

LINK TO YOUR FINANCIAL AID INFORMATION THROUGH 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 have 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.



Money Talk\$

West Virginia University Financial Aid Office Newsletter

Volume 3 Issue 1

Summer 2006

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NEW STUDENT ORIENTATION

Welcome to WVU!

New Student Orientation is designed to introduce incoming freshmen, as well as transfer students, to the WVU campus. During New Student Orientation you may take placement exams, meet with an Academic Advisor to register for classes, learn about student support services, and meet other students who are going through the same transition as you.

Take advantage of this opportunity to have your questions answered. Many of the university offices and services are readily available to you during your visit.

Important Dates

New Student Orientation	June 2006
Student Services Days	August 18, 19, and 21, 2006
Fall 2006 Payment due	August 19, 2006
60/40 Payment Plan due dates	August 19, 2006 and October 3, 2006
Release of Refund Checks to Students	Beginning first week of classes- August 21-25, 2006

FINANCIAL AID HELP WHILE AT ORIENTATION

For your convenience, a Financial Aid information table will be located in the Mountainlair Commons Area during Orientation. You may turn in forms/applications to a financial aid representative or have general questions answered at this location. This is an opportunity for you to finalize financial aid processes if you have not already done so.

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IMPORTANT INFORMATION ABOUT LOANS**Ford Federal Direct Subsidized, Unsubsidized, and Parent PLUS Loans:**

If you have accepted a Ford Federal Direct Subsidized or Unsubsidized Loan, you must complete a Master Promissory Note (MPN). Parents who are borrowing from the Parent PLUS Loan will also need to complete a PLUS Master Promissory Note (MPN). The Master Promissory Note (MPN) allows you to receive multiple loan disbursements signing only one Promissory Note.



(Continued on Page 2)

IMPORTANT INFORMATION ABOUT LOANS (CON'T)

By signing the MPN, you are agreeing to repay all of your loan(s) under the terms of the MPN.

Using your US Department of Education PIN, you can complete your MPN online at <http://dlenote.ed.gov>. If you do not have a PIN you may request your PIN at www.pin.ed.gov. If you have completed a MPN in previous years, you don't need to complete the requirement again in most cases.

All first time borrowers are required to complete Direct Loan Entrance Counseling. This process is required to ensure that student loan borrowers understand their rights, responsibilities, and obligations. Your federal student loan will not be disbursed until the Entrance Counseling is completed. Students borrowing through the Ford Federal Direct Loan program may complete the Entrance Counseling requirement for the Direct Subsidized and/or Unsubsidized Loan online at www.dl.ed.gov. Please note that this requirement must be completed by the student and *not the parents*. Make sure you complete **ALL** sections of the online counseling in order for your results to be recorded; print the confirmation page and keep it for your records. WVU will receive your results from the Direct Loan Servicing Center.

Federal Perkins Loans:

The Federal Perkins Loan requires the completion of a Master Promissory Note (different from the Master Promissory Note for Direct Loans). If you have accepted the Perkins Loan as part of your financial aid package, you will receive a letter and an email from ECSI letting you know when your Perkins Loan Promissory Note is ready to be completed (ECSI is a servicing agency that works with WVU to process some of our loan programs). This correspondence will also contain instructions on how to complete it. Their website is www.ecsi.net. You will need your US Department of Education PIN to complete the MPN. If you do not have a PIN you can request one at www.pin.ed.gov.

CHANGES ARE COMING IN DIRECT LOAN INTEREST RATES

Effective July 1, 2006, the interest rates for new Direct Student Loans will be a fixed rate of 6.8%.

PLUS Loans made after July 1, 2006 will have a fixed rate not to exceed 8.5%.

The Perkins Loan interest rate will remain at a fixed 5%.

IT'S NOT TOO LATE TO APPLY

If you haven't applied for financial aid, you can still apply for the two largest student aid programs, the Federal Pell Grant and the Federal Direct Loan Program (both student and parent). Complete the FAFSA online at www.fafsa.ed.gov. If you do not have access to the internet, applications are available at any of our office locations. WVU's school code is 003827.

If you missed the March 1 deadline to be considered for Federal Work Study, Federal SEOG (Supplemental Educational Opportunity Grant), and Federal Perkins Loan, the WVU Financial Aid Office offers an update period from September 15 to November 1 during which a student can complete an Update Application to possibly be considered for the above types of aid for the Spring 2007 semester. The Update Application can be found at www.finaid.wvu.edu under Application Info beginning September 15, 2006.

BOOKSTORE RESERVE CONVENIENCE ACCOUNT

WVU Bookstore and Office of Student Accounts are working together to make it easier to purchase books and supplies using financial aid that remains after the term's tuition/fees and other charges are paid. Eligible students will receive an email notice each term, and may elect not to participate in the Bookstore Reserve Convenience Account program. If you do not want to participate in the Bookstore Reserve Convenience Account program, you **MUST** opt out of the plan after you receive your email notification for the term. The website to opt out is: <https://eservices.wvu.edu/osa/login.cfm>. More information on the Bookstore Reserve Convenience Account program is available at <https://eservices.wvu.edu/osa/faq.cfm>.

MORE FINANCIAL AID INFORMATION ONLINE

You can visit www.finaid.wvu.edu for general information about the financial aid process, information about specific aid programs, and links to other important financial aid sites.

ATMS AND BANKING INFORMATION

There are several banks located in the Morgantown area. WVU does not endorse or recommend any one financial institution over another. If you are interested in establishing a local checking or savings account, you can find information about the local banks at www.wvu.edu/nsi/morgantown/banks. ATMs are located on the downtown campus in the Mountainlair and on the Evansdale Campus at Brooke Tower and Health Sciences Center.

DON'T FORGET TO REAPPLY

The 2007-2008 FAFSA will need to be submitted after January 1, 2007. You must have it at the Federal Processing Center by March 1, 2007 to be considered "on-time". The FAFSA must be sent by regular, first-class mail. Sending the FAFSA by overnight handling, federal express, or any other special handling method will delay receipt of the FAFSA causing it to be considered late.

PAYING THE BILL AND REFUND CHECKS

WVU will send a Class Schedule & Bill to all registered students for the Fall 2006 term around the end of July or beginning of August. In order to avoid a late fee, payment must be made by Saturday, August 19, 2006. The most convenient way to pay is electronically. Payment can be made online by electronic check or credit card by logging into the student's MIX account at www.mix.wvu.edu and following the prompts. Payment can also be done through the mail by returning the remittance portion of the bill with payment. Two payment plans are also available: 60/40 payment plan and Academic Management Services (AMS)*. To participate in the 60/40 plan students/parents need to pay the minimum amount due listed on the bill. The remaining 40% is due by the end of the 6 week of classes. AMS is an interest free monthly payment plan which enables students/parents to spread out the tuition and or tuition and university housing payments for 8 or 10 months, respectively.

*Plan is subject to change as of print date.

Any money remaining after all University charges are paid in full will be distributed to the student's local mailing address during the first week of classes. Student living in University owned housing will have their local mailing addresses updated automatically. Remaining questions concerning bill payment should be directed to the Office of Student Accounts at 304-293-4006.

PAYMENT OPTIONS

The Office of Student Accounts is located on the Ground Floor of Stewart Hall and can be reached at (304) 293-4006 or by email at osa@mail.wvu.edu

The Office of Student Accounts accepts payment by:

CREDIT CARD: VISA, MasterCard, Discover, or debit card at <http://star.wvu.edu>



60/40 PAYMENT PLAN: 60% of the remaining balance after financial aid has been credited to the account is due by August 19, 2006. The remaining 40% is due by October 3, 2006.

ACADEMIC MANAGEMENT SERVICES (AMS)*: (800) 635-0120. You can also visit their webpage at www.tuitionpay.com/wvu

*Plan is subject to change as of print date.

FEDERAL WORK STUDY PROGRAM

We would like to take this opportunity to tell you a little bit more about the FWS Program.

The program provides students with an opportunity to earn funds for related educational expenses through employment. Additionally, it enables them to learn new job skills, build interpersonal relationships and establish references for future job applications or resumes. Don't forget that students receive Federal Work Study funds as they work—it is not applied directly to University charges.

In an attempt to make your transition into WVU easier, you can pick up your Work Study Assignment during New Student Orientation or Student Services Days. Assignments are made in the Financial Aid Office on the second floor of the Mountainlair during the first week of classes. Your assignment will tell you what department or agency you will be working for, your contact person in that area and the location to which you are to report when the Fall semester begins.



Before you begin working you need to meet with the Payroll Department for payroll processing. To make this a smooth process, please bring:

1. Social Security card
2. Driver's license or birth certificate
3. Voided check or deposit ticket for direct deposit

Payroll representatives will be available in our office during Orientation, Student Services Days, and the first week of class.

If you are unable to visit our office during Orientation to get your assignment or you do not have the necessary documents with you, come to the Financial Aid Office when you arrive on campus in August. We look forward to working with you and are here should you have any questions!

CHANGES TO FINANCIAL CIRCUMSTANCES

If you have circumstances that have affected your family's current financial situation (such as a loss of income or other circumstances), you may write to: Special Circumstances Committee, WVU Financial Aid Office, PO Box 6004, Morgantown WV 26506-6004 and describe your circumstances. If your circumstances are determined to meet the requirements, you will receive a Special Circumstance Form which you will need to complete with your estimated 2006 earnings and return to the Financial Aid Office for reconsideration of financial aid eligibility.

ALTERNATIVE LOAN OPTIONS

Another loan option for students is the alternative loan. An alternative loan is offered by banks or lending institutions to help students and parents meet the difference between the cost of attending school and the amount of financial aid received. Your ability to obtain an alternative loan is largely based on your credit-worthiness and most of the programs require a co-signer. These are private supplemental loans that are not subsidized by the federal government. Each lender has specific terms and conditions for borrowing, including interest rates, fees and repayment options.

If the alternative loan is approved, the amount the student is eligible for is determined by taking the cost of attendance minus all other financial aid.

Some of the companies which offer these loans and their contact/application information are listed below:

Signature Student Loan (Citizens Bank) 1-800-695-3317
www.salliemae.com/signature/citizens

Teri Guaranteed Loans (Citizens Bank) 1-800-708-6684
www.citizensbank.com/edu

(PNC Bank) 1-800-762-1001
www.eduloans.pncbank.com

(College Loan Corp.CLC) 1-800-972-0852
www.collegeloan.com

Student Excel (Nellie Mae) 1-800-634-9308
www.nelliemae.com

Wells Fargo Collegiate Loan 1-800-658-3567
www.wellsfargo.com

CFS Campus Door Undergraduate Loan 1-866-922-9665
www.cfscampusloans.com/campusdoor

Citiassist Loan (Citibank) 1-800-967-2400
www.studentloan.com



VETERANS

Veterans seeking assistance with applying for Montgomery GI Bill Benefits for the first time should contact the Financial Aid Office and speak to Terry Miller, the Veterans Advocate. He can be reached at (304) 293-8262 or by email at veterans@mail.wvu.edu

You may also contact Janet Trump, Veteran Certifying Official, for assistance if you are a returning Veteran student who needs assistance with benefits or financial aid. She can be reached at (304) 293-5242 or by email at veterans@mail.wvu.edu

WVU SCHOLARSHIP OPPORTUNITIES(CON'T)

Awards to non-state residents include: Academic Excellence Level One, Academic Excellence Level Two, Blue and Gold Level One, Blue and Gold Level Two Scholarships. To retain scholarships for subsequent years, all scholars are required to maintain specific cumulative grade-point averages and to complete a minimum number of credits per year. The renewal criteria for all WVU Residents of Other States Scholarships can be found at http://www.arc.wvu.edu/Scholars_Office/out_of_state_renewal.html If your award is for more than one academic year, you will automatically have your scholarship renewed if you have met the academic standards. Renewable scholarships are awarded for eight undergraduate semesters, or a bachelor's degree, whichever comes first. Scholarships may not be used during graduate school or to pursue a second bachelor's degree.

Students are notified in writing at the end of the spring semester if appropriate progress is not attained. These students are placed on probation, suspension, or dismissal from the WVU Scholars Program. Students do have an opportunity to make up deficiencies during summer school. WVU Scholars Program awards do not pay toward summer school attendance. It is the student's responsibility to notify the WVU Undergraduate Scholarship Office once their summer classes are complete and request reevaluation for scholarship renewal. More information about academic progress can be found at http://www.arc.wvu.edu/Scholars_Office/guidelines.html.

For more information, please contact the Undergraduate Scholarship Office at (304) 293-4126 or scholars@mail.wvu.edu.

COST OF ATTENDANCE AT WVU

The cost of resident student tuition/required fees at WVU for 2006-2007 is estimated to be \$4476 for full time study (12 or more credit hours). The cost for non-resident tuition/required fees is estimated to be \$13,840 for full time study (12 or more credit hours). On-campus housing is \$6160, based on double occupancy and a 15-meal plan.

If you review the "cost of attendance" used by the Financial Aid Office, you will see a comprehensive estimated budget based on average expenses that will be incurred throughout the academic year. This will include books and school supplies, transportation, and personal care items. Your actual costs may be lower, depending on your lifestyle choices and student status. For example, the transportation expense will vary depending on how often you go home.

*Final figures have not been approved as of the date of printing.

STUDENT SERVICES DAYS

Representatives from Financial Aid, Student Accounts, Housing & Dining Services, and Admissions & Records (late registration, tuition adjustments, tuition refunds, and fee adjustments) will be available in the Mountainlair Ballrooms at the times listed below:

Friday, August 18, 2006	9:00am – 4:00pm
Saturday, August 19, 2006	10:00am – 2:00pm
Monday, August 21, 2006	9:00am – 4:00pm



WV PROMISE**Important Information for Students Receiving the WV PROMISE Scholarship**

The WV PROMISE Scholarship is awarded to WV residents based on high school achievement. Students apply for PROMISE as high school seniors.

PROMISE is renewable for up to eight consecutive semesters, as long as students meet the minimum requirements. Students are required to complete at least 30 credit hours each academic year. In addition, students must maintain a certain cumulative GPA. A 2.75 GPA is required at the end of the freshman year. A 3.0 cumulative GPA is required at the end of the sophomore and junior years. College credit earned prior to the semester the student first received PROMISE does not count toward renewal requirements. The FAFSA is not required for renewal. More information about academic progress can be found http://www.promisescholarships.org/promise/college_students.aspx

Students are notified in writing by WVU at the end of the spring semester if appropriate progress is not attained. Notification letters will be mailed to these students no later than June 15th. Students do have an opportunity to make up deficiencies during summer school to retain PROMISE. PROMISE does not pay toward summer school attendance. Students who take classes at another college or university are responsible for making sure the credit and/or grades are transferable and are transferred to WVU as soon as possible once the classes are completed. It is the student's responsibility to notify the WVU Undergraduate Scholarship Office once the summer classes are complete and request reevaluation for PROMISE renewal. If the student does not maintain academic progress, he/she will be ineligible to receive Promise for subsequent semesters.

Students are evaluated for renewal at the end of their 2nd, 4th, and 6th semesters of receiving PROMISE. For the majority of students, this is at the end of the spring semester. However, for some students, PROMISE renewal evaluation takes place after the fall semester. Some examples are, students who first received PROMISE during a spring semester or students who have had an approved medical deferment. For these students, the academic year consists of spring, summer, and fall. Special care must be taken as these students will not have an opportunity to make up deficiencies after their PROMISE renewal evaluation at the end of the fall semester.

For more information, please contact the Undergraduate Scholarship Office at (304) 293-4126 or scholars@mail.wvu.edu

WVU SCHOLARSHIP OPPORTUNITIES**WVU Scholars Program Renewal Criteria**

The WVU Undergraduate Scholarship Office awards numerous academic scholarships to incoming freshmen through the WVU Scholars Program. Awards are based on high school achievement and awarded as part of the admissions process.

Awards to West Virginia residents include: Foundation, Bucklew, Presidential, Governor's Honors Academy, Mountaineer, G. Belmont Berry, and Achievement Scholarships. Achievement Scholarships are not renewable. To retain scholarships for subsequent years, all scholars (except Achievement Awardees) are required to maintain specific cumulative grade-point averages and to complete a minimum number of credits per year. The renewal criteria for all WVU West Virginia Resident Scholarships can be found at http://www.arc.wvu.edu/Scholars_Office/in_state_renewal.html

MEET THE STAFF OF THE FINANCIAL AID AND SCHOLARS OFFICES

We look forward to working with you while you are at WVU. Please contact the office if you have questions or concerns about financing your education. The staff of the WVU Financial Aid and Scholars Office is available Monday-Friday from 8:15 a.m. to 4:45 p.m. Depending on the time of year it can be difficult to reach the Financial Aid Office by telephone. We do apologize if you have difficulty contacting us. You can also reach the Financial Aid Office by email at finaid@mail.wvu.edu and the Scholars Office by email at scholars@mail.wvu.edu



Director– Kaye Caplinger Widney
 Director Potomac State Enrollment Services– Beth Little
 Associate Director– Tresa Weimer
 Associate Director– Candi Frazier
 Assistant Director– Steve Riffon
 Scholars Program Coordinator– Brian Hoover
 Financial Aid Manager– John Patteson
 Financial Aid Manager– Ellen Harker
 Veterans Advocate– Terry Miller
 Office Administrator– Shirley Daft
 Administrative Secretary– Anne Lewis
 Database Technician– Barbara Griffin
 Student Loan Officer– Linda Boggs

Financial Aid Counselors:

Carol Davis
 Joanna Hastings
 Betsy Headley
 Chris Hess
 Paula King
 Barbara McGinnis
 Eric Meadows
 Jerome Oliverio
 Amanda Thompson
 Janet Trump
 Bill Watson
 Rebecca Wilkins

Financial Aid Assistants:

Shannon Broadwater
 Donna Buckhalter
 Sheri Gaynor
 Edna McAninch
 Connie Miranov
 Jacqueline Paugh
 Jeannie Spadafore
 Susan Stager
 Laura Yoho

Main Campus:

WVU Financial Aid Office
 2nd Floor Mountainlair
 P O Box 6004
 Morgantown, WV 26506-6004
 Phone: (304) 293-5242
 E-mail: finaid@mail.wvu.edu

Law School:

WVU Financial Aid Office
 College of Law
 P O Box 6130
 Morgantown, WV 26506-6130
 Phone: (304) 293-5302
 E-mail: jhasting@mail.wvu.edu

Health Sciences Center:

WVU Financial Aid Office
 Robert C. Byrd HSC
 P O Box 9810
 Morgantown, WV 26506-9810
 Phone: (304) 293-3706
 E-mail: hscfinaid@mail.wvu.edu

Potomac State College:

Enrollment Services
 1 Grand Central Park
 Suite 2090
 Keyser, WV 26726
 Phone: (304) 788-6820
 E-mail: psc-finaid@mail.wvu.edu

SATISFACTORY ACADEMIC PROGRESS

To receive funds administered by the Financial Aid Office at West Virginia University, students must be making measurable academic progress toward completion of an eligible degree or certificate program. Federal regulations require evaluation of both quantitative and qualitative academic progress.

The measurement of academic progress is made annually at the conclusion of each spring semester. The following guidelines are used to determine satisfactory academic progress:

A. Required Cumulative Grade Point Average		
	1-28 attempted credit hours	1.6
	29-58 attempted credit hours	1.9
	59 or more attempted credit hours	2.0
	All graduate attempted credit hours	2.25

B. Successful completion of at least 70% of all attempted credit hours (this calculation will be rounded to the closest whole number). Courses with grades of "W", "I", or "F", and courses taken under the "D/F" repeat rule are included in attempted credit hours but are not included in completed credit hours.

- C. Completion of stated degree objective within 150% of the number of hours required for the degree. For a baccalaureate program of 128 hours, students must complete within 192 attempted credit hours. Undergraduates enrolled in a five-year degree program have an additional 32 attempted credit hours to complete the program. Students pursuing a **second** undergraduate bachelor's degree will have an extension of 60 attempted credit hours to complete their work. Graduate students in a master's degree program have a maximum of 54 attempted credit hours to obtain the degree objective. Graduate students pursuing a second master's degree have a maximum of 54 attempted credit hours to obtain the second degree objective. Doctoral students have a maximum of 108 attempted credit hours (including master's degree work).

Warning and Suspension of Financial Aid

A student who fails to meet the above standards (excluding item C) will be placed on a "warning" status and **will remain academically eligible** for financial aid for the next enrollment period. At the conclusion of the "warning" year, the student must meet the standards of progress in order to remain academically eligible for financial aid. In those instances where the student does not, s/he is placed on "financial aid suspension" and loses eligibility with the next enrollment period (excluding the summer immediately following the determination) until such time as the standards are met.

Students who exceed the maximum number of credits for their stated degree objective (see item C above) lose eligibility for aid immediately.

Appeal Process

Financial aid recipients/applicants who are not meeting standards of academic progress and who are placed on "financial aid suspension" may appeal to the Financial Aid Appeals Committee. Appeals may be granted due to hardship based on extenuating circumstances such as death of an immediate family member; personal injury or illness of the student or other documented circumstances as explained by the student and approved by the Financial Aid Appeals Committee. Documentation such as death certificate/notice, physician's statement, academic degree plans, academic transcript or other documents deemed appropriate by the Appeals Committee is required, along with the "Appeal Form" available in the Financial Aid Office or on-line at www.finaid.wvu.edu

SATISFACTORY ACADEMIC PROGRESS (CON'T)

Appeals submitted for fall term must be in by September 15th; appeals submitted for spring term must be in by February 15th.

Applicants who appeal and are denied by the Financial Aid Appeals Committee have the right to further consideration as follows:

- Director of Financial Aid and Scholarships (Level 2)
- Financial Aid Review Committee (Level 3)
- Office of the WVU President (Level 4)

Each level may be used only one time. If an appeal is denied at the President's Office, the student is not eligible for **any** further financial aid from WVU until such time that the student becomes compliant with the satisfactory academic progress guidelines.

Students who have lost eligibility and do not enroll at WVU for a period of time are not automatically reinstated to financial aid upon return to the institution. Those students are required to submit an appeal to the appropriate level of review.

DO YOU HAVE A SCHOLARSHIP FROM AN OUTSIDE PROVIDER?

Many students receive scholarships from high school alumni chapters, hometown businesses, organizations, and churches. Scholarship checks from outside providers are generally made payable to the school. If you have a scholarship check from an outside provider, please submit the check to the WVU Scholars Office; PO Box 6410; Morgantown WV, 26506-6410.

If your name and WVU ID number are not already printed on the scholarship check, please neatly print this information in or near the memo field on the check. If the check is made payable to you and West Virginia University, please endorse the back of the scholarship check.

When submitting the scholarship check to the WVU Scholars Office, please attach copies of any documents from the scholarship provider that were included when you received the check. The documentation may include important information on how the scholarship is to be processed by the school, as well as contact information for the provider in case of questions. The provider may also have included a form for the school to certify enrollment or financial need.

If a scholarship check is received on your behalf, 50% of the award will be applied for the fall semester, and 50% of the award will be held on deposit to be applied to the spring semester. It is WVU's policy to equally divide all scholarship checks over the fall and spring semesters unless documentation from the scholarship provider indicates otherwise.

You should also indicate if the outside scholarship is a one-time-only award or renewable for future semesters/years. Scholarships are a resource toward the cost of education and are included in determining eligibility for need-based federal financial aid. WVU will assume the scholarship is renewable unless you indicate otherwise. This may affect future financial aid offers.

If you have any questions regarding outside scholarships, please contact the WVU Scholars Office at (304) 293-4126 or scholars@mail.wvu.edu.