• All estimated awards are based on anticipated state and federal allocation funding levels and program guidelines and can be used for my educational purposes only.

• Should revisions be made to my award package, notifications will be sent to my FAFSA e-mail account.

• Awards are based on full-time enrollment per semester and amounts for each semester will be prorated or subject to cancellation if I am not attending full-time during a semester.

• I will report any outside aid, such as scholarships, to the MSU Financial Aid Office that is not included on my award notification.

• The MSU Financial Aid Office is required to reevaluate the original financial aid offered should I receive scholarships, tuition assistance/fee waivers, 3rd party payments or any other form of aid. I understand every attempt will be made to reduce loans first, but the MSU Financial Aid Office may be required to replace other need-based aid, such as grants or workstudy.

• I understand I may elect to receive all financial aid notices, authorizations or disclosures ELECTRONICALLY from the MSU Financial Aid Office. Should I opt-out of electronic notifications, I must request paper copies of all financial aid documents from the MSU Financial Aid Office.

• Verification - If my application is selected for verification by the federal processor, I must submit all requested verification documentation or forfeit financial aid. If I receive an estimated financial aid award(s) and still have outstanding verification documents, financial aid will not be disbursed until the documents have been submitted and processing is complete.

• Loan Cancellation (Before Disbursement) - At any time before my loan is disbursed, I may decline all or part of my loan money through the MSU Portal at my.mwsu.edu or by notifying the MSU Financial Aid Office at financial-aid@mwsu.edu. No origination fee, guarantee fee or interest will be charged on the amount of the loan that is cancelled by MSU.

• Loan Cancellation (After Disbursement) - If my loan is disbursed to my MSU student account, I/parent have the right to cancel all or a portion of the loan(s) and have the proceeds returned to the U.S. Department of Education; the loan fees will be reduced or eliminated in proportion to the amount returned. I must notify the MSU Financial Aid Office IN WRITING within 14 calendar days from the date of disbursement OR by the first day of the payment period, whichever is later. If the cancellation request is received after this deadline, the school may, but is not required to return the funds.

• If I withdraw from MSU after the semester begins or make all “F’s” in a semester, I may be subject to repayment of financial aid funds to MSU.

• Workstudy awards will be identified on my financial aid Award Notification and will include specific information on how to apply for a Workstudy position. I must interview with potential employers before being hired and my workstudy award will be cancelled if I am unable to secure a job. I must maintain a minimum cumulative grade point average (GPA) of 2.0. Questions regarding work study eligibility may be directed to the MSU Financial Aid Office at financial-aid@mwsu.edu or visit our website: http://mwsu.edu/finaid/cwsjobs.asp.

• Federal regulations require all financial aid recipients maintain Satisfactory Academic Progress (SAP) which is measured at the end of each semester. Complete details can be found at http://www.mwsu.edu/finaid/sap.

• Repeat Coursework: federal regulations specify that a student may receive federal aid funding for ONE repetition of a previously passed course. If this passed course continues to be repeated more than once, Title IV federal funds will no longer pay for this repeated course. Review of repeat coursework is performed each semester at MSU.

DISCLAIMER: The afore mentioned information is subject to change at any time and without notice. While every effort is made to ensure that the information is accurate, changes in legislation as well as policy may impact the accuracy.