So You’re Applying for Federal Student Aid (FSA)...

- Begin the FSA application process at least 21 days prior to the month you intend to use FSA.
- Ensure that you are in the correct program! Program changes can impact your FSA eligibility!

**Important Terms and Phone Numbers**

- **My Aid Portal (MAP):** the APU/AMU financial aid hub. You will find the information and forms needed to process your FSA in MAP.
- **www.FAFSA.ed.gov:** Department of Education’s website where you can fill out your Free Application for Federal Student Aid (FAFSA), obtain your pin and use the Data Retrieval Tool.
- **www.NSLDS.ed.gov:** National Student Loan Data System (NSLDS) where you can find information about your loan history.
- **Student Support Center – StudentServices@APUS.edu 877-755-2787**
- **Financial Aid Department - FinAid@apus.edu 877-755-2787; Fax for documents: 877-372-3292**
- **School Code: 038193 School State/Location: WV**

1. **Register for classes.** Select “Register Now” from your e-campus. As you choose your first course registrations you will be asked if you want to use FSA and to select your start date. *Graduate students must wait until their prior education has been verified to register, but are encouraged to set up their Academic Year.
   - You must be enrolled at least half-time (6 CHs per semester) to be eligible for loans. Full-time is 12 CHs per semester. *For graduate students: 3 CHs is half-time and 6 CHs is full-time.

2. **Login to MAP to complete the MAP application and the FAFSA, if you haven’t already submitted it.** If you have completed a FAFSA and did not send it to us, please be sure to add our school code (038193). Remember, these are two different tasks; you’ll need to complete both for your FSA to be processed.
   - If you’re eligible, use the IRS Data Retrieval Tool (DRT) when completing your FAFSA. This tool can save you time by importing your tax information directly from the IRS to your FAFSA!

3. **Monitor MAP and your email inbox every two days for updates!** You may be asked to submit supporting documents for your FSA to be processed. Required documents are listed in the Required Document Detail section of MAP. *Your accepted awards should generate 1-3 business days from the date all documents reflect satisfied; access your awards by selecting the Financial tab in MAP.
   - **Examples of documents that may be required:** Tax Return Transcripts, Verification Worksheets (used to verify information on your FAFSA), W2s, ID documentation, loan history information, and official transcripts from previous schools.
   - The time frame for document review is 7-10 business days from the date received.

4. **Applying for loans?** You are required to complete the following: *(Pell only, move to step 5)*
   - Entrance Counseling and Master Promissory Note via [www.studentloans.gov](http://www.studentloans.gov).
   - After you complete these items, MAP should update within 2-3 business days.

5. **Activate your Higher One Refund Access Card** by logging into the website on the back of the card. The card should be sent to you one week after you’ve set up your Academic Year. *FSA funding is sent to the school 30-45 days from the semester start date. Once received, any eligible refund will be sent to you within 14 days via your Higher One card preference.*