

# Money Talk\$

## West Virginia University Financial Aid Newsletter

### Special Points of Interest

- Holds/Registering for Spring 2009
- Student Employment
- 09-10 Renewal FAFSA
- Satisfactory Academic Progress
- Veterans Resources
- Scholarship Opportunities
- Keeping the PROMISE
- Financial Aid/Student Accounts Information on MIX
- Holiday Hours
- Living Off-Campus
- Buying Textbooks

### Important Dates

Professional/Graduate/Honors/Athletes/Disability Students Registration Begins	Oct. 14
Fall Family Weekend	Oct. 18
Senior Registration Begins	Oct. 21
Last Day to Drop a Class With a "W"	Oct. 24
Junior Registration Begins	Oct. 28
General Election Day Recess	Nov. 4
Sophomore Registration Begins	Nov. 5
Freshmen Registration Begins	Nov. 11
Thanksgiving Recess	Nov. 22-30
Spring 2009 Billing Information Available On-line	Nov. 25
Last Day to Withdraw from WVU	Dec. 4
Last Day of Classes	Dec. 5
Final Exam Week	Dec. 8-13
December Convocation Winter Break Begins	Dec. 14
Fall 2008 Grades Available On-line	Dec. 18
Spring 2009 first payment due date for the 60/40 Plan	Jan. 10
Spring 2009 First Day of Class	Jan. 12
Spring 2009 Last Day to Register, Add/Drop Courses, Make Section Changes, & Change Grading Option	Jan. 16
Martin Luther King, Jr. Holiday	Jan. 19
Spring 2009 final payment due date for the 60/40 Plan	Feb. 20

### Time to Register for Classes for Spring 2009!

Registration for the Spring 2009 semester is fast approaching! As you browse through the course offerings, you should stop and consider your registration eligibility. Various factors, such as an unpaid parking ticket, can prohibit registration for classes. Now is the time to check to see if you have any administrative holds that may impact your eligibility to register. This information is available online using your MIX account to access STAR. Once you have accessed STAR, click on the following menu options: "Student and Financial Aid", "Student Records", then "View Holds". Here you will find the hold type, the effective dates for the hold, the amount due to resolve the hold, the originator of the hold with a phone number, and the processes affected.

### New WVU Student Employment Office Benefits Students, Employers

The WVU Division of Human Resources/Employment Services has created a new one-stop shop for students seeking jobs and employers seeking highly qualified candidates for open positions. The Office of Student Employment is a clearinghouse for information about part-time and seasonal job opportunities on and off campus. Offering educational sessions and one-on-one job search assistance, the Office of Student Employment helps students succeed in their job searches. The office offers a website, <http://studentjobs.wvu.edu>, which lists job openings and tips for finding a job, and sends out email announcements of hot opportunities to registered students at least twice a month.

According to the American Educational Research Association, nearly 80 percent of students work while pursuing education; the number of students working has increased as educational costs have risen nationally. "Finding a good job can help students minimize or avoid debt," said Susan Jennings Lantz, Assistant Director for Student Employment. "It can also reinforce their career goals and give them an edge in finding employment after they graduate."

Since January, Student Employment has posted information about more than 1,000 on-campus positions, ranging from office workers to event ushers to web designers. It has also helped University departments such as Upward Bound and the Office of Information Technology fill graduate assistant positions. The office has worked with more than 100 off-campus businesses and organizations—from banks to theme parks—to help them attract qualified student applicants for their positions.

The new Office of Student Employment is currently located at the Career Services Center at the corner of College Avenue and Maiden Lane, but will be moving to another location in the Mountainlair later this year. If you are a WVU student looking for a job or an employer seeking qualified student talent, call 304-293-9270 today.

## 2009-2010 FAFSA/Renewal FAFSA

The Free Application for Federal Student Aid (FAFSA) must be completed by March 1 of each year to insure that students are considered for the maximum amounts for all sources of aid. Students are encouraged to file the FAFSA as soon as possible - income and tax information can be estimated if necessary. This is often a joint effort between students and parents. Take a proactive approach to filing for financial aid. Pick up a worksheet before the end of the fall term. You may submit the 2009-2010 FAFSA on-line as early as January 2, 2009.

The use of the online FAFSA application has increased significantly. At WVU, 94% of all FAFSA's for students are completed online at <http://www.fafsa.ed.gov>

Please consider using FAFSA on the Web. There is a FAFSA worksheet that can be downloaded from the FAFSA web site. The Financial Aid Office will also have a supply of these worksheets. Complete the worksheet first and then transfer all of the information to the online application. **REMINDER:** The worksheet is not an official FAFSA and cannot be submitted for processing.

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## Work Study Payroll

The next time you receive a paycheck/statement, review the address listed for accuracy. This address will be used to mail out your W-2 statement, which is necessary when filing 2008 federal and state income tax returns. If incorrect, there will be a delay in receiving this important information.

If there is a discrepancy in the address, please notify your department or WVU Payroll and Tax Services immediately. WVU Payroll and Tax Services can be reached at 293-3379x2460 or [tax@mail.wvu.edu](mailto:tax@mail.wvu.edu).

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## Notice to Financial Aid Recipients Who Withdraw From All Classes Before October 22, 2008 Or Who Receive All "F's".

If you receive federal financial aid and withdraw from all classes before October 22, 2008, you may owe a portion of your financial aid back to the federal programs.

You may also owe a balance on tuition charges to the University because of the reduction in previously approved financial aid. This must be repaid before future registration or coursework at the University is permitted.

**PLEASE NOTE:** Similar impact on financial aid eligibility will occur for students receiving grades of all F's and/or incompletes for a semester unless faculty can verify continued participation in coursework.

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## Satisfactory Academic Progress Policy

Satisfactory Academic Progress for financial aid is *generally* determined at the end of the spring term and impacts future financial aid eligibility. Make sure that you are familiar with the progress policy which is fully explained on-line at <http://www.finaid.wvu.edu>. Follow the link to Academic Progress.

In some circumstances, a student may receive financial aid for fall term with the understanding that a certain level of academic performance is required in order to receive aid in spring term. In these cases, students who do not maintain the required level of academic performance will be responsible for returning any spring term financial aid funds that may be released prior to the actual recording of fall term grades. It is the responsibility of the student to understand the terms under which aid is received. If there are questions regarding academic standing and its impact on financial aid, please contact the WVU Financial Aid Office and ask to speak with a counselor.

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## Important Information for Veterans

Veterans seeking assistance with applying for VA Educational Benefits for the first time, or with renewing benefits, should contact Terry Miller, Veterans Advocate. Mr. Miller is available to assist veterans with questions about financial aid, or other issues not related to financial aid. His office is located within the WVU Financial Aid Office in the Mountainlair, and he can be reached at (304) 293-5242 or at [veterans@mail.wvu.edu](mailto:veterans@mail.wvu.edu).

Coordinator Cards for the Spring 2009 semester will be sent to students' MIX accounts. The Coordinator Cards will be sent to students currently receiving VA Educational Benefits after everyone has had a chance to register for classes.

WVU is pleased to let our veterans know that they may qualify for a partial tuition waiver if they do not qualify for additional assistance through the VA or their branch of service. Annual values of the waivers will be \$1000 for in-state students and \$3000 for out-of-state students.

### Veterans Support Group

The University community continues to develop new programs for our active duty and veteran students. Among these new programs is the Mountaineer Veterans Support Group. This group assists veterans with issues including: transitioning into their new student lives, finding veterans' resources on campus, dealing with family and friends who may not understand their military service, and many other issues. The group is a great way to meet fellow veterans and continue the fellowship enjoyed while serving the United States. The group meets every Monday from 4:00 PM to 5:00 PM in the Blackwater Room of the Mountainlair. To contact the Mountaineer Veterans Support Group please contact Dr. Ian Kellems at [Ian.Kellems@mail.wvu.edu](mailto:Ian.Kellems@mail.wvu.edu).

### Orientation 293V

Incoming veteran students will be pleased to know that we have developed a special orientation course for you, taught by a fellow veteran! Orientation 293V: Veterans Transition Course takes the place of University 101 and assists veterans in making the switch from military life to that of a successful college student. The course lasts for 8 weeks (as opposed to 16), with three optional workshops. For additional information please contact Jerry McCarthy at [Jerry.McCarthy@mail.wvu.edu](mailto:Jerry.McCarthy@mail.wvu.edu).

### Additional Information

Please feel free to check out our website at <http://wvuveterans.wvu.edu> for more information concerning veteran issues.

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## December Graduates

With graduation approaching, we here at the Financial Aid Office are sure you are busily preparing yourself for life after college. For those who have borrowed money through federal loan programs (William D. Ford Federal Direct and/or Perkins), one of those preparations is federally required exit loan counseling.

Beginning mid November 2008 students graduating in December will be notified via mail to their Local/Mailing address with instructions from (ECSI) Educational Computer Services, Inc. on the steps to complete your on-line exit counseling. Once you have received this notification, you will have four weeks to complete the exit counseling requirement. If students don't respond within 60 days, a postcard will be mailed to their home address. Please note that if this federal requirement is not satisfied in this given time, a hold will be placed on your account.



If you have questions regarding your student loans or exit counseling, please contact the WVU Financial Aid Office at (304) 293-5242, at [finaid@mail.wvu.edu](mailto:finaid@mail.wvu.edu), or at the office located on the second floor of the Mountainlair.

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## Financial Aid Information on MIX...

Did you know that you can view the status of your Financial Aid on your MIX Account using the STAR System?

First you need to log into your MIX Account and then click on the STAR Access tab. Once you are logged into the **STAR System** (<http://star.wvu.edu>), click on the **Student Services & Financial Aid** link. You now have access to your records with Admissions & Records, Student Accounts, and Financial Aid. Now click on the **Financial Aid** link.

Here are some of the screens that you may want to explore relating to your financial aid:

**Financial Aid Status**—This screen allows you to view:

- Your estimated Cost of Attendance.
- How much financial aid you have been awarded.
- Whether you are making "Satisfactory Academic Progress", which is necessary to receive financial aid. (You can also view and print your unofficial academic transcript.)
- The Charges and payments to your account with the Office of Student Accounts. You can also see what day refund checks have been mailed out and make payments online.
- The history of your financial aid since you began attendance at WVU.

**Eligibility**—This screen allows you to view:

- Any financial aid holds that would prevent you from receiving your aid.
- Any additional aid requirements that you need to complete to receive your aid, such as Direct Loan Master Promissory Notes and Entrance Counseling.
- If you are making Satisfactory Academic Progress, necessary to receive financial aid.
- Your unofficial academic transcript.

**Award**—This screen allows you to:

- View the charges and payments to your account with the Office of Student Accounts. You can also see when refund checks have been mailed and make payments online.
- Review your financial aid award by year or semester.
- Accept or decline your financial aid offer each year.

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## Student Account Information on MIX...

Did you know that you can view your billing information and make a payment through your MIX Account using the STAR System?

The accounts receivable information from STAR will give you real-time information about your account. You will be able to view all current charges and see payments applied to your student account, as well. Also, you will be able to see all your anticipated credits from financial aid and other third-party sources. Billing information for the Spring 2009 semester will be available on-line by Tuesday, November 25, 2008.

To view your student account information:

- Sign on to Mountaineer Information Xpress (MIX) at <http://www.mix.wvu.edu> using your MIX ID and password.
- Click on the "STAR" tab.
- Click on the "Star Information System" link.
- Click on "Student, Financial Aid and Housing" link.
- Click on "Student Records" link.
- Click on "Account Detail by Term/Make Payment" link.

This service will allow you to make payments on your account. Payment for charges posted to your student account can be made by electronic check or credit card. If you need help making an electronic payment through STAR, there is an interactive tutorial available on the Office of Student Accounts' website at <http://finance.wvu.edu/osa>. Please visit the office website for information about payment by mail, payment in person, payment by a third-party sponsor, accepted forms of payment, and payment deadlines. It is important to meet all payment deadlines in order to avoid late fee charges.

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## WVU Scholarship Opportunities for Current Students

Each of WVU's 13 colleges and schools offer scholarship funding to students. WVU colleges and schools have their own application processes and deadlines. Deadlines may be as early as January 2009 for the upcoming 2009-2010 academic year. Application materials may include forms, essays, interviews, artistic talent evaluations, reference letters and/or commitments to work in West Virginia for a specific duration of time. For other colleges and schools, awardees are selected automatically from all admitted students. Colleges and schools may also limit scholarship offers to students fully admitted into their academic program, and may not offer scholarships to general studies majors or pre-majors. It is recommended that interested students contact their college or school to inquire about scholarship opportunities and how to apply. Students may locate scholarship information for their academic college or school on the WVU web site or through contacting the dean's office for their academic major.

There are various types of scholarships available for students. Merit-based scholarships are focused on measures of academic success, such as grade point averages. Need-based scholarships are focused on academic costs, financial resources, and financial need. Other scholarships are focused on demographic criteria, such as geographic location, ethnic background, field of study, or group affiliation. Most scholarships are based on a combination of criteria, which may or may not be weighed equally.

When applying for scholarships, it is important to realize that many scholarship programs consider, at least in part, financial need. The Free Application for Federal Student Aid (FAFSA) is the national standard measurement of financial need and is a frequent requirement for scholarship consideration. Note that there is a difference between a scholarship that requires the administrators to select recipients with financial need and a scholarship that requires the administrators to consider financial need as one of several factors in the selection of recipients. For maximum scholarship consideration, it is important to file the FAFSA in a timely manner each academic year. WVU students are encouraged to file the FAFSA each year so it is received by the federal processor by March 1. Some WVU colleges and schools may have earlier deadlines for FAFSA submission for scholarship consideration.

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## Keeping the PROMISE

WVU boasts over 4000 PROMISE Scholars in attendance - over 40% of all award winners statewide. As you can imagine, there is one question that is asked more often by PROMISE students and their parents than all others combined: "Now that I have it, what do I have to do to keep it?" Fortunately, WVU has an excellent track record of assisting students through the scholarship renewal process. This year 88% of all WVU students who received the PROMISE Scholarship in the spring were eligible to renew it this fall. The key to such a tremendous success rate begins with understanding the renewal requirements.

The PROMISE Scholarship requires that all recipients complete a minimum of 30 credit hours per year and maintain a cumulative GPA of at least 2.75 at the end of the freshman year and 3.0 following their sophomore and junior years. Renewal evaluations are conducted following the second, fourth, and sixth semesters in which a student receives the award. For most students, those on the typical fall-spring award cycle, this is following the spring semester. It is important to remember that any credits or grades from coursework earned prior to the first full-time semester will not count toward satisfying PROMISE Scholarship renewal requirements.

Fortunately, there is a safety net in place if a student falls short of meeting these requirements. If necessary, the PROMISE Scholarship does allow students to utilize the summer sessions to satisfy deficiencies in the credit hour or GPA requirements. More will be written on how to apply summer school credits in the Spring Newsletter!

Questions regarding this and any other PROMISE Scholarship related inquiries may be directed to the WVU Undergraduate Scholarship Office located in the Cathedral Room of the Mountainlair. Students and parents may contact Nicole St. Clair at (304) 293-8263 or [Nicole.StClair@mail.wvu.edu](mailto:Nicole.StClair@mail.wvu.edu), or Brian Hoover at (304) 293-2577 or [Brian.Hoover@mail.wvu.edu](mailto:Brian.Hoover@mail.wvu.edu).

## Important Information About Your Loans

If you have accepted a Ford Federal Direct Subsidized or Unsubsidized Loan, and it hasn't been disbursed to your account yet, you may have not met one or both of the following requirements.

- **Completion of a Master Promissory Note** - Log onto the Direct Loan web site at <http://dlenote.ed.gov> to sign the MPN using your PIN. If you do not have a PIN, you may request one at <http://www.pin.ed.gov>. Parents who are borrowing from the Parent PLUS Loan will also need to complete a Master Promissory Note (MPN). The Master Promissory Note (MPN) allows you to receive multiple loan disbursements by signing only one Promissory Note. By signing the MPN, you are agreeing to repay all of your loans under the terms of the MPN.



You may also request a paper MPN to be printed by contacting a Financial Aid Representative at the WVU Financial Aid Office at (304) 293-5242 or by email at [finaid@mail.wvu.edu](mailto:finaid@mail.wvu.edu).

- **Completion of Loan Entrance Counseling for First-Time Borrowers** - Log onto <http://www.dlssonline.com> to complete the Loan Entrance Counseling. Make sure you complete ALL sections of the online counseling in order for your results to be recorded. Make sure you print the confirmation page and keep it for your records. WVU will receive your results from the Direct Loan Servicing Center. **NOTE:** You do not need to complete this requirement if you have borrowed at another school.

Please contact a representative at the WVU Financial Aid Office if you have any questions regarding the disbursement of your Ford Federal Direct Subsidized or Unsubsidized Loan.

## Office Hours for Financial Aid and Undergraduate Scholarship Offices

Normal business hours are from 8:15 a.m. to 4:45 p.m., Monday through Friday. Exceptions to this in the fall term are listed below.

- Tuesday, November 4 - Closed for General Election Day
- Friday, November 7 - Standard office services will not be available due to a staff training retreat. All full-time staff will be out of the office.
- Wednesday, November 26 - Closed for Holiday
- Thursday, November 27 - Closed for Holiday
- Friday, November 28 - Closed for Holiday
- Wednesday, December 24 - Closed for Holiday
- Monday, December 25 - Closed for Holiday
- Tuesday, December 26 - Closed for Holiday
- Monday, December 29 through Wednesday, December 31 - Mountainlair is closed; phones are answered; students are seen by appointment only.
- Thursday, January 1 - Closed for Holiday
- Friday, January 2 - Closed for Holiday



**Our staff wishes a happy holiday season to all WVU students and their families !!!!!**

## Thinking About Living Off-Campus Next Year?

The WVU Financial Aid Office estimates the cost of attendance for students, including tuition and fees, room and board, books, personal living expenses, and a transportation allowance. To estimate cost of living expenses, the WVU Financial Aid Office conducts a survey of undergraduate and graduate students enrolled at WVU to gather data about the living expenses those students typically face. The survey asks students to report expenses in the areas of housing, utilities, food, transportation, personal care items, and books and supplies. This information is then used to estimate a cost of attendance that allows for a modest, but adequate, lifestyle. Different estimates are calculated for resident and nonresident students; undergraduate and graduate students; and students who will be living on-campus, living off-campus, and living at home with parents. An individual student's costs may be higher or lower than the estimate depending on their financial choices.

When deciding to move into an off-campus apartment, it is important to make good financial decisions. Any financial aid a student receives in excess of their WVU charges is refunded to the student each semester. The student then must manage their refund responsibly, being sure they have enough resources each month to pay for rent, utilities, groceries and other living expenses. Students who make poor financial choices run the risk of not being able to pay their rent and other bills.

The first part of financial management when living off-campus is making good initial choices. Rent for apartments will vary depending on the neighborhood, proximity to campus, availability of parking, and services available. The Office of Student Life has resources available to help students find off-campus housing that suits their needs. Visit their website at <http://www.studentlife.wvu.edu> and click on the **Off Campus Housing** link to find search tools for apartments, mobile home parks, and roommates. Checklists for apartment hunter's, moving-in, and moving-out are available, as well as fire safety and prevention advice and renter's insurance information. You may also wish to schedule an appointment with WVU Student Legal Services to have them review a lease before you sign it. Click on the **Student Legal Services** link for more information. You may want to ask current tenants about any problems they have encountered. Also, check with the City of Morgantown to see if the rental is in compliance with housing codes. Contact Ann Skinner of Code Enforcement for more information at (304) 284-7528 or via E-mail at [cskinner@cityofmorgantown.org](mailto:cskinner@cityofmorgantown.org).

The second part of financial management when living off campus is making good day-to-day choices. Prepare a monthly budget, making sure to include all your monthly expenses. Think about what expenses are "needs," and which are "wants." This will help you determine how much you can afford to spend on luxuries and entertainment each month. Be sure to include:

- Rent, electric, gas, water, and garbage services;
- Food, both groceries and eating out;
- Gas, parking, car payments, repairs and insurance;
- Health costs such as prescriptions and co-payments;
- Books and supplies;
- Phone, cell phone, and internet services;
- Credit card bills; and
- Social activities and entertainment.

Think carefully about whether or not you want to have a pet. Landlords charge pet deposits that may or may not be refunded. Also, there are the day-to-day expenses of pet food and veterinary bills.



## Important Information About Buying Textbooks for Spring 2009

There are now two convenient ways to order and pay for your books and school supplies at the WVU Bookstore: Registration Integration and Bookstore Reserve Accounts.

### Registration Integration:

Registration Integration is available to **ALL** students. You can order and pay for books and school supplies automatically during STAR registration. Once you have registered for your classes, Registration Integration will carry your schedule information to the WVU Bookstore website from STAR Registration with the click of a button. All you have to do is:

- Log into STAR
- Select Student Services & Housing tab.
- Select Registration Menu
- Select Purchase Books at the WVU and PSC Bookstores.
- Select a Term from the pull down menu to order books.



You can also order books and supplies at any time by visiting the WVU Bookstore web sites at <http://wvu.bncollege.com> for the WVU Main Campus or <http://wvupotomac.bncollege.com> for Potomac State College.

When registering on the bookstore web site, be sure to use your **PROPER STUDENT ID** (9 digits beginning with 700 or 701) and be sure to use the **EXACT STUDENT NAME** as it appears on STAR.

Books and supplies can be delivered to an address of your choosing or held for pick up at the campus bookstore of your choice the week before classes start. If your class schedule changes, or you need to make changes for any reason, you may change or cancel your order at any time.

Payment for orders placed through Registration Integration, manually on-line, by phone, or in person can be made using a credit card or Mountie Bounty. Payment by financial aid is arranged by using a Bookstore Reserve Account.

### Bookstore Reserve Accounts: (AVAILABLE ONLY FOR FALL AND SPRING TERMS)

Bookstore Reserve Accounts are available to students who wish to pay for their books and supplies during on-line checkout using available financial aid (after tuition and fees, etc. have been paid).

If you choose the "Financial Aid" payment option, you **must** place your order by **January 2, 2008**. On that date, the WVU Bookstore will verify that you have sufficient financial aid funds available to pay for your order. If you do not, the WVU Bookstore will contact you to make other payment arrangements such as credit card or personal check.

If funds are available (after tuition and fees), the amount of your order will be "reserved on account" and your books and supplies will be held for pick up at the WVU Bookstore during the week prior to the beginning of class.

If the cost of your final order is greater than your Bookstore Reserve Account, you will be required to make alternate arrangements, such as credit card or Mountie Bounty, to pay the balance upon delivery of your order.

If your final order is less than your Bookstore Reserve Account, the WVU Bookstore will refund the balance upon delivery of your order.

If you have questions about registration integration or bookstore reserve accounts, please visit the "Frequently Asked Questions" site: <http://finance.wvu.edu/osa/RCA/faq.cfm>

You may also contact the E-mail hot-line: [bookreserve@mail.wvu.edu](mailto:bookreserve@mail.wvu.edu) or the WVU Student Accounts Call Center at (304) 293-4006.