

# Applying for Federal Financial Aid 2011-2012

To Apply for Federal Financial Aid You Must:

1. Be enrolled or accepted for enrollment as a regular student
  - a. You have fulfilled the enrollment requirements for the University and have been notified of your acceptance to the University
  - b. You have enrolled, or will enroll in classes at the University
  - c. You must be seeking a degree or certificate in a program eligible for federal financial aid funding
2. Must have a high school diploma, GED, certificate of completion of a recognized home school program, or completed an ability to benefit test
3. Be a U.S. Citizen or an eligible non-citizen
  - a. Must hold a valid "Green Card" (I-551) if a non-citizen
4. Have a valid Social Security Number
5. Have a valid Email address
6. Males must have registered for the Selective Service
  - a. Answer "Register Me" on Question # 22 on the FAFSA , or
  - b. Submit a completed Selective Service Registration Card found at the U.S. Post Office, or
  - c. Register online at [www.sss.gov](http://www.sss.gov)
7. Not be in default on any educational loan
8. Maintain satisfactory academic progress
9. Be enrolled in at least 6 units
10. Exhibit financial need after completing the Free Application for Federal Student Aid (FAFSA)

NOTE: There are many other requirements to qualify and be eligible. This is what you need to have just to begin the process to see if you are eligible for funding.

## Step 1 Sign up for Email

You must have a valid email address. This is how you are notified of important information regarding your financial aid or other notifications from the U.S. Department of Education. If you do not already have a valid Email or need an alternative Email address, instructions are provided to assist you in establishing a free Email account.

Using a computer that has internet service, open the internet browser provided on the computer you are using. There are many internet browsers available. The most frequently used that you may find are Firefox, Google Chrome, Internet Explorer, Opera, Safari, Maxthon, Flock, Avant Browser, Deepnet Explorer, PhaseOut, or Netscape. Once you have opened the internet, type the web address of the email service provider you have chosen. Below are some examples of a few free email service providers with their internet addresses. Also, provided are instructions to guide you through the registration/sign up process.

**Gmail:** [www.Google.com](http://www.Google.com)

1. At the top of the open page of the internet browser type the web address [www.Google.com](http://www.Google.com) . This will open the Google website.
2. Directly under the toolbar there is a row of choices from which you choose the words Gmail. Move the cursor arrow over this choice and click the left button on the mouse.
3. The page you should now be on is the Gmail: Email by Google Welcome to Google
4. At the bottom right of this page is a box with a button that reads "Create an account". Move the cursor arrow over this button and click the left button on the mouse.
5. You will now be on the page that is the Create a Google account: Gmail
6. You will need to enter your personal information in the boxes.

First name:

Last name:

Desired login name:  @ gmail.com

Examples: Jsmith, John Smith

Check Availability

Click this button to see if your login name is available. If it is already being used by someone else you will have to choose a different login name.

Choose password :

Password rules:

- Minimum of 8 characters
- Do not use your name or your login name
- Do not use your personal information such as your birthdate
- Mix upper and lower case letters
- Use numbers and special characters (# \$ @)

Re-enter password :

Stay signed in

You are not required

Enable Web History

to check

Default Homepage:  Set Google as my homepage

these boxes

Security Question:

Choose a question from the list, or write your own. This is in case you forget your password. If you forget your password, Google will ask your security question and you will have to know the correct answer that you will have provided in the set up.

Answer :

Recovery Email:

A secondary email address is not necessary, but is helpful. It is assumed you do not have one, so you can leave this box blank.

Location:

Birthday:  MM/DD/YYYY (e.g. 10/20/2010)

Word Verification: Type the letters you see in the picture

XXXXXXXX

These letters are jumbled and are meant to be difficult to read.

Letters are not case sensitive

7. Terms of Service: Read the terms of service, scrolling down as you read to reach the bottom. When you have finished, click the button to accept and create your account.

8. After you have signed up for your email address, you access your email by returning to the following site: [www.gmail.com](http://www.gmail.com). You will use the User ID you just created for the User Name and the Password you just created for the Password. Then, left click the mouse with the cursor over the "Sign In" button. If you have forgotten your password, click the blue words under the password box and you will be guided through your security question to retrieve your password.

Hotmail/live: [www.msn.com](http://www.msn.com)

1. At the top of the open page of the internet browser type the web address [www.msn.com](http://www.msn.com) This will open the MSN website.
2. Directly under the toolbar there are 3 choices from which you choose the word Hotmail. Move the cursor arrow over this choice and click the left button on the mouse.
3. You will now be at the Windows Live Hotmail sign in page.

- On the left side toward the bottom of the page is the question: Do not have a Hotmail account? Move the cursor over the button that reads "Sign Up" and click the left button on the mouse.
- You will now be at "Create your Hotmail account" page.
- Enter all personal information requested

Hotmail address:  @ Hotmail.com or Live.com *You need to choose one*

Example: JSmith, JohnSmith

*Click this button to see if your login name is available. If it is already being used by someone else you will have to choose a different login name.*

Create password:

*Password rules:*

- *Minimum of 6 characters*
- *Do not use your name or your login name*
- *Do not use your personal information such as your birthdate*
- *Mix upper and lower case letters*
- *Use numbers and special characters (# \$ @)*

Retype password:

Security Question:

*An alternate email address is not necessary, but is helpful. It is assumed you do not have one, so, instead, choose a question from the list, or write your own. This is in case you forget your password. If you forget your password, you will be asked your security question and you will have to know the correct answer that you will have provided in the set up. The answer must have at least 5 characters and is not case sensitive.*

Answer :

First name:

Last name:

Country/Region:

State:

Zip Code

Gender:  Male  Female

Birthyear:

Enter the characters you see: XXXXXXXX

*The letters are jumbled so you may have slight difficulty*

- After you read the Microsoft agreement and privacy agreement (click the blue words to read), click the I Accept Button to create your email account.

- After you have signed up for your email address, you access your email by returning to the following site: [www.msn.com](http://www.msn.com). You will use the User ID you just created for the Windows Live ID and the Password you just created for the Password. Then, left click the mouse with the cursor over the "Sign In" button. If you have forgotten your password, click the blue words under the password box and you will be guided through your security question to retrieve your password.

**Yahoo, Ymail, Rocketmail: [www.Yahoo.com](http://www.Yahoo.com)**

1. At the top of the open page of the internet browser type the web address [www.yahoo.com](http://www.yahoo.com) This will open the Yahoo! website.
2. On the left side of the screen is a list of options. Move the cursor over first choice in the list, which should be Mail, and click with the left button on the mouse.
3. You are now on the Sign in to Yahoo! page
4. The Sign in to Yahoo! box is on the right side of the screen. Go to the bottom of the box and click the "Create New Account" button.

5. Enter the information requested

Name   
Gender   
Birthday   
Country   
Postal Code

**Select and ID and Password**

Yahoo! ID and Email  @  Choose yahoo, ymail or rocketmail

*The ID lets you sign in. Most people pick their name or a part of their name. Sometimes they choose an ID that is already being used. Click the "Check" button and you will be told if this happens and you just choose a different ID.*

Password:   
Retype password

*Password rules:*

- *Minimum of 6 characters*
- *Do not use your name or your login name*
- *Do not use your personal information such as your birthdate*
- *Mix upper and lower case letters*
- *Use numbers and special characters (# \$ @)*

**In case you forget your ID or Password**

Alternate Email:

*An alternate email address is not necessary, but is helpful. It is assumed you do not have one, so, instead, choose a question from the list, or write your own. This is in case you forget your password. If you forget your password, you will be asked your security question and you will have to know the correct answer that you will have provided in the set up.*

Secret Question 1:   
Answer:   
Secret Question 2:   
Answer :

Type the code shown:   
XXXXXXXXXX

*The letters are jumbled so you may have slight difficulty*

6. After you read the Yahoo! Terms of service, Yahoo! Privacy Policy, and Mail Terms of Service (click the blue words to view), click the Create My Account button to create your email account.

7. After you have signed up for your email address, you access your email by returning to the following site: [www.Yahoo.com](http://www.Yahoo.com). Select the Mail button from the list on the left of the home page. You will use the User ID you just created for the Yahoo ID and the Password you just created for the Password. Then, left click the mouse with the cursor over the "Sign In" button. If you have forgotten your password, click the blue words under the password box and you will be guided through your security question to retrieve your password.

## STEP 2 Apply for Your PIN

The next step in the financial aid process is to get a Personal Identification Number (PIN) from the U.S. Department of Education. Your PIN can be used each year to electronically apply for federal student aid and to access your Federal Student Aid records online. If you receive a PIN, you agree not to share it with anyone. Your PIN serves as your electronic signature and provides access to your personal records, so you should never give your PIN to anyone, including commercial services that offer to help you complete your FAFSA. Be sure to keep your PIN in a safe place.

1. On a computer that has internet access, log into the internet. Type the PIN web address [www.pin.ed.gov](http://www.pin.ed.gov) onto the open page of the internet browser.
2. This will bring you to the Federal Student Aid PIN Web Site
3. You will see a blue box on the right side of the page that says APPLY for a PIN. Put the cursor over the button that says **APPLY NOW** and click the left button on the mouse.
4. You should now be on the "**Apply for a PIN**" page
5. Read this page carefully. You only need to proceed if you do not already have a FAFSA PIN. If you already have a PIN and have lost it and need a duplicate, or you believe your PIN is compromised and needs to be changed, or, you need your current PIN reactivated because you have disabled it, you DO NOT PROCEED. GO BACK TO THE PIN HOME PAGE and read the choices on the left side of the page to get a duplicate, change or reactivate your current PIN.
6. If, after reading this page, you have determined that #5 does not apply to you, click on the "Next" button on the bottom right side of the page.
7. You should now be at **Step 1: Enter Personal Information**
8. Type your SS# without the dashes, like this: 123456789
9. Type your birth date in mmddyyyy format so it appears like this example: 10201990
10. The picture of the keyboard is a virtual keyboard so you can use it to type your social security number and date of birth instead of typing on the desk keyboard. Click in the boxes corresponding to your social security number and birth date then move your cursor arrow over the virtual keyboard character you want. You can either click it or just hover over it for a couple of seconds and the character will be entered into the box. Remember you don't need any dashes. You just need numbers.
11. Enter your mailing address information.
12. Enter your Email address. This is the Email address you signed up for if you already did not have one earlier in the instruction of STEP 1 SIGN UP FOR EMAIL. Be sure to enter your email accurately. Click the words "email address" for some information regarding how to enter your Email address correctly.
13. Select a **Challenge Question** from the list in the drop-down arrow.
14. Enter your answer. Remember that it is case sensitive. If you use upper and /or lower case characters when typing your answer, you will have to use the same upper and/or lower case characters if you must answer your challenge question at a later date. Re-enter your answer in the next box.
15. You can create your own 4 digit PIN or let the system create one for you. If you want to create your own PIN, put it in box. You need to make sure it is a number you can remember, but it is not a number that someone else can guess. Then, re-enter that number in the next box. If you don't want to create your own PIN, leave these two boxes blank.
16. Review all your answers. If you are satisfied with your answers, click the "**Next**" button on the bottom right of the page.
17. If all your answers satisfied the PIN application processor, you will be directed to **Step 2: Submit your PIN Application**
18. You should now be on **Step 2: Submit your PIN Application**.

19. Read this page carefully. The button reading "I Disagree" is automatically checked. If you agree to the terms discussed on this page, change the button to the one that reads, "**I agree NOT to share my PIN**".
20. If you cannot agree to the conditions as discussed on this page, you need to select CANCEL and your application will be cancelled and you will be returned to the PIN homepage. You will need to start over to get your PIN
21. Once you have selected the "I agree NOT to share my PIN" you select "**Submit My PIN Application**".
22. You should now confirm how you would like your PIN sent to you. You should select Email as it usually is sent immediately. If you select your mailing address, it can take 2 weeks or more going through the U.S Postal Service. After you have selected how you want your PIN sent, click the "**Submit Request**" button.
23. You should now be at the **PIN Request Confirmation** page.
24. Print the **PIN Request confirmation page** to keep for your records. It contains a confirmation number as proof the Federal Student Aid has received your PIN application. You should keep this number for your records.
25. Once you have your PIN, you can proceed to STEP 3. You need your PIN to complete STEP 4 as your four-digit PIN acts as your electronic signature for federal financial aid documents you file online.
26. IMPORTANT !! If you are a DEPENDENT STUDENT, your parent must follow these same steps and apply for their own PIN. They cannot use your PIN to sign your FAFSA.
27. YOU CANNOT SHARE YOUR PIN. YOUR PARENTS CANNOT SHARE THEIR PIN.

### **STEP 3 FILLING OUT THE UNIVERSITY FINANCIAL AID APPLICATION** [www.uewm.edu/ad-aid.php](http://www.uewm.edu/ad-aid.php)

The next step is to fill out the University Financial Aid Application. Follow these steps:

1. Download the University FSA Information Application form from the University's website. This address will bring you directly to the Financial Aid web page. Scroll down the page until you see a list of forms under Quick Links for Financial Aid. If you are a new student, applying for financial aid at UEWM for the first time, or returning after missing a semester or more, select *UEWM FSA Application – New Application*.
2. You should now be at the **Application Form**. Print this form by clicking on the little picture of a printer right above in the top left corner of the form.
3. This will bring you to the print page.
4. Click on the "OK" button on the bottom right of the page.
5. Complete the form. Be sure to fill it out completely and legibly.
6. **Academic Information:** Check all boxes that apply to you with the year you graduated with the degrees in the appropriate box. If you have not yet graduated, enter the number of units you have completed thus far in the bottom box. *New students or first time financial aid applicants MUST check either High School Diploma or GED and enter the year in which it was completed.* This section will not be included on the Renewal Application.
7. **Budgeting Information:** Because your financial aid is based on the number credits you carry, you need to provide an estimate of the number of credits you plan to take each term you plan to enroll for the year. Enter the year and the number of units next to the corresponding term.
8. You will be evaluated for several types and sources of financial aid based on your financial need after filing the FAFSA, your educational level (are you an undergraduate or graduate student at UEWM), and the number of units you are taking each term. If you are found eligible, are you interested in all forms of financial aid available at UEWM? You need to read the questions and indicate each form of aid in which you are interested. Also, indicate the amount of loan funds you think you may need in each of the loan boxes.
9. Mark the terms in the school year for which you want financial aid.
10. Indicate the program you plan to take (new and first time financial aid students) and when you think you will complete this program.
11. Work-study is a form of financial aid. Mark the **YES** box if you wish to be considered for a work-study position. You must have a work-study job in order to receive this form of financial aid.
12. Check the semesters you would like to work if you were to receive work-study as well as the number of hours per week you would like to work.
13. The Financial Aid Office needs to know if you are receiving any financial aid or loans other than those that are being offered by UEWM. Do you receive free tuition? How much? Are you taking out another student loan? What kind of loan is it, and how much is it? Are you receiving any other scholarships? What are they and how much are they?

14. A place is provided for you to sign and date this form. This form is considered a legal document. You need to read the certification before you sign this form and be sure that you understand and agree with the terms and conditions of this certification. YOUR APPLICATION WILL NOT BE PROCESSED WITHOUT YOUR SIGNATURE ON THIS SECTION.
15. Read the check list provided at the beginning of the application process. There is more to do to have a completed financial aid application!
16. FINALLY: You are given an opportunity to make any comments, provide additional information, or inform us of any special circumstances that you want us to be aware of as your eligibility for financial aid is considered.

#### **STEP 4 FILLING OUT THE FAFSA (STEP 3 and 4 can be done at the same time)**

The next step is to fill out the Free Application for Federal Student Aid (FAFSA). The FAFSA is submitted online to the Federal Government. Remember that you must have your PIN before you can submit a FAFSA online. If you are a dependent student, your parent must have a PIN as well. You should have already received your PIN when you completed STEP 2 APPLY FOR YOUR PIN. The Federal Government verifies the data from your FAFSA in their database. The information submitted on your FAFSA MUST BE ACCURATE AND COMPLETE. We are required to report falsified information to the U.S. Office of the Inspector General. There are significant fines and possible imprisonment if you are found to *purposely* give false or misleading information.

Before you actually complete the online FAFSA you need to collect the following forms. Do not bring this information to the Financial Aid office unless requested. DO NOT MAIL THESE FORMS TO FEDERAL STUDENT AID:

1. A valid Social Security number that matches your birth date
2. A valid California Driver's License (not required, but desired)
3. Federal Income Tax Return – IRS Form 1040, 1040A, 1040EZ, or 1040TeleFile for the year prior to the year of application (e.g. if you are applying for Fall 2011 you need the tax information for 2010)
4. All W-2's applicable to year prior to the year of application as above
5. Current bank statements
6. Current mortgage and investment information as applicable
7. Proof of citizenship or legal residence

**Important: Read the instructions!** There are *Help & Hints* comments attached to each question. Read them carefully as these comments help you to answer the question accurately the first time resulting in fewer corrections later. Many questions on the FAFSA are straightforward, like your Social Security Number, but, many questions are asked specifically for purposes of student financial aid. Common words such as "household," "investments," and even "parent" may have special meaning. Read all instructions carefully. Answers to some questions cause additional questions to "pop up". When this occurs, you need to answer the additional questions. Do not leave any question blank unless the *Help and Hints* have informed you that this is an allowable option.

1. Log into the Internet and type the on-line FAFSA address: [www.fafsa.ed.gov](http://www.fafsa.ed.gov)
2. This will bring you to the FAFSA homepage.
3. You may be shown a box letting you know the FAFSA on the Web has been redesigned. Just click the **Close** button to continue.
4. Across the top of the page just above the pictures is a row of links that will connect you to sites for additional information, assistance, and the PIN site. You should have already applied for, and received, your PIN number.
5. Under the pictures are additional sources of information and assistance.
  - a. Click on Deadlines if you want to view the federal and state deadlines that may be important to you. Once you click on Deadlines, you enter the state (California) and the school year for which you are applying. The deadlines you will need to know will be provided.
  - b. Click on School Code Search to find the school codes you want to include on your FAFSA. Enter the state where the school is located. If you enter the name of the school, you must enter the exact name of the school. Do not use nick names or abbreviations. You can enter several schools if you plan to have your

FAFSA sent to multiple schools. You can also use this site to view additional information about the schools. The school code for **University of East-West Medicine is 039953**.

- c. [FAFSA Filing Options](#) provide you with FAFSA submission options other than on-line. However, it is not recommended because it takes much longer for the FAFSA results to reach you and your school. Paper submission delays the payment of your financial aid.
  - d. [Under Thinking About College](#), you can complete the *FAFSA4caster* to see how federal student aid can help you. Please, remember, this provides an estimate of federal aid for one academic year based on the information you entered and certain assumptions built into the FAFSA4caster. It does NOT replace completing and submitting a FAFSA.
6. To begin your FAFSA click **Start Here**.
  7. You will now be at the **LOGIN** page where you will enter your SS#, name, date of birth. Select **Next**
  8. You must create a password, then, re-enter the password exactly as you entered it the first time. This password is used to re-enter a saved FAFSA to view or to make corrections. You need to choose a password that you can remember, but, that is not so simple that others cannot guess. When you have completed this page, **Select NEXT**
  9. The next page is **My FAFSA** and a **Welcome** to you. If you filed a FAFSA for 2010-11, you have the option to select [FAFSA Renewal](#) which will populate some of your 2011-12 FAFSA so you won't have to file out so much information. OR, you can start a new FAFSA for 2011-12 by selecting ["Start A New FAFSA"](#).
  10. You will now be at the **Introduction** page to your 2011-12 FAFSA. Be sure to use the [NEXT](#) and [PREVIOUS](#) buttons to move from page to page in the form. If you use the browser back and forward arrows, you may lose your data. You can click on the underlined options for additional information. When you have completed this page, **Select NEXT**.
  11. You will be brought to the **Student Demographic** page. Remember to read the *Help and Hints* comments. Be sure to select either your correct gender. Do not assume your gender will be recognized by your name. Your gender is used to determine whether or not you must register with Selective Service. Most males must register with Selective Service to receive federal student aid. When you have completed this page, **Select NEXT**
  12. You will now be at the **Student Eligibility** page. You will need to direct special attention to this page. If you are not a U.S citizen additional questions will "pop up" that you are required to answer. If you are not a citizen, but you are an eligible non-citizen, enter your Alien Registration Number. If you are not a citizen or an eligible noncitizen, you are not eligible for federal student aid. However, you may want to still consider filling out the FAFSA for other aid you may be able to receive.

Here are some special Instructions for students who **DO NOT** have a bachelor's degree:

- a. If you do were approved as an undergraduate student and have NOT YET earned a bachelor's degree, you will indicate that you have NOT earned your bachelor's degree. You must indicate that you will be a 3<sup>rd</sup> year student at the beginning of the school year and that you are applying for your first bachelor's degree. If you have earned your associate degree (AA or AS), but, not your bachelor's, DO NOT indicate you have earned your bachelor's degree.
- b. If you are accepted as a graduate student or will have completed your first bachelor's degree prior to July 1, you will enter YES that you have earned your first bachelor's. Answer either 1<sup>st</sup> year graduate or continuing graduate for your grade level and that you will be working on Graduate or professional degree.

Your answer to the last question "Have you ever received federal student aid?" on this page will determine if additional questions will "pop up". If you answer YES, additional questions will need to be answered that discuss the question of your eligibility to received federal aid due to whether or not you have ever been convicted of the possession or sale of illegal drugs while receiving federal student aid. When you have completed this page, **Select NEXT**

13. You will now be on the **School Selection** page. You MUST add at least one college before you can proceed. **UEWM Federal School Code is 039953**. Select the **ADD** button. University of East-West Medicine and the school code will appear. If you select "View Selected School Information" you will be brought to another link providing you with information about the school you have selected. You are not required to view this

information. It is for your own information. You must select your housing plans for the 2011-12 school year from the drop-down list, on campus, off campus, or with parents. After completing this page, **Select NEXT**

14. You will now be on the **Dependency Determination** page. You may have been determined to be an independent student based on the answers you entered from the Student Demographics page. If you have been considered an independent student you do not have to provide parents' information. You will be providing information in your own household. (Read the *Help and Hints* comments!) If you are not automatically considered to be an independent student, a list of questions will be presented to you to confirm your dependency status.
- Work through the questions reading and answering each question carefully. *Pay special attention to the 3<sup>rd</sup> question: "At the beginning of 2011-12, will you be working on a Master's or Doctorate program?"* If you were not accepted as a graduate student for the *beginning* of the 2011-12 school year, but, will be beginning as an undergraduate, you will answer **NO** to this question.
  - If you answer **NO** to any of the questions, you will be a *dependent* student and will be required to provide your parents' information. If you were able to answer **YES** to any of the questions, you are an *Independent* student and your parents' information is not required. You do not need to collect financial information from your parents or provide their personal information.
  - There are times a student must answer **NO** to all the dependency status questions, but, still may meet certain special circumstances criteria that will not require the student to include parent information. In *Help and Hints* special circumstances appear as you work through the questions. If you meet one of these conditions, you may complete and submit the FAFSA with only your information and finances and leave your parent information blank. The Financial Aid Office will still have to collect additional documents, verify and approve your circumstances. Contact the Financial Aid Office if this applies to you.
  - You will be provided with your *Dependency Results*. If your results have determined you to be a dependent you must complete the Parent's Financial Information. *Independent students* will be sent directly to the Student Financial Information page.

**Select Next.**

15. If you have been determined to be a dependent student you will now be on the **Parent's Financial Information**. If you are on the Parent's Financial Information and you feel you have been directed here in error, you should review the answers you entered on the Dependency Status page. Return to the Dependency Status page by selecting **Previous** at the bottom of the page. (DO NOT USE THE BACK ARROW ON THE BROWSER!)

**You need to complete the parent's section only if you are a dependent student.** Read all the *Help and Hints* comments! If your parents have completed their tax return select their filing status as *Completed*. You are given the *option* of providing a parent PIN and linking to the IRS. This will allow access their Federal Income Tax information after providing acceptable information in the IRS link. After their tax information is shown, they can choose whether or not to transfer it to your FAFSA. If they choose to transfer the data to your FAFSA, your FAFSA will be populated with the information from their tax return. The answers will be marked on the FAFSA as transferred from the IRS link. If your parents choose not to use the IRS Link or not to transfer data, you will have to enter all their income information manually. **Choose Skip This Option.** Please be aware that there is still some information that will have to be entered manually even if your parents have chosen to have their IRS information transferred.

- If your parent's filing status is *Not Yet Filed* (the current date must be prior to the mandatory April 15 filing date), you will complete the Federal Income Tax information as estimated. Click the **Income Estimator** button and complete the information requested. Be aware that if you answer your income questions as estimated, you will need to return to your FAFSA online and make corrections to your filing status and income questions after you have filed your Federal Tax Return on April 15.
- If you select your filing status as *Not Going to File*, you will not have tax return questions. However, there are still questions you must answer.

**Read through the list “untaxed income” sources.** If you place a check in a box you will be shown an additional description of source. Read the *Help and Hints* as you work through the list. Some of the answers will come directly from your tax return. **Click Next.**

16. You will now be on **Student Financial Information** page. **Read all the Help and Hints comments!** If you select your filing status as *Completed*, you are given the *option* of providing your PIN and linking to the IRS. This will allow you to access your Federal Income Tax information after providing acceptable information in the IRS link. After your tax information is shown, you can choose whether or not to transfer it to your FAFSA. If you choose to transfer the data to your FAFSA, your FAFSA will be populated with the information from the tax return. The answers will be marked on the FAFSA as transferred from the IRS link. If you choose not to use the IRS Link or not to transfer data, you will have to enter all the income information manually. Click **Skip This Option**. Please be aware that there is still some information that you will have to manually enter even if you have your IRS information transferred.
- If you select your filing status as *Not Yet Filed* (the current date must be prior to the mandatory April 15 filing date), you will complete the Federal Income Tax information as estimated. Click the **Income Estimator** button and complete the information requested. Be aware that if you answer your income questions as estimated, you will need to return to your FAFSA online and make corrections to your filing status and income questions after you have filed your Federal Tax Return on April 15.
  - If you select your filing status as *Not Going to File*, you will not have tax return questions. However, there are still questions you must answer.

**Read through the list “untaxed income” sources.** If you place a check in a box you will be shown an additional description of source. Read the *Help and Hints* as you work through the list. Some of the answers will come directly from your tax return. **Click Next**

17. The last section of the FAFSA is the **Sign & Submit** page. This is where you will select how you will be signing your FAFSA. You should already have your PIN so select the first option, **Sign Electronically With My PIN**, and complete the questions. The last question on the page is pre-filled as **DISAGREE**. You must change this to **AGREE**. Before you press the Submit button, read the agreement in the box. When you completed this page, select **SUBMIT MY FAFSA NOW**.
18. You will now be directed to the FAFSA on the **Web Submission Confirmation** page. Read this page carefully; it contains very important information. Your Estimated Family Contribution (EFC) and Data Release Number (DRN) are provided for you. You may be asked for one of these numbers by your Financial Aid Office. You should print this page for your files. You can also select the E-MAIL button and it will be emailed to you.

### **You have successfully submitted your FAFSA electronically!**

- Now Federal Student Aid will process your application and, after about 1 week, send you a Student Aid Report (SAR).
- An electronic copy of your SAR is also made available to the schools you've listed on your FAFSA.
- You will receive an official Expected Family Contribution (EFC) on your SAR based on the processing results of your FAFSA. The EFC is a preliminary estimate based on the information you provided on your application. The EFC is used by your school to determine your eligibility for federal student aid.*

**STOP HERE!! DO NOT PROCEED UNTIL YOU RECEIVE INSTRUCTIONS FROM THE FINANCIAL AID OFFICE REGARDING THE NEXT STEPS.**

### **FAFSA Verification**

You may notice on your Student Aid Report you received that your FAFSA was selected by the Federal Student Aid for a process called Verification. This is not a cause for concern. It does not mean that you have submitted erroneous or fraudulent information. The Financial Aid office will ask you for additional information. Usually, you just have to send a signed copy of your tax return, W-2's, and an additional form that will be sent to you. The Financial Aid Office will compare the numbers from these forms with your FAFSA numbers. They will submit any necessary corrections for you.

You will not have to do a thing. You will be notified if, and what, additional information is needed with instructions regarding how to send it.

## STEP 5 REQUIRED LOAN COUNSELING

All first-time borrowers are required to go through loan counseling. This is to ensure you understand the obligations you are undertaking when you borrow money. We require you to do this counseling before you fill out your Master Promissory Note. (When you leave the University, you are required to successfully complete the Exit Loan Counseling as well.) Online Direct Loan Entrance can be completed as follows:

1. Go to <https://studentloans.gov/myDirectLoan/index.action>
2. You should be at the Federal Student Aid page titled StudentLoans.gov
3. You will have to sign in using your PIN.
4. Select **Entrance Counseling** from the list of selections on the left side of the page
5. You will need about 30 minutes to complete the counseling session.
6. You will select the state (California) and School
7. Go through the Entrance Counseling reading everything and answering the questions. The information you read contains the answers to the questions. This information remains available for you to re-read if you forget the correct response to the question. Also, the correct responses are given to you directly after you answer the question. As you complete each page, **select CONTINUE** at the bottom of the page to move to the next page. Remember you **MUST** use the navigation list at the right side of the quiz if you need to move back to a prior section. **DO NOT USE THE BROWSER BACK BUTTON.**
8. When you have completed the Counseling, **select SUBMIT.**
9. The Confirmation Page will be next. Print 2 copies of this page, 1 copy for your records and 1 to submit to the Financial Aid Office.

## STEP 6 MASTER PROMISSORY NOTE

Before logging into the Master Promissory Note website, you will need to select 2 people you know to use as references. One of these individuals should be a parent, legal guardian, or close relative. The 2<sup>nd</sup> individual must be a close relative or friend who lives at a different address than your first reference and must live in the U.S. When making the decision on who to use as your references, think of those individuals who will know where you are 5 or 10 years from now. You need their contact information: Full name, address, city, state, phone # and relationship to you (mother, father, uncle, etc).

1. Go to <https://studentloans.gov/myDirectLoan/index.action>
2. You should be at the Federal Student Aid page titled StudentLoans.gov
3. You will have to sign in using your PIN as you did when you did your Loan Entrance Counseling.
4. Select **Master Promissory Note** from the list of selections on the left side of the page
5. It will take approximately 30 minutes to complete and must be completed in a single session. You cannot save it to return to finish it later. Be sure to allow enough time to complete it in one sitting
6. Select the type of loan you are receiving – Subsidized/Unsubsidized
7. You will now be at **Step 1 Personal Information**. When you have completed this page select **CONTINUE**
8. On **Step 2 Personal References** you will complete the information you have collected on the people you have chosen for your personal references. When you have successfully entered the required information, select **CONTINUE.**
9. **Step 3 Terms & Conditions** requires a lot of reading. There are four sections to read. You must read each section of the terms and conditions before proceeding to the next step. After you have read each section, check the box at the end indicating you have reviewed the information and understand the terms. Select **CONTINUE.**
10. On **Step 4 Review and Sign**, review the information you have entered. You will enter your name and select **SIGN**. The time and date of your “signature” will be recorded and be made part of your completed MPN.
11. Print out the first two pages of your MPN and bring it to the Financial Aid Office

Please note that loans are established for two semesters, which is one “borrower-based year”. If you want money for one semester and none for the second, you will receive one half of the funds each semester regardless. The second payment is not made until the beginning of the second semester. Select your loan amount carefully. The allowed loan amounts are determined by your grade level in school, the number of units completed and your financial ability (need-based) as determined by the federal government from the information you provided when filling out your FAFSA.

#### FEDERAL LOAN AMOUNTS BY GRADE LEVEL

Grade Level	Subsidized/Semester (Need Based)	Interest Rate	Unsubsidized /Semester (Not Need Based)	Interest Rate
Graduate	\$ 4,250	6.8%	\$ 6,000	6.8%
Undergraduate	\$ 2,750	3.4%	\$ 3,500	6.8%

Direct Subsidized loans do not accrue interest while you are a student enrolled at least ½ time (6 units at UEWM) or during the 6 month grace period after you cease at least ½ time enrollment. Direct Unsubsidized interest accrues from the time the loan is disbursed. If you do not meet the need-based requirements for the subsidized loan, you can borrow the combination of the two loans as an unsubsidized loan. There is a 1% loan fee deducted proportionately from each loan disbursement. The specific loan fee that you are charged will be reflected in a disclosure statement that is sent to you.

**Graduate Aid:** Students who are admitted to UEWM as graduate students (i.e., have a bachelor’s degree) are eligible to borrow graduate-level Direct Loans. You may expect to borrow a total of approximately \$30,750 to complete your program. The maximum graduate loan accumulation is \$138,500. Federal Work Study may be available to qualified students.

**Undergraduate Aid:** Students who are admitted to UEWM and do not meet the requirements of graduate status are eligible to borrow undergraduate Direct loans. You may expect to borrow approximately \$18,750 per calendar year/3 semesters. The maximum undergraduate loan accumulation is \$ 57,500 for an independent student. Undergraduates may also qualify for Federal Pell Grants of up to \$5,550 for two semesters of full time enrollment. Pell is need-based and is prorated each semester by the number of units you take. Federal Work Study may also be available for qualified students. Undergraduate students are advanced to graduate status at the point when 90 semester units of TCM have been earned.

#### TIMING OF LOANS

After signing the Master Promissory Note with your PIN, your loan will be processed. It may take several weeks after signing your MPN before the school actually receives the funds. Loan funds are delivered to the University in installments each term. After waiting two weeks from the date of signing your MPN with your PIN, if you have not heard from UEWM, please contact the Financial Aid Office at **(408) 733-1878**.

If you do not have all your documents, you skip any of the steps, or you are chosen by the Federal Government for Verification, this can take 6-8 weeks or longer so plan accordingly. The school expects you to pay your tuition on time. You are expected to process your financial aid well in advance of when your tuition is due.