



Type of award

Next steps

Scholarships are awarded based on many factors, including academic achievement, ability or financial need.

Complete any requirements outlined in Academics at a.wayne.edu. Be aware of the terms of your award, which may be reduced or cancelled if you do not attend full-time.

Grants are awarded based on financial need and require no repayment. A TEACH Grant may become a loan if your service requirements are not met.

- Complete any requirements outlined in Academics, a.wayne.edu.
- A federal or state grant may be reduced or cancelled if you do not attend full time.
- WSU grant awards require full-time enrollment & course completion.

Tuition pledge programs fill gap between your tuition and standard fee charges and other scholarships and grants. Programs include Wayne Access, Heart of Detroit and Born to Be a Warrior.

- Register full-time each semester (12 or more credit hours).
- Plan to file your 2021-22 FAFSA in the fall 2020 semester.
- Maintain satisfactory academic progress.
- Be aware of your renewal criteria such as GPA and a minimum number of credits passed each academic year.

Federal College Work-Study is an opportunity to earn financial aid through employment. Funds are paid to you in a paycheck.

- Visit our website for information about obtaining an award.
- Once you have an award, visit careerservices.wayne.edu for job opportunities.

Federal Direct Subsidized Loan is a need-based loan for undergraduates. No interest accrues on the loan while you are enrolled at least halftime.

Calculate a personal budget for yourself to determine if you need a loan. Check out the spending plan at www.cashcourse.org.

- If you want a loan, accept all or a portion in Academics at a.wayne.edu. Accept a subsidized loan first.
- Login with your Federal Student Aid ID at studentloans.gov to:
 - Complete Entrance Loan Counseling and a Master Promissory Note online at studentloans.gov.
- Stay in school. Your loan may be cancelled if you do not attend at least halftime.
- Learn about loan repayment choices and calculate a monthly payment at studentaid.ed.gov/repay-loans/understand/plans.

Federal Direct Unsubsidized Loan is a non-need-based loan. Interest begins to accrue on the loan from the day the loan funds are disbursed.

Federal Direct Parent PLUS Loan

Parents of Undergraduates may apply to assist a dependent student. A credit check is required.

The 2020-21 PLUS loan application will be available on May 9, 2020.

If your parent wants to borrow a loan, your parent must sign-in at studentloans.gov:

- Complete the Federal Direct Parent PLUS Loan Application, and
- Complete the Federal Direct Parent PLUS Loan Master Promissory Note

If the loan is denied, the student may be offered a limited amount of unsubsidized loan.

Federal Direct Grad PLUS Loan

Graduate students may apply. A credit check is required.

The 2020-21 PLUS loan application will be available on May 9, 2020.

If you want to borrow a loan, login with your Federal Student Aid ID at studentloans.gov to:

- Complete PLUS Entrance Loan Counseling , and
- Complete the Direct Graduate PLUS Loan Application, and
- Complete the Direct PLUS Loan Master Promissory Note