General steps needed for aid to pay to your tuition account:

- Aid pays on July 1 for the summer and the first day of classes for the fall and spring semesters
  - Decide which loans listed in your My Financial Aid portal you will accept or decline
    - [https://case.edu/financialaid/myfinancialaid/](https://case.edu/financialaid/myfinancialaid/)
  - Complete any missing documents from the Documents & Messages section of your portal

Federal Direct Subsidized/Unsubsidized Loans: To be completed once during CWRU program career

- Please allow 2 weeks for processing
- If the unsubsidized loan is not listed on your aid, please contact External Loans at faloans@case.edu
  - Log into [https://studentaid.gov/](https://studentaid.gov/) using your FSA ID
  - In the “My Checklists” section, click on “I’m in School”
  - Go to “Complete Loan Agreement”
    - Complete the “MPN for Subsidized/Unsubsidized Loans”
  - Go to “Complete Entrance Counseling”
    - Complete as a “graduate or professional” student

Federal Direct PLUS: Credit-based and the application must be completed each academic year

- Please allow 2 weeks for processing
  - Log into [https://studentaid.gov/](https://studentaid.gov/) using your FSA ID
  - In the “My Checklists” section, click on “I’m in School”
  - Go to “Complete Loan Agreement”
    - Complete the “PLUS MPN for Graduate/Professional Students”
  - Go to “Apply for a PLUS Loan for Graduate School”
    - The Dept of Ed will immediately provide a credit decision and send an email with next steps
    - Credit criteria can be found here: [https://studentaid.gov/sites/default/files/plus-adverse-credit.pdf](https://studentaid.gov/sites/default/files/plus-adverse-credit.pdf)
  - Go to “Complete Entrance Counseling” – can be skipped if already completed for CWRU
    - Complete as a “graduate or professional” student
  - If your PLUS application was denied, for any reason, you must also complete additional counseling
    - Click on “Apply for Aid” at the top of the page
    - Go to “Complete PLUS Credit Counseling”

Private Loans: Credit-based and must be completed each academic year

- Please allow about 1 month for processing
  - Information is not sent to CWRU by the lender until all aspects of the application have been completed
  - Visit CWRU Preferred Lender List, FASTChoice, to find a lender and complete an application
    - [https://choice.fastproducts.org/FastChoice/home/302400/](https://choice.fastproducts.org/FastChoice/home/302400/)
  - If the preferred lender list is not used, email External Loans at faloans@case.edu once the application has been completed to help limit delays