow the steps below to access your award:
  - Click on Student Financial Aid Menu
  - Click on My Award Information
  - Click on Award by Aid Year
  - Select 2020-2021 Financial Aid Year from the aid year drop-down menu
  - Click on the Accept Award tab on the top
  - You will see options to accept/decline loan funding and to enter the amount (if any) you wish to borrow.

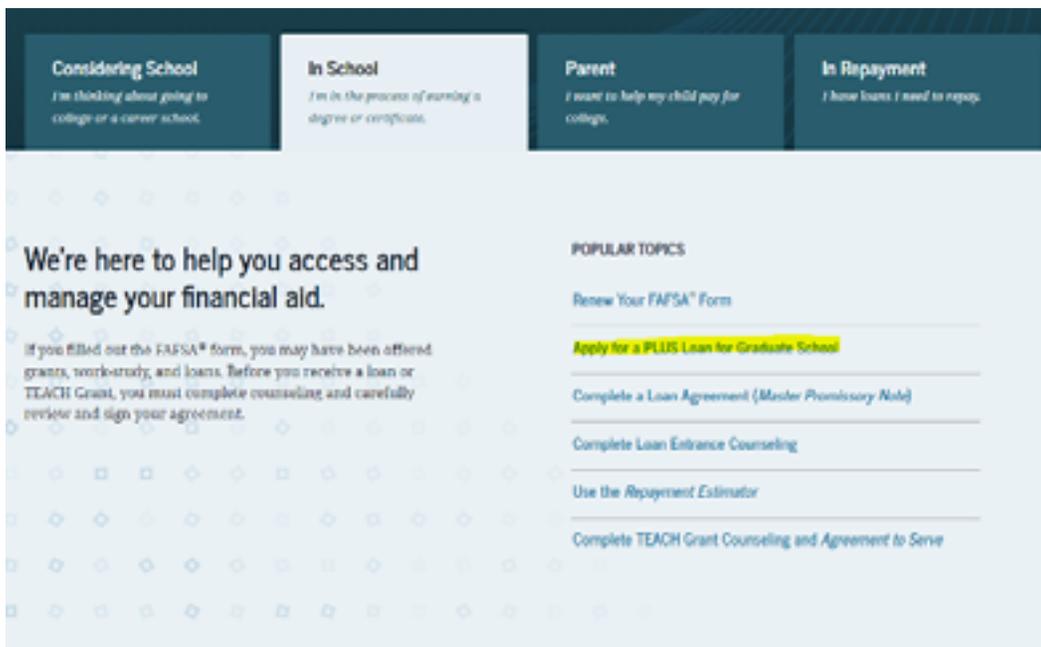
If you decline any portion of the loan, you will be able to access those funds if needed, through the end of the academic year.

If you previously declined a loan or portion of a loan and would like to request the difference, please complete the [Graduate Loan Questionnaire](#) with the additional amount that you would like to borrow.

### Step 3: Federal Direct Graduate PLUS Loan

If you are interested in borrowing additional federal loans, as long as you have a FAFSA on file, you can apply for the Federal Direct Graduate PLUS Loan. There is a credit check required to apply; approval or denial is based on your [credit history](#). The maximum amount that you can borrow is up to the Cost of Attendance found on your GWeb account.

If desired, apply for the Direct Graduate PLUS Loan at [Studentaid.gov](#). On the In School tab, select Apply for Log in using your FSA ID and password:



## DIRECT PLUS LOAN APPLICATION

You're currently not logged in!

You must log in to complete and submit federal student loan processes.

LOG IN

### Direct PLUS Loan Application for Graduate/Professional Students William D. Ford Federal Direct Loan Program Federal Direct PLUS Loan Request for Supplemental Information

#### What is a Direct PLUS Loan Application for Graduate/Professional Students?

This is a request for supplemental information in connection with your application for a Federal Direct PLUS Loan (Direct PLUS Loan) through the William D. Ford Federal Direct Loan (Direct Loan) Program. Some schools may have a different process for obtaining the additional information needed to process your Direct PLUS Loan application.

The information that you provide will be sent to the school that you select. The school you select will use the information collected to determine your eligibility for a Direct PLUS Loan and process your application.

Before you can receive a Direct PLUS Loan, you must complete a Direct PLUS Loan Master Promissory Note (Direct PLUS Loan MPN), which explains all of the terms and conditions of Direct PLUS Loans and constitutes your legally binding agreement to repay all Direct PLUS Loans that you receive under the Direct PLUS Loan MPN. You will have an opportunity to complete the Direct PLUS Loan MPN after you complete the Direct PLUS Loan Request.

The Direct PLUS Loan Application allows you to authorize the school to use your loan funds to satisfy other educationally related charges after tuition and fees, and room and board have been paid. You are not required to provide this authorization.

**BEFORE YOU CONTINUE:** If you have placed a security freeze on your credit file, you must lift or remove the freeze at each credit bureau before you continue. Your application will not be processed if you have a security freeze.

## Step 4: PLUS Loan Master Promissory Note

- Once you have made the decision to apply for the Federal Direct Graduate PLUS Loan, complete the [Direct PLUS Loan request](#). Log in with your FSA ID and password, the same one that you use to log in to your FAFSA.
  - If approved for the Direct Graduate PLUS Loan, complete a separate Loan Agreement (MPN).
  - If declined for the Direct Graduate PLUS Loan, you can re-apply with a co-signer (endorser) or appeal the denial through the Department of Education.

The screenshot shows a navigation bar with four tabs: "Considering School" (I'm thinking about going to college or a career school), "In School" (I'm in the process of earning a degree or certificate), "Parent" (I want to help my child pay for college), and "In Repayment" (I have loans I need to repay). Below the navigation bar, there is a main heading "We're here to help you access and manage your financial aid." followed by a paragraph: "If you filled out the FAFSA® form, you may have been offered grants, work-study, and loans. Before you receive a loan or TEACH Grant, you must complete counseling and carefully review and sign your agreement." To the right, under the heading "POPULAR TOPICS", there is a list of links: "Review Your FAFSA® Form", "Apply for a PLUS Loan for Graduate School", "Complete a Loan Agreement (Master Promissory Note)", "Complete Loan Entrance Counseling", "Use the Repayment Estimator", and "Complete TEACH Grant Counseling and Agreement to Serve".

Select the type of Direct Loan MPN you would like to preview or complete

#### MPN for Subsidized/Unsubsidized Loans

Use this MPN for Direct Subsidized or Direct Unsubsidized Loans available to eligible undergraduate or graduate/professional students. Students must be logged in with their own FSA ID.

[Learn More](#)

[Preview a master-only version of the Subsidized/Unsubsidized MPN](#)

LOG IN TO START

Start Date

OMB No. 1845-0007 • Form Approved

#### PLUS MPN for Graduate/Professional Students

Use this MPN for Direct PLUS Loans available to eligible graduate/professional students. Students must be logged in with their own FSA ID.

[Learn More](#)

[Preview a master-only version of the PLUS MPN for Graduate/Professional Students](#)

Graduate students should request unsubsidized loans up to their full eligibility. You may need to complete a Direct Subsidized/Unsubsidized Master Promissory Note.

LOG IN TO START

Start Date

OMB No. 1845-0008 • Form Approved

## Step 5: Supplementary Loan Questionnaire

- In your order to request additional Graduate PLUS loan funds, please complete the [Supplementary Loan Questionnaire](#):
  - Write out your name and GWID at the top
  - Check the “Federal Direct Graduate PLUS Loan” box and input the amount that you want to borrow.
    - Please keep in mind that a [loan fee](#) applies to each disbursement, which will reduce the net loan amount. The current Direct PLUS Loan fee is 4.236%, For example, if you borrow \$10,000 in PLUS loans, you will receive \$9,576.40 (loan minus the fee).
    - Please keep in mind that a [loan fee](#) applies to each disbursement, which will reduce the net loan amount. The current Direct PLUS Loan fee is 4.236%, For example, if you borrow \$10,000 in PLUS loans, you will receive \$9,576.40 (loan minus the fee).
    - If you are borrowing for 2 semesters, please make sure that you double the loan. For example, if you want \$5,000 for the fall and \$5,000 in the spring make sure you borrow the total \$10,000.
- In Section 2, choose the semester for which you would like the loan.
- Select where your courses are held.
- For the number of credits, please make sure you include the credits for all terms under the correct campus.
- Check “yes” for the last question: “If you will register for fewer than 4.5 credits in the fall or spring semesters, or less than 3 over the summer term, will you submit a Half-Time/ Full-Time Certification Request with your advisor?”
- To be on the safe side, please print and sign the form.

Once the form is complete, email to [finaid\\_docs@gwu.edu](mailto:finaid_docs@gwu.edu) and cc [GWSPHfinaid@gwu.edu](mailto:GWSPHfinaid@gwu.edu).

For any questions throughout the process, please reach out to the GWSPH financial aid office. We can be reached by calling 202-994-1950 or email [GWSPHfinaid@gwu.edu](mailto:GWSPHfinaid@gwu.edu). You can also request to [schedule a 30-minute appointment](#). A counselor will be available to answer any questions you have about the aid and billing process.