UNDERSTANDING YOUR FINANCIAL AID OFFER

24-25 Academic Year
Where should you be in the process?
AT THIS POINT YOU SHOULD HAVE:

- Submitted FAFSA or WASFA.
  - It's not too late to submit if you haven't already!

- Completed WSU General Scholarship Application.
  - The 24-25 application closed on May 1st, 2024 but will open for 25-26 in September.
APPLYING FOR FINANCIAL AID

FAFSA
Free Application for Federal Student Aid
• US Citizens
• Eligible Non-Citizens
• website - studentaid.gov

WASFA
Washington Application for State Financial Aid
• HB 1079
• DACA students
• website - wsac.wa.gov/wasfa

The 24-25 priority deadline is June 1st, 2024 due to FAFSA/WASFA delays

Complete FAFSA or WASFA, NOT BOTH

Normally, Both open October 1st each year and both have a priority deadline to submit:
• January 31st for incoming first year students
• November 30th for returning students
### WHAT TO DO IF YOU DON’T HAVE A FINANCIAL AID OFFER

<table>
<thead>
<tr>
<th>REASON YOU DON’T HAVE AN OFFER</th>
<th>SOLUTION</th>
</tr>
</thead>
<tbody>
<tr>
<td>Didn’t do a FAFSA</td>
<td>Do the 24-25 FAFSA</td>
</tr>
<tr>
<td>You did the wrong year FAFSA</td>
<td>Do the 24-25 FAFSA</td>
</tr>
<tr>
<td>Missing Signature on the FAFSA</td>
<td>Go into the FAFSA and make sure both you and your parent have signed the FAFSA</td>
</tr>
<tr>
<td>You have been selected for verification and we are requesting additional information from you.</td>
<td>Go to the ‘Task’ tile in my.WSU and follow instructions to supply the requested documents.</td>
</tr>
<tr>
<td>You are a Dependent student, and you did not provide parent information</td>
<td>Go in and add your parent(s) to the FAFSA</td>
</tr>
</tbody>
</table>
DEPENDENT VS. INDEPENDENT

INDEPENDENT student if you are:
- 24 years or older
  • born before Jan. 1, 2001
- married
- have a dependent (who receives more than 50% financial support from the student)
- active-duty military
- Emancipated minor, unaccompanied youth,
- Graduate student (in a masters or doctoral program)

If you do not meet these criteria, you are a DEPENDENT student and would need to supply parental tax information AND your parent needs to sign your Application.

https://studentaid.gov/apply-for-aid/fafsa/filling-out/dependency
VERIFICATION – WHAT IS IT?

• Some FAFSA/WASFA filers will be selected for verification.
• Verification requires additional tax, income, family size, etc. to be double checked.
• Financial aid offer can only be created AFTER completing verification.
• Submit information via our secure portal: submitsfsdocs.wsu.edu
• Students are emailed if selected, informing them of documents needed and priority submission deadlines.
COMPLETING VERIFICATION

submitsfsdocs.wsu.edu

- Use your WSU Network ID and password.
  - *Network ID is usually, but not always, the part of your WSU email address that comes before the @wsu.edu*

- **Student must be the one signed in to upload documents,** parents cannot sign into submitsfsdocs.wsu.edu

Navigation from https://financialaid.wsu.edu/home/
SET A WEEKLY CALENDAR REMINDER TO CHECK:

1. Your @WSU.EDU email
2. myWSU Tasks
STUDENT AID INDEX (SAI)

SAI is an index number determined by Department of Education. 
Formerly the Expected Family Contribution (EFC).

• Based on:
  • financial information on FAFSA or WASFA
  • household/family size
• FAFSA or WASFA financial information from 2 years prior.

• Number is what family COULD provide, not what family HAS to provide.
  • Providing information on a FAFSA/WASFA is not a commitment from the parent to help financially.

A Zero ($0) or Negative (-$1,500) SAI does not mean a student will have free funds to cover all costs. Loans will likely be part of your financial aid offer.
Federal Need Calc

**Cost of Attendance (COA)**
- COA: Estimated cost of attending a specific university

**Student Aid Index (SAI)**
- SAI: An eligibility index used to award financial aid. Calculated according to a formula specified in law and based on FAFSA or WASFA. If SAI is negative, use zero (0) in this calculation.

**Federal Need**
- Federal Need: amount of need-based aid student can have
  - Need-based aid:
    - Scholarships
    - Grants
    - Subsidized Loans
## Cost of Attendance
### Annual Amounts

<table>
<thead>
<tr>
<th>Annual WSU Costs</th>
<th>Residents</th>
<th>Non-Residents</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Direct Costs:</strong> (Tuition &amp; Mandatory Fees)</td>
<td>$13,388</td>
<td>$29,948</td>
</tr>
<tr>
<td><strong>Indirect Costs:</strong> (Food &amp; Housing, Books &amp; Supplies, Transportation, Misc. Living Exp.)</td>
<td>$21,980</td>
<td>$21,980</td>
</tr>
<tr>
<td><strong>Total Estimated Cost of Attendance</strong></td>
<td>$35,368</td>
<td>$51,928</td>
</tr>
</tbody>
</table>

We provide funding options to cover the cost of attendance. This will be comprised of all or some of the following: federal/state/institutional grants, scholarships, student loans, work-study, and parent plus loans.
**DIRECT COSTS**

**ANNUAL AMOUNTS**

Direct Costs are those that are *non-negotiable*. All WSU students enrolled full-time will have to pay these costs.

<table>
<thead>
<tr>
<th>Annual Direct Costs</th>
<th>Resident</th>
<th>Non-Resident</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tuition</td>
<td>$11,900</td>
<td>$28,460</td>
</tr>
<tr>
<td>Mandatory Fees</td>
<td>$1,488</td>
<td>$1,488</td>
</tr>
<tr>
<td>Total</td>
<td>$13,388</td>
<td>$29,948</td>
</tr>
</tbody>
</table>

Pullman mandatory fees include: Food Pantry, Chinook Rec., Technology Fee, CUB, Stadium, Health Fee, Transit Fee, Service and Activities, Student Rec Center, etc.

For breakdown of mandatory fees and cost of attendance, visit:

- https://financialaid.wsu.edu/tuition-expenses
- https://budget.wsu.edu/tuition-and-fee-rates/
**INDIRECT COSTS**
**ANNUAL AMOUNTS**

*Indirect costs* are the costs that are *variable*. The actual amounts will depend on your student’s lifestyle and choices (ie. residence hall choice, buying vs. renting textbooks, etc.).

<table>
<thead>
<tr>
<th>Annual Indirect Costs</th>
<th>Resident</th>
<th>Non-Resident</th>
</tr>
</thead>
<tbody>
<tr>
<td>Housing &amp; Food</td>
<td>$17,774</td>
<td>$17,774</td>
</tr>
<tr>
<td>Books &amp; Supplies</td>
<td>$762</td>
<td>$762</td>
</tr>
<tr>
<td>Misc. Living Expenses</td>
<td>$1,848</td>
<td>$1848</td>
</tr>
<tr>
<td>Transportation</td>
<td>$1,596</td>
<td>$1,596</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>$21,980</strong></td>
<td><strong>$21,980</strong></td>
</tr>
</tbody>
</table>

Estimates 24-25
FINDATIONALIC AID OFFERS:
COST OF ATTENDANCE &
FINANCIAL AID LIMITS

Financial aid offers can consist of different types of aid, such as: grants, scholarships, and loans.

The financial aid package will provide aid options that cover up to the estimated cost of attendance.
FINANCIAL AID OFFERS: COST OF ATTENDANCE & FINANCIAL AID LIMITS

FEDERAL NEED

Self Help Aid (Loans)
- Unsubsidized Loans
- Parent/Grad PLUS Loan
- Private Education Loans

Need Based Aid (Gift Aid)
- Scholarships
- Grants
- Work-Study
- Subsidized Loans

COST OF ATTENDANCE
Where to view COA in myWSU

1. From the myWSU “Financial Aid” tile
2. Click ‘Financial Aid Summary’
3. Select Cost of Attendance
Where to view Aid Offer in myWSU

1. From the myWSU “Financial Aid” tile
2. Click “Awards” dropdown
3. Select Summary
Print Your Financial Aid Offer Letter

1. From the my.edu “Financial Aid” tile
2. “Click ‘Summary’
3. Scroll down to the “Print Financial Aid Offer Letter” button
Washington State University Student Financial Services

Estimated Annual Cost of Attendance for 2024-2025

<table>
<thead>
<tr>
<th>Direct Costs</th>
<th>Indirect Costs</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tuition</td>
<td>$1,910</td>
</tr>
<tr>
<td>Housing</td>
<td>$10,514</td>
</tr>
<tr>
<td>Mandatory Fees</td>
<td>$1,448</td>
</tr>
<tr>
<td>Food</td>
<td>$7,280</td>
</tr>
<tr>
<td>Miscellaneous Expenses</td>
<td>$1,848</td>
</tr>
<tr>
<td>Transportation</td>
<td>$1,549</td>
</tr>
<tr>
<td>Books &amp; Supplies</td>
<td>$782</td>
</tr>
</tbody>
</table>

| Total Direct Costs | $13,348 |
| Total Indirect Costs | $21,580 |

Total Estimated Cost of Attendance: **$34,928**

Grants, Scholarships, and Awards (Gift Aid)

<table>
<thead>
<tr>
<th>Aid Type</th>
<th>2024 Fall Semester</th>
<th>2025 Spring Semester</th>
<th>2025 Annual</th>
</tr>
</thead>
<tbody>
<tr>
<td>College Bound Scholarship</td>
<td>$2,750</td>
<td>$2,750</td>
<td>$5,500</td>
</tr>
<tr>
<td>Federal Grant: Pell</td>
<td>$3,580</td>
<td>$3,580</td>
<td>$7,160</td>
</tr>
<tr>
<td>Federal Grant: SEOG</td>
<td>$50</td>
<td>$50</td>
<td>$100</td>
</tr>
<tr>
<td>Washington College Grant</td>
<td>$3,044</td>
<td>$3,044</td>
<td>$6,088</td>
</tr>
</tbody>
</table>

Total Gift Aid Offered:

Net Cost: $15,486

Loans (Self-Help Aid)

<table>
<thead>
<tr>
<th>Aid Type</th>
<th>2024 Full Semester</th>
<th>2025 Spring Semester</th>
<th>2025 Annual</th>
</tr>
</thead>
<tbody>
<tr>
<td>Subsidized Direct Loan</td>
<td>$2,750</td>
<td>$2,750</td>
<td>$5,500</td>
</tr>
<tr>
<td>Unsubsidized Direct Loan</td>
<td>$1,000</td>
<td>$1,000</td>
<td>$2,000</td>
</tr>
</tbody>
</table>

Total Self-Help Aid Offered: $3,750

Parent PLUS Direct Loan: $7,966

Renewal Requirements

Financial Aid Renewal

Some forms of financial aid may be eligible for renewal for following aid years. Information on renewal requirements is listed on our Understanding Your Financial Aid Offer page.

Disclaimers and Additional Information

Cost of Attendance

**Direct and Indirect Costs**

Direct costs are charged directly by the university and include tuition and mandatory fees. Indirect costs may or may not be charged directly by the university. For the most part, these are estimated costs that are based on the costs you are used to paying and to help you plan and to help you calculate your aid.

Other Financing Options

Payment Plan

The WSU Bursar’s Office offers a payment plan that splits the costs into installments for students by individual terms.

Outside Scholarships

Supporting outside scholarship funds are available from many sources including high schools, places of worship, civic groups, and parent employers. Receipt of outside scholarships could affect your eligibility for certain aid types.

Work-Study

Work-Study funds are contingent upon eligibility and finding employment.

Private Loan

Private Education Loans are contingent upon approval from a bank, credit union, nonprofit or state-based education finance organization or online lender. For more information about Private Education Loans, see the Private Education Loans section.

Estimated Cost of Attendance

A breakdown and summary of the total cost of attendance can be found in the tuition and fees section on our website.

Types of Aid

Grants

Grants are a form of financial aid that do not need to be repaid. They will be awarded automatically depending on eligibility. You do not need to accept these awards.

Scholarships

Scholarships can come from private donors or from institutions. They do not need to be paid back; however, you may need to meet certain requirements to receive the scholarship. WSU has a scholarship search engine, which can be used to help you find and apply. Scholarships are awarded year-round. Please review this important information about scholarships.

Wolvers

Wolvers are applied to students accounts and reduce the interest and fees needed to be paid. Details, summary of awards and winners can be found on our website.

Loans

Federal Subsidized and Unsubsidized Student loans are offered as a part of your financial aid package. You can choose whether or not to accept any amount up to the total offered. If you DO NOT wish to accept these loans, the offer is considered to be rejected. The window for ACCEPT/DECLINE loan amounts for 24-25 will begin mid-summer. Please take the time to review important information about loans.

Next Steps

Log into myWSU and go to your To-Do list and take action as needed.

Learn more about Accepting Your Offer.

Contact Us:

Campus-specific contact information. We have many options to meet your needs.

Tuition

Mandatory Fees

Food

Miscellaneous Expenses

Transportation

Books & Supplies

Total Direct Costs

Total Indirect Costs

Total Estimated Cost of Attendance

Net Cost

Types of Aid

Grants

Scholarships

Wolvers

Loans

Renewal Requirements

Financial Aid Renewal

Some forms of financial aid may be eligible for renewal for following aid years. Information on renewal requirements is listed on our Understanding Your Financial Aid Offer page.

Estimated outstanding costs not covered by grants, scholarships, loans (not including PLUS): **$7,966**
FEDERAL GRANTS

Pell Grant
• FAFSA required
• Residents & Non-residents
• Based on Student Aid Index (SAI)
• Prorated based on enrollment
  • Reduced if you are enrolled in less than full-time (12 credits)

SEOG Grant
• FAFSA required
• Must meet priority deadlines
• Residents – award $100
  • Must be receiving Pell
• Non-Residents – award $1,500
  • Based on SAI
STATE GRANTS
FOR RESIDENTS OF THE STATE OF WASHINGTON

Washington College Grant
• FAFSA/WASFA required
• Resident of State of Washington
• Based on Median Family Income, MFI
• Need based aid
• Max award in 24-25 is: $11,887
• 12 terms of eligibility

College Bound
• FAFSA/WASFA required
• Resident
• Based on Median Family Income, MFI
• Need based aid
• Student signs up in 7th/8th grade
• 12 terms of eligibility

https://wsac.wa.gov/sfa-overview
INSTITUTIONAL (WSU) GRANTS

Institutional Grant
- FAFSA/WASFA required
- Meet priority deadlines
- Based on Student Aid Index, SAI
  - SAI <= 14,000
- Not receiving federal or state grants
- Minimum of half-time enrollment required

Institutional Grant Plus
- FAFSA/WASFA required
- Meet priority deadlines
- Based on Student Aid Index, SAI
- Median Family Income, MFI of 75% or 100%
- Not receiving Pell
- Pairs with Washington College Grant
INSTITUTIONAL GRANTS CONTINUED

Cougar Commitment Grant
• FAFSA/WASFA required.
• Meet priority deadlines.
• Full-time enrollment REQUIRED.
• 4 years of eligibility.
Subsidized & Unsubsidized Direct Loans

• FAFSA eligible students.
• Automatically deferred until after school.
• 6-month grace period.
• Annual and lifetime maximums.
• Guaranteed funding.

Differences:

• **Subsidized** is need-based. Interest is subsidized while the student is enrolled at least half time.

• **Unsubsidized** loan accrues interest when it disburses.
PARENT LOANS

Parent PLUS Loan
• Parents of FAFSA eligible students.
• Repayment occurs while student is in school.
  • Deferment options available.
• Parent must have Third Party Access.
• Parent applies through WSU.
• Credit approval required - not guaranteed funding.
• Loan is always in parent's name.
WASHINGTON STATE UNIVERSITY

ACCEPTING YOUR FINANCIAL AID

Free Money
accepted on your behalf, no action on your part.

Loans
You must take action, opt in, to accept loans.
# Accepting Student Loans

<table>
<thead>
<tr>
<th>Category</th>
<th>Loan</th>
<th>Award Status</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>Offered</td>
</tr>
</tbody>
</table>

**Award Message**

At this time loans cannot be accepted, reduced, or declined. Please visit our [website](#) for any additional updates and information regarding loan changes.
### Accepting Student Loans

<table>
<thead>
<tr>
<th>Award Description/Category</th>
<th>Award Decision</th>
<th>Reduce</th>
</tr>
</thead>
<tbody>
<tr>
<td>Federal Grant-Pell Grant</td>
<td>Accept</td>
<td></td>
</tr>
<tr>
<td>Federal Grant-SEOG Grant</td>
<td>Accept</td>
<td></td>
</tr>
<tr>
<td>Washington College Grant Grant</td>
<td>Accept</td>
<td></td>
</tr>
<tr>
<td>Subsidized Direct Loan Loan</td>
<td>Select</td>
<td></td>
</tr>
<tr>
<td>Unsubsidized Direct Loan Loan</td>
<td>Select</td>
<td></td>
</tr>
<tr>
<td>Parent PLUS Direct Loan Loan</td>
<td>Select</td>
<td></td>
</tr>
<tr>
<td><strong>Totals</strong></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Currency used is US Dollar
## OPTIONAL LOANS

### Optional Loan(s) (non-guaranteed, application required)

<table>
<thead>
<tr>
<th>Offer Description/Category</th>
<th>Offer Status</th>
<th>Net Offer</th>
<th>Disbursed</th>
</tr>
</thead>
<tbody>
<tr>
<td>Parent PLUS Direct Loan</td>
<td>Offered</td>
<td>8,406.00</td>
<td>0.00</td>
</tr>
<tr>
<td>Totals</td>
<td></td>
<td>8,406.00</td>
<td>0.00</td>
</tr>
</tbody>
</table>

[https://financialaid.wsu.edu/parent-loans/](https://financialaid.wsu.edu/parent-loans/)
WORK-STUDY

- FAFSA/WASFA required to be eligible.
- Need-based, part-time employment program
- Not a grant or a loan
- The government and the employer share the payroll cost of employing students.
- Funds are received as a twice monthly paycheck
- ELIGIBILITY NOTIFICATIONS: Before the end of June

On Campus Jobs:

- Search on Handshake:
  - https://wsu.joinhandshake.com
  - Handshake button in myWSU
- ALL Students can start looking for on campus jobs now, whether or not they are work-study eligible. No need to wait until August!
- Some, but not all jobs, on campus require Work-Study.
- There are many non-work-study jobs!
- Handshake will clearly indicate the jobs open only to work-study students.
SCHOLARSHIPS

Recruitment Based (Admission)
• Based on GPA, awarded automatically upon admission.

WSU General Scholarship Application
• 25-26 Opens Sept. 2024, Priority Deadline: January 31, 2025
• Complete EVERY Year! Hundreds of scholarship opportunities, various criteria, mostly awarded by June

Departmental
• WSU departments choose recipients, student may be required to complete thank you note. Many, not all, use the WSU General Scholarship Application- Ask your department of study.

External / Outside
• Private scholarships, we have a great scholarship search engine! https://financialaid.wsu.edu/scholarships

See our Scholarship Tips Brochure for more!
Timelines and Cost Calculation Example
FINANCIAL AID TIMELINE
Fall 2024

Student can accept student loans
Parent can apply for Parent PLUS loans
Tuition, fees, On-campus housing and dinning, other WSU charges post to students’ accounts

ONE WEEK BEFORE FIRST DAY OF CLASSES:
Financial aid releases (disburses) and applies to charges.
Prepping in the Meantime: Example of Calculating Expected Costs

Grab the Offer Letter, focusing on the Direct Costs and Gift Aid sections. This example will be a Resident student.

Find the residence hall your student is planning on living in. We’ll use Streit Perham, Dining Level 1.

### Estimated Annual Cost of Attendance for 2024-2025

<table>
<thead>
<tr>
<th>Direct Costs (Payable to WSU)</th>
<th>Fall 2024 Rate</th>
<th>Spring 2025 Rate*</th>
<th>Academic Year Total with Level 1 Dining Plan ($2,055/semester)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tuition</td>
<td>$11,900</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Mandatory Fees</td>
<td>$1,488</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Housing</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Food</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Miscellaneous Expenses</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Transportation</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Books &amp; Supplies</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Direct Costs Subtotal</td>
<td>$13,388</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Indirect Costs Subtotal</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

### Total Estimated Cost of Attendance

<table>
<thead>
<tr>
<th>Grants, Scholarships, and Awards (Gift Aid)</th>
<th>2024 Fall Semester</th>
<th>2025 Spring Semester</th>
<th>Annual</th>
</tr>
</thead>
<tbody>
<tr>
<td>College Bound Scholarship</td>
<td>$250</td>
<td>$250</td>
<td>$500</td>
</tr>
<tr>
<td>Federal Grant - Pell</td>
<td>$3,608</td>
<td>$3,697</td>
<td>$7,296</td>
</tr>
<tr>
<td>Federal Grant - SEOG</td>
<td>$50</td>
<td>$50</td>
<td>$100</td>
</tr>
<tr>
<td>Washington College Grant</td>
<td>$5,944</td>
<td>$5,943</td>
<td>$11,887</td>
</tr>
<tr>
<td>Total Gift Aid Offered</td>
<td>$9,942</td>
<td>$9,940</td>
<td>$19,882</td>
</tr>
</tbody>
</table>

https://housing.wsu.edu/residence-halls/rates/
WASHINGTON STATE UNIVERSITY

Costs

Tuition $11,900
Mandatory Fees $1,488
Food & Housing $11,614
Total Costs $25,002

Gift Aid

Scholarships and Grants $19,882

Summary

Costs $25,002
Gift Aid $19,882
Difference $5,120

Calculating Costs Example

<table>
<thead>
<tr>
<th>Residence Hall/Room Type</th>
<th>Fall 2024 Rate</th>
<th>Spring 2025 Rate*</th>
</tr>
</thead>
<tbody>
<tr>
<td>Single</td>
<td>$4,202</td>
<td>$4,202</td>
</tr>
<tr>
<td>Double</td>
<td>$3,752</td>
<td>$3,752</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Academic Year Total with Level 1 Dining Plan ($2,055/semester)</th>
</tr>
</thead>
<tbody>
<tr>
<td>$11,614</td>
</tr>
</tbody>
</table>

Grants, Scholarships, and Awards (Gift Aid)

<table>
<thead>
<tr>
<th>Aid Type</th>
<th>2024 Fall Semester</th>
<th>2025 Spring Semester</th>
<th>Annual</th>
</tr>
</thead>
<tbody>
<tr>
<td>College Bound Scholarship</td>
<td>$250</td>
<td>$250</td>
<td>$500</td>
</tr>
<tr>
<td>Federal Grant-FSE</td>
<td>$3,698</td>
<td>$3,697</td>
<td>$7,395</td>
</tr>
<tr>
<td>Federal Grant-SEOG</td>
<td>$50</td>
<td>$50</td>
<td>$100</td>
</tr>
<tr>
<td>Washington College Grant</td>
<td>$5,944</td>
<td>$5,943</td>
<td>$11,887</td>
</tr>
</tbody>
</table>

Total Gift Aid Offered $9,942 $9,940 $19,882
Calculating Costs Example

<table>
<thead>
<tr>
<th>Costs</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Tuition</td>
<td>$11,900</td>
</tr>
<tr>
<td>Mandatory Fees</td>
<td>$1,488</td>
</tr>
<tr>
<td>Food &amp; Housing</td>
<td>$11,614</td>
</tr>
<tr>
<td>Total Costs</td>
<td>$25,002</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Gift Aid</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Scholarships and Grants</td>
<td>$19,882</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Summary</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Costs</td>
<td>$25,002</td>
</tr>
<tr>
<td>Gift Aid</td>
<td>$19,882</td>
</tr>
<tr>
<td>Difference</td>
<td>$5,120</td>
</tr>
</tbody>
</table>

$2,560 per semester

**Options:** Scholarships, Federal Student and Parent loans (FAFSA), Private Education Loans, Out of pocket (lump sum or payment plan)

You can do this math at home yourself!! It’ll help plan more effectively while you wait for charges to go on in July.
STUDENT NEXT STEPS

1. **Check @wsu.edu email regularly**
   - As the Dept. Of Education releases new information **THIS** is how WSU will keep you informed of any changes to dates or when to expect estimates or financial aid offers.

2. **Check Task tile in myWSU** for to do items

3. **Grant Third Party Authorization to** parent(s) or supporter(s).
   - make sure name, email and phone code are entered for EACH account
THIRD PARTY ACCESS

Family Educational Rights and Privacy Act (FERPA) affords students certain rights with respect to their educational records. https://ferpa.em.wsu.edu/
**This applies to any and all WSU offices and departments.**

Starting the first day of class, parents and supporters MUST have Third Party Access in order to obtain any WSU information about their student(s).

Steps:
1. Student initiates Third Party Access account for parent(s) in myWSU.
   • Student decides what items a parent can access
     • Parent must be granted access to the Parent PLUS Loan Application
     • Make sure name, email and phone code are entered for EACH account
2. Parent will get Okta invitation to create account and password.
3. Every time parent contacts a WSU office:
   • EMAIL: Parent must email from the email account associated with TPA account.
   • Phone: Parent will need to verbally verify the Third-Party Access code.
Have things Changed?

https://financialaid.wsu.edu/special-circumstances/

- FAFSA/WASFA are a snapshot of income and family situation from two years prior, which may not reflect your current situation.

- **Special Circumstance Appeal** - if your family's income or family size has changed. We may update your FAFSA/WASFA, and aid package.

- **Revision Request** – if your actual COSTS are higher than we budget for. We may update your cost of attendance and aid package.

- We need documentation from YOU!
Questions or Concerns?

Visit our office:
Lighty Student Services Building,
Room 380

https://financialaid.wsu.edu/
MAKE AN APPOINTMENT: in person or virtual/video appointments available!

509-335-9711

financialaid@wsu.edu