GETTING YOUR AID TO PAY
UNDERGRADUATE CHECKLIST

- ☐ **Apply for federal aid:** File your Free Application for Federal Student Aid (FAFSA) at studentaid.gov using Title IV school code 003822

- ☐ **Check RAIL** to see if there are any Unsatisfied Requirements under the Financial Aid "Eligibility" section that may prevent aid from packaging.

- ☐ **Accept or decline aid bylogging onto RAIL**
  Click on 'Financial Aid'
  Click on 'Award'
  Click on 'Award for Aid Year,' select 2020-2021 and click 'Submit' Click on the 'Terms & Conditions' Tab
  Accept Terms and Conditions
  Click on the Accept Award Offer Tab
  Review, then accept or decline your offer
  Submit your decision

- ☐ **I accepted a loan.** Students accepting a Direct Subsidized and/or Unsubsidized Loan for the first time must complete **BOTH** of the following requirements by logging onto studentaid.gov with your FSA ID:
  - ☐ Entrance Counseling
  - ☐ Loan Agreement for a Subsidized/Unsubsidized Loan (Master Promissory Note)

- ☐ **My parent wants to apply for a Parent PLUS Loan.** Your parent must complete **BOTH** of the following requirements after logging into studentaid.gov with their FSA ID:
  - ☐ Complete the Parent PLUS Application process
  - ☐ If approved and a first time Parent PLUS borrower, they must complete the Loan Agreement for a PLUS Loan (Master Promissory Note)

- ☐ **Check RAIL** to see if there are any Unsatisfied Requirements under the Financial Aid "Eligibility" section that may prevent aid from disbursing.

- ☐ **I need to apply for a private loan.** You can pursue credit-based loans from private lenders to help fund educational expenses. Our ELM Select private loan search engine is a tool to help you find the best loan for you! Private loan information can be found at www.shepherd.edu/private-loans

- ☐ **I accepted Federal Work Study or am interested in part-time student employment.** Contact Tori Wilds, Student Employment Coordinator at 304-876-5381 or toriwilds@shepherd.edu. More information may be found on the Student Employment website www.shepherd.edu/studentemployment. *Please note* ***Federal Work Study funds come to the student as a paycheck as they work****. They do not apply directly to tuition and fees.*

☐	**I am receiving an institutional scholarship.** In order for most scholarships to disburse, you **must be enrolled in at least 12 credit hours.** In addition, many scholarships require students earn at least 30 credit hours during the academic year to maintain eligibility for the following year.
☐	**I received a private scholarship check.** In order to utilize a private scholarship you will need to bring it to the Office of Financial Aid to be added to your account. *If the check is made out to you and Shepherd University it will need to be endorsed over to Shepherd University and will then be credited to your student account.*
☐	**Maintain required enrollment.** Direct Federal Loans require at least half-time enrollment for disbursement (6 hours per semester for undergraduates). Some grant programs require full-time enrollment (12 hours for undergraduates). Other grants disburse based on how many hours a student is enrolled. A loan/grant will be reduced or canceled based on not meeting enrollment requirements by the last day to add or drop a class. Add/Drop dates can be found at www.shepherd.edu/registrar.
☐	**Need to cancel, reduce, or change a loan?** You have the right to cancel, reduce or change the amount you originally accepted by contacting the Office of Financial Aid in writing via faoweb@shepherd.edu.
☐	**Interested in setting up a payment plan?** Contact the Business Office at 304-876-5284 or visit their website at www.shepherd.edu/finance.
☐	**Expecting a refund?** To receive your refund, select a refund preference with BankMobile. For more information, visit this link: http://bankmobile disbursements.com/refundchoices/. Otherwise, you will receive a paper check to the local mailing address listed on your account. **Refunds may be expected the first week of classes.**
☐	**Go to Class!** Financial aid is funding to assist with educational expenses incurred while **attending** classes in pursuit of your degree. You **must** attend your classes regularly and engage in the requirements for each class; otherwise, **your financial aid may be revoked** either partially or in full. This would result in an amount due by you to the University immediately.

Be an informed student! Know your status at all times through RAIL and check your Shepherd email account regularly!

OFFICE OF FINANCIAL AID
PO BOX 5000 | Shepherdstown, WV 25443
O: 304-876-5470 F: 304-876-5238
FAOweb@shepherd.edu

BUSINESS OFFICE
PO BOX 5000 | Shepherdstown, WV 25443
O: 304-876-5284 F: 304-876-5002
subusinessoffice@shepherd.edu

OFFICE OF STUDENT EMPLOYMENT
PO BOX 5000 | Shepherdstown, WV 25443
O: 304-876-5381 F: 304-876-5197
twilds@shepherd.edu

OFFICE OF THE REGISTRAR
PO BOX 5000 | Shepherdstown, WV 25443
O: 304-876-5463 F: 304-876-5136
register@shepherd.edu