The **deadline** for completing all financial aid requirements for the 2015-2016 academic year is **JULY 15, 2015**.

- Accept your Terms & Conditions in My Cat
- Accept your Financial Aid Award in My Cat
- Complete Loan Entrance Counseling for student loans at [www.studentloans.gov](http://www.studentloans.gov)
- Complete Master Promissory Note for student loans at [www.studentloans.gov](http://www.studentloans.gov)
- Request Parent Plus Loan and complete Master Promissory Note at [www.studentloans.gov](http://www.studentloans.gov) (parent required to complete this step)
- Complete the Title IV Authorization to allow payment of education related expenses in My Cat
- Set up direct deposit in My Cat for the most efficient way to receive any excess financial aid as a refund
- Create a Release of Student Information Security Code in My Cat

Connect with us for up-to-date Financial Aid information!
Your user name is your 920****** student ID number, and your initial password is your 6 digit date-of-birth (MMDDYY).

Accept Terms & Conditions and Award

1. Log into My Cat
2. Select the Personal Services tab
3. Select the Financial Aid tab
4. Select Award
5. Select Award By Aid Year
6. Select Aid Year choose the aid year then Submit
7. Select Terms and Conditions tab
8. Read and accept Terms and Conditions
9. Select the Accept Award Offer tab
Follow instructions to accept or decline all or part of your award offer.

Federal Direct PLUS Loans

1. Apply for the PLUS loan at studentloans.gov by clicking on Request a Direct PLUS Loan after signing in. **Note: Parent applying for loan will sign in using his or her information, NOT the student’s information.
2. Sign master promissory note (MPN) online at studentloans.gov.

Title IV Authorization

You may authorize payment of education related expenses and prior year expenses by following these instructions:

1. Log into My Cat
2. Select the Personal Services tab, Student tab, and then Account and Payment information.
3. Select Title IV Authorization.
4. To make the authorizations, click on Submit.
5. To disapprove the authorizations, click on the down arrow next to Authorize, select Do Nothing, and click on Submit.

Direct Deposit

1. Log into My Cat
2. Select the Personal Services tab and then the Student tab.
3. Select Account and Payment Information.
4. Select Bill+Payment.
5. Select the eRefunds tab and then Set up Account.
6. Choose an existing account or set up a new account. If setting up a new account, provide the bank account information, the billing information and click Continue.
7. Select the box to indicate your authorization to have your account debited for this payment only.

Federal Student Loans

1. Complete entrance counseling at studentloans.gov
   a. Once logged in select Complete Counseling
   b. Select Start Entrance Counseling
   c. Follow prompts to complete entrance counseling
2. Sign master promissory note (MPN) online at studentloans.gov
   a. Once logged in select Complete a Master Promissory Note
   b. Select Subsidized/Unsubsidized
   c. Follow prompts to sign the MPN

Title IV Authorization

You may authorize payment of education related expenses and prior year expenses by following these instructions:

1. Log into My Cat
2. Select the Personal Services tab, Student tab, and then Account and Payment information.
3. Select Title IV Authorization.
4. To make the authorizations, click on Submit.
5. To disapprove the authorizations, click on the down arrow next to Authorize, select Do Nothing, and click on Submit.

Release of Student Information

1. Log into My Cat
2. Select Release of Student Information on the bottom left hand side
3. Follow prompts to create a 6 digit code for yourself as well as other person should you wish someone other than yourself to have access to your personal information

Financial Aid Tips:

- Check your catamount email frequently
- Check your financial aid status in My Cat frequently
- Review and understand the academic standing policy http://www.wcu.edu/WebFiles/PDFs/FUSSFall2014_2.pdf
- Follow us on Facebook and Twitter for financial aid updates