



How to View and Understand Your Financial Aid Offer

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This document provides instructions for students to view and understand their Financial Aid in RamPortal.

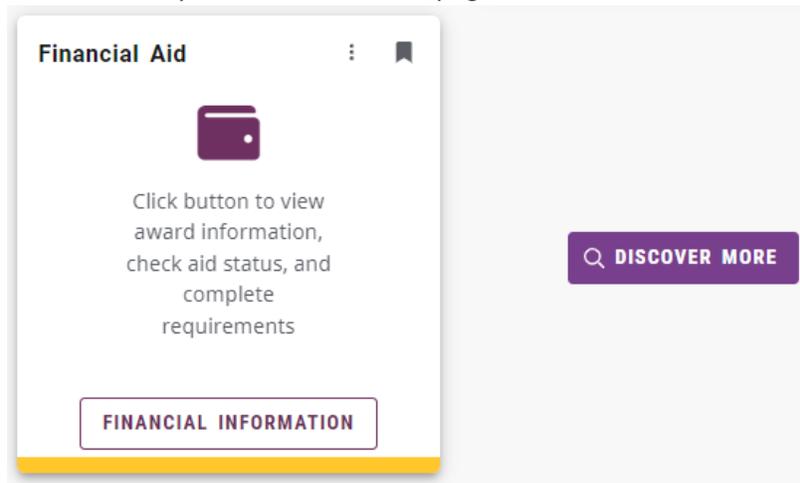
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[View and Accept, Deny or Edit Your Financial Aid Award](#)

Navigation: RamPortal > Financial Aid card

- Log into RamPortal at ramportal.wcupa.edu using your Single Sign On information (your WCU login).
- Locate the Financial Aid Card on your RamPortal homepage.



VIEW AND ACCEPT, DENY OR REDUCE YOUR FINANCIAL AID OFFER

- Click on the “Financial Aid Information” link on the Financial Aid card.
- Notice the following tabs:

- **Home**
 - **Responses Required section** – view and answer questions from the Financial Aid Office.
 - Click the “View Questions” text on the right to view the questions.

Responses Required ?

? Questions from the Financial Aid Office
Please answer the questions from FAO

VIEW QUESTIONS

- Respond to the questions by clicking the dropdowns below each question, then click “Submit”.

Questions from the Financial Aid Office ✕

i Please answer the following questions to view your financial aid awards.

I authorize West Chester University to pay non-institutional charges with my Title IV funds (ex. SEOG, PELL, Direct Loan, etc.) for the current academic year. *

▼

I authorize West Chester University to pay prior year charges with my Title IV funds (ex. SEOG, PELL, Direct Loan, etc.) for the current academic year. *

▼

Please select your housing status for the upcoming academic year [(1: with parent, 2: on-campus, or 3: off-campus (not with parent))]

▼

Submit

- **Housing:** Question to confirm your housing plans (on-campus, living with parents, off-campus) in order to confirm your cost of attendance (a budget financial aid uses when offering aid).

- **Title IV Authorization:** Confirm the ability to use federal financial aid for charges other than WCU tuition and fees including USH.
- **Title IV Prior Year:** Confirm the ability to use federal financial aid for a prior balance (up to \$250).
- **Student Requirements** – this section lists any unsatisfied requirements needed for your financial aid and includes instructions to resolve conflicting information.
 - Use the carrot ^ to expand or collapse each section.
 - Requirements could include actions that need to take place on RamPortal, Campus Logic (<https://wcupa.verifymyfafsa.com>), or other financial aid website including <https://studentaid.gov> where students complete both their Master Promisory Note and Entrance Counseling for federal loans. Please read instructions for each requirement carefully to determine if action is needed or if it is only a notification.
- **General Links** – this section provides links to various Financial Aid resources.
 - Federal Aid Application for WCU is the FAFSA form which be completed each year at <https://studentaid.gov>
 - General Financial Aid information link to the FA office website
 - Federal Direct Student Loan History
 - From the Federal Student Aid homepage, click “Menu” on the right to log in.



- Next, click “Log In” and enter your login information to view your student loan history. Keep in mind that only loans that have paid/disbursed to your account will show in this history. If your loans have not paid/disbursed, check your requirements to see if you are missing any required steps to secure your loans.



- General Scholarship Search Tools
 - Private Loan Education Comparison Tool
 - Federal Work Study Job Search on Handshake: Students should have the ability to sign-on using their WCU login information at <https://wcupa.joinhandshake.com> to apply for work study jobs as well as other employment opportunities while enrolled.
- **Offer** - Choose the Aid year from the drop down found on the top right of your screen. Financial aid offers are emailed, and text messaged to students directly, but if you need another copy, you can email financial aid (finaid@wcupa.edu) or print your award offer using the icons found next to the Aid Year drop down.



This page displays the following collapsable sections:

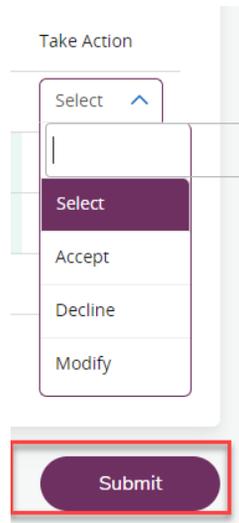
- **View Your Payment Schedule** – This link is on the right-hand side of the page under the top menu. When your award will be paid (disbursed) to your account. Refunds of credit balances cannot be issued until funding is disbursed; however, credit balances can be authorized to USH ahead of disbursement.
- **Expected Enrollment Status** - This is your expected enrollment status for the year. Students will default to Full-time until the end of add/drop. If your enrollment plans change after add/drop, please contact the financial aid office.
- **Cost of Attendance** - The Cost of Attendance (COA) is the estimated cost of your education for your period of enrollment. COA will include billable and non-billable amounts.
 - Billable Items: Costs that are expected to be charged by the university.
 - Non-Billable Items: Costs that may not be charged by the university but may be expenses you will use financial aid to pay for (books,
- **Net Cost** - This is the Cost of Attendance (COA) minus total grants and scholarships. Please remember COA includes non-billable costs, so this is not an estimate balance. To see an estimated balance on a future bill we recommend using the cost calculator at <https://wcupa.edu/calculator>
- **Options to Pay Net Cost** - Respond to the loan offer in this section, by clicking “Select” under the “Take Action” column.

Options to Pay Net Cost

Type	Fall 2024	Spring 2025	Amount	Take Action
Fed Direct Unsubsidized Loan	\$2,750.00	\$2,750.00	\$5,500.00	Select
	\$2,750.00	\$2,750.00	\$5,500.00	
				-\$5,500.00

Submit

- Choose either Accept, Decline or Modify from the dropdown for each loan offer listed.



- After selecting a choice from the drop down, click **“Submit”**.
- A financial Terms and Conditions pop up window will appear after clicking Submit. After reading the terms, if you accept, check the box next to “I acknowledge these terms and conditions, then click “Accept Award”.

I acknowledge these terms and conditions.

Accept Award

- Your responses will be visible under the amount in the “Amount” column.

Type	Fall 2024	Spring 2025	Amount	Take Action
Fed Direct Subsi...	\$2,750.00	\$2,750.00	\$5,500.00	Select ▼
Fed Direct Unsu...	\$1,000.00	\$1,000.00	\$2,000.00	Select ▼
Citizens Student ...	\$1,000.00	\$1,000.00	\$2,000.00 ACCEPTED	

- **Additional Payment Options**

- Other Resources - These are resources you are expecting to receive from an outside source. Please report any additional outside resources to the Financial Aid Office.
- **Financial Aid History** – Choose the Aid year from the drop down. This displays your award history at WCU. You can filter by academic year or view a summary of all years. Some scholarships/loans may show as a “Historical” amount. If you need more detailed historical information, please contact the Financial Aid office at (610) 436-2627.
- **Resources** – Terms and Conditions may be included on this tab for students who receive federal financial aid.
- **Notifications**- Financial aid will share messages about specific funds you may be receiving and their unique requirements or payment scheduled
- **Satisfactory Academic Progress** - Satisfactory Academic Progress (SAP) is based on both your academic performance (cumulative GPA of 2.0 is required) and the pace at which you complete your program of study (67% of all attempted courses need to be earned with a passing grade). The effective year and status will be displayed in this section.