



WESTERN
ILLINOIS
UNIVERSITY

Applying for Financial Aid

The Free Application for Federal Student Aid (FAFSA) is required for all federal and Illinois aid programs denoted by an asterisk*. File online at www.fafsa.gov on or after January 1 for the next academic year. WIU school code is 001780.

A notification is sent to your WIU e-mail address and a postcard mailed to your permanent address if additional information is required for review and when your award letter is posted on STARS. Please note that all future correspondence will be sent to your WIU e-mail address.



Sources of Aid

Grants, Scholarships, and Work Study

Federal Pell Grant*

Based on financial need. No repayment required.

Illinois Monetary Assistance Program Grant (MAP)*

Based on financial need. Illinois residency required. No repayment required.

Federal Supplemental Educational Opportunity Grant (SEOG)*

Based on exceptional financial need. Funds limited. No repayment required.

Illinois Veteran Grant (IVG)

Pays tuition and *mandatory* fees. Apply online at www.wiu.edu/fa.

Illinois National Guard Grant (ING)

Pays tuition and *activity* fee. Apply online at www.wiu.edu/fa.

Federal Work Study (FWS)*

Answer 'yes' to FAFSA question on student work. Based on financial need. Funds are *very* limited.

Scholarships

WIU Scholarships: www.wiu.edu/scholarships
General Scholarship searches:
www.collegezone.com
www.fastweb.com

Be cautious of scholarship services promising financial aid for a fee.

Loans

Federal Direct Loan*

First-time borrowers must complete a Master Promissory Note and online Entrance Counseling at www.studentloans.gov.

Federal Loan Limits for *dependent* students

Freshman (0-29 sh)	\$5500
Sophomore (30-59 sh)	\$6500
Junior (60-89 sh)	\$7500
Senior (90sh +)	\$7500

(Loan limits include \$2,000 unsubsidized loan.)

Direct loans will be offered on your award letter with the option for you to reduce/cancel them.

Parent Loan for Undergraduate Students (PLUS)*

Parents may apply online at www.wiu.edu/fa and select Loans/Federal Parent Loans. Student must complete FAFSA before PLUS eligibility can be determined.

A dependent student whose parent is denied a PLUS loan may be eligible for an additional Unsubsidized Direct Loan. Contact the Financial Aid Office to initiate this process.

Private Alternative Loan

Find information about alternative loans at www.wiu.edu/fa and select Loans/Private Alternative Loans. These loans are from private lenders and not regulated by the US Dept of Education. WIU recommends considering all other options before applying for private loans. WIU cannot recommend a particular lender.