

# Returning Graduate Student Financial Aid Process – 2024-2025



**Step 1:** Complete the FAFSA (Free Application for Federal Student Aid) at: <https://studentaid.gov>

- You must complete this application for any year you wish to utilize any Federal Student Aid Program.
- “Federal Student Aid Programs” include: Direct Unsubsidized Loans, Direct Grad PLUS Loans, and the Federal Work Study Program.
- The years referenced on the FAFSA corresponds to the academic year for which you are applying for aid.
  - The 2024-2025 FAFSA is the application for the Summer 24, Fall 24, and Spring 25 semesters at Widener University.
- Widener’s School Code is: 00331300



**Step 2:** Review the upcoming Academic Year’s [Tuition Rate and Payment Guide](#) (Graduate Programs)

- Determine if you will require funds in addition to your Unsubsidized loan to pay for tuition and fees.
- Direct Unsubsidized Loan amounts offered will vary depending on your enrollment, program, and borrowing history.
- The maximum annual loan amount for a graduate student is \$20,500. Students in the Doctorate of Clinical Psychology program are eligible for up to \$33,000 annually in an Unsubsidized loan.
- Also consider if you will need to borrow to pay for books / living expenses.
  - Details regarding the additional allowable expenses included in the budget from which you can borrow can be found here: [Graduate Cost of Attendance](#)



**Step 3:** Returning students: Check your Widener portal to see if you need to provide any other information for your aid to be complete

- Log into your <https://my.widener.edu/> portal and search “Financial Aid Self Service”
- Click the Financial Aid Information Self-Service tile in the results
  - Once you have completed and submitted your FAFSA and **it has been received by Widener**, any additional information needed to complete your aid will be requested on this page.



**Step 4:** Complete the [2024-25 Graduate Student Financial Aid Data Form](#)

(Assigned to you *after* your FAFSA has been received.)

- Provide current information about you, your program, and your intended future enrollment, as well as the Unsubsidized loan amount you want for the upcoming year (or that you will not be borrowing loans.)
- Return the completed form to Widener by: fax, mail, email, or upload (via the Widener portal.)
- Important information about the Graduate Student Financial Aid Data Form:
  - The Data Form, along with the FAFSA, is your annual application for the Direct Unsubsidized Loan and the Federal Work Study Program. You must complete this form each year you want to Federal Student Aid.
  - If you have reached your maximum aggregate borrowing limit for the Direct Loan Program but still intend on borrowing a Direct Grad PLUS or Private Loan, you will still need to submit this form in order to have your aid processed.
  - Your initial financial aid offer will be based on the enrollment intent you indicate on this form. Your actual enrollment at the beginning of each term will be verified to confirm aid eligibility and amounts. Loan amounts originally offered may change / decrease if actual enrollment is less than enrollment indicated on data form. – **Please note: You must be enrolled at least half-time in order to receive Federal Direct loan funds.**



**Step 5:** Arrange to pay any remaining balance

- If you will need to borrow additional loan funds, your two options are the Direct Graduate PLUS loan or a Private Student Loan.
  - Accessing these loans is a separate application process.
  - Information regarding these two options can be found on Widener’s Enrollment Management website: [Additional Graduate Student Education Loans.](#)
- The Office of the Bursar is responsible for accepting student payments, setting up payment plans, facilitating employer reimbursement, and determining employer discounts.
  - Answers to Frequently Asked Questions, E-Bill Access, Office Contact Information and more can be found on the [Bursar’s resources webpage.](#)