



## Central Michigan University Off-Campus Programs

### Financial Aid Checklist

#### WHAT YOU NEED TO DO FIRST

- File the Free Application for Federal Student Aid (FAFSA)! Go to: [www.fafsa.ed.gov](http://www.fafsa.ed.gov)
  - Be sure to release your FAFSA information to CMU by entering our Title IV code: **002243**
  - Upon submission of the FAFSA you will immediately receive a confirmation from the processor. READ THIS CONFIRMATION CAREFULLY AND COMPLETELY.
  - The federal processing agency will mail a Student Aid Report (SAR) to you within four to six weeks after you submit your application. The FAFSA must be completed each academic year.
- Regular admission is required in a degree-seeking program (Certificate Programs are NOT eligible)

*A financial aid package will not process until you are accepted into an eligible program which means providing all entrance requirements such as transcripts, resume, statement of purpose, etc., as applicable.*

Questions regarding your Admission status should be directed to your admissions representative, academic advisor or program center staff. A pre-admission status will delay federal aid packaging and disbursement.

#### ELIGIBILITY TO RECEIVE FEDERAL AID

- Graduate Students – must be registered a minimum of 5 credit hours per semester
- Undergraduate Students – must be registered a minimum of 6 credit hours per semester

If you want a student loan you must complete:

- Complete Entrance Loan Counseling and Sign the Electronic Master Promissory Note at:  
<https://studentloans.gov/myDirectLoan/index.action>

**Missing Entrance Counseling and Master Promissory Notes will delay the disbursement of loan funds**

- Refer to the Off-Campus Programs FA Manual at :  
[www.cel.cmich.edu/financial-aid/FinancialAidManual.pdf](http://www.cel.cmich.edu/financial-aid/FinancialAidManual.pdf) for Federal Direct Student Loan Limits

## THE AWARD NOTIFICATION PROCESS

- Information concerning your Financial Aid Award can be found on the FA Status Page through **iCentral** at <https://icentral.cmich.edu>
- You will need your CMU Global ID and password to access **iCentral**
- Passwords and global ID's are created for students upon program acceptance. If you don't know your global ID contact the CMU helpdesk at (800) 950-1144, ext. 3662.
- Official notification of your financial aid award will be e-mailed to your cmich e-mail account on **iCentral**.
- There is a short window of time for you to reduce or reject offered loans online via the FA Status Page – be sure to read the award notification carefully
- Set up direct deposit of your financial aid funds with CMU Receivable Accounting via **iCentral** at: <https://icentral.cmich.edu>
- CMU also offers a Payment Plan – details can be found at: [www.cmich.edu/University\\_Billing\\_Office/CMU\\_Payment\\_Plan.htm](http://www.cmich.edu/University_Billing_Office/CMU_Payment_Plan.htm)

## IMPORTANT THINGS TO KNOW

- Loan disbursement begins approximately 10 days prior to the official start date of a semester
- Information on the refund schedule can be found on the University Billing site at: [www.cmich.edu/University\\_Billing\\_Office.htm](http://www.cmich.edu/University_Billing_Office.htm)
- Disbursement will not occur if the Entrance Counseling AND Electronic Master Promissory Note are not completed or completed incorrectly
- You will find the form and instructions for direct deposit as well as information on the CMU Money Network™ MasterCard® at: [www.cmich.edu/University\\_Billing\\_Office/Refunds.htm](http://www.cmich.edu/University_Billing_Office/Refunds.htm).
- The Financial Aid Status Page provides important status information regarding the completion of the financial aid file and eligibility for financial aid.
- DO NOT DROP OR WITHDRAWAL WITHOUT FIRST CONTACTING THE FINANCIAL AID OFFICE AT: [OCPFA@cmich.edu](mailto:OCPFA@cmich.edu) or via phone at 1-800-664-2681 option #2.
- **Financial Aid refunds do not arrive in time to purchase your books** – be sure to plan for out-of-pocket expense to cover books costs at the start of each semester
- Go to [www.cel.cmich.edu](http://www.cel.cmich.edu) and select Financial Aid to explore FA forms, the FA Manual, and check out the Student FA Bulletin archives – you will find answers to many of your financial aid questions.