

Student Financial Aid



Bronco Express and Student Financial Aid

What do we help with?

- Student Financial Aid.
- Accounts Receivable and Billing questions.
- General registration questions.

Students can:

- Obtain general financial aid forms.
- Receive explanation of financial aid and billing inquiries.
- Make check or money order payments and deliver scholarship checks to the SFA office via the drop box.
- Make an appointment with a Financial Services Specialist.



We didn't apply for financial aid, now what?

Financial Aid First!

- If you haven't already done so, make sure that you file your Free Application for Federal Student Aid (FAFSA) by going to studentaid.gov. University priority deadline to file is July 1.

Complete your File!

- Check goWMU and your WMU email to make sure you do not have any outstanding financial aid requirements that need to be completed.

Review your Offer Letter!

- A Financial Aid Offer Letter will be sent both print and digitally from the WMU Student Financial Aid Office indicating what types of aid that you are eligible for.



Financial aid eligibility and Self Service

In order to receive financial aid, you must:

- ✓ Complete the 2025-26 FAFSA for summer II 2025, fall 2025, spring 2026 and summer I 2026 enrollment.
- ✓ Meet specific enrollment requirements dependent upon type of aid.
- ✓ Complete all financial aid requirements that are listed in Self Service.
- ✓ If you received aid at another institution during the fall, contact their offices to cancel any pending funds.

Regularly check Self Service and your WMU email!

- ✓ Notification of outstanding student requirements.
- ✓ Offer overview.
- ✓ Offer status.
- ✓ Accept, deny or reduce federal loans that were offered.
- ✓ Student Adjustment Form.



Estimated Cost of Attendance

The cost of attendance is calculated using an estimated cost of tuition, fees, housing, food, books, supplies, personal, travel and loan fees. It is based on your:

- Residency status for tuition purposes (in-state or out-of-state)
- Class level (undergraduate or graduate)
- Housing preference (on-campus, off-campus, or living-at-home)
- Enrollment status (semesters/sessions and number of credit hours per semester/session)

Your estimated cost of attendance will be based on information we have at that time we prepare our offer letter. In most cases, we will assume you will be enrolled at least full-time for fall and spring semesters.

If any of the above factors change, then your estimated cost of attendance and your offer package may change.

On the offer letter next to the student's name and WIN will be the criteria that the student's estimated cost of attendance is based on:

- Residency (In-state or Out of State)
- College of choice (used for differential tuition)



Congratulations on your admission to Western Michigan University! We are pleased to offer you the following financial assistance for the 2025-26 academic year. Your financial aid offer is ESTIMATED and based on the information supplied on your Free Application for Federal Student Aid (FAFSA), as well as scholarships and resources that have already been reported to the Student Financial Aid office. This estimated offer is based on full-time enrollment and is subject to change as variables and eligibility may change. Please check [goWMU](#) often to view your most up-to-date financial aid offer.

2025-2026 ESTIMATED COST OF ATTENDANCE °

ESTIMATED DIRECT COSTS °

Direct Costs	Total
Tuition Charges	\$15,676
Housing & Food	\$13,106
Standard Fees	\$140
Total Direct Costs	\$28,922

ESTIMATED INDIRECT COSTS °

What is a grant versus a loan?

When do I start repaying my student loans?

Estimated Cost of Attendance

Below are the general estimated cost of attendance for a resident and non-resident:

	Resident – On/Off Campus	Non-Resident – On Campus
Direct WMU Costs		
Tuition & Fees	\$15,816	\$19,736
Housing & Food	\$13,106	\$13,106
Total WMU Direct Costs	\$28,922	\$32,842
Indirect Costs		
Books & Supplies	\$1,128	\$1,128
Transportation	\$1,260	\$1,860
Other/Personal	\$2,046	\$2,046
Loan Fees	\$37	\$37
Total Indirect Costs	\$4,471	\$5,071
Total Estimated Costs:	\$33,393	\$37,913



Direct vs. Indirect Costs

The Estimated Cost of Attendance is based on Direct and Indirect Costs.

Direct costs are anything that will be billed directly to your WMU Student Account. The following charges are considered direct costs at WMU:

- Tuition & Fees
- Housing & Food (if living in WMU housing and have a meal plan)

Indirect costs are items that we build into our cost of attendance to assist with additional expenses. Indirect costs consist of:

- Books, supplies, materials and equipment
- Transportation (including parking sticker)
- Other educational expenses
- Federal Direct Loan fees (if accepting loans)



2025-2026 ESTIMATED COST OF ATTENDANCE ^①

ESTIMATED DIRECT COSTS ^①

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ESTIMATED INDIRECT COSTS ^①

	Total
Books/Supplies/Materials/Equip	\$1,128
Transportation	\$1,260
Misc. Personal Expenses	\$2,046
Total Indirect Costs	\$4,434

Indirect costs are not billed to your WMU Student Account.

Scholarships and Grants

Scholarships and grants are types of financial aid that do not need to be repaid. They are a great way to pay for your education and may reduce the need for student loans.

All new students were considered for certain WMU scholarships at the time of admission. Students can login to view 2025-26 external and endowed scholarships at <https://wmich.scholarshipuniverse.com>.

To maximize your eligibility for both scholarships and grants, students need to complete the FAFSA.



SCHOLARSHIPS AND GRANTS [†]			
	Fall 2025	Spring 2026	Total
Federal Pell Grant	\$3,698	\$3,697	\$7,395
Federal SEOG	\$300	\$300	\$600
Bronco Recognition Schol.*	\$750	\$750	\$1,500
WMU Achievement Award	\$1,750	\$1,750	\$3,500
Total Gift Aid Offered	\$6,498	\$6,497	\$12,995
Estimated Net Price Before Loans:			\$20,361

Work-study student employment

Federal Work-study is a need-based financial aid program funded by the federal government and Western Michigan University. It is offered to students based on need. Unlike grants and scholarships, Federal Work-study is earned and paid through the payroll process in the form of a bi-weekly paycheck. Federal Work-study offers and amounts are subject to eligibility requirements and fund availability.

Please note: Work-study and non work-study students jobs are promoted via Handshake. Visit <https://wmich.joinhandshake.com/login> to login and view.

For FAQ's, please visit <https://wmich.edu/finaid/workstudy> for further work-study information.



Federal student loans

Federal Direct Subsidized Loan

The U.S. Department of Education pays the interest on a Federal Direct Subsidized Loan:

- While you're in school at least half-time.
- During *deferment* (a postponement of loan payments).

Federal Direct Unsubsidized Loan

You are responsible for paying the interest on a Federal Direct Unsubsidized Loan during all periods. You may choose not to pay interest:

- During school.
- During deferment.
- During forbearance.

Interest will accrue (accumulate)

Interest will capitalize (be added to the principal)



LOANS ¹			
	Fall 2025	Spring 2026	Total
Federal Subsidized Loan	\$1,750	\$1,750	\$3,500
Federal Unsubsidized Loan	\$1,000	\$1,000	\$2,000
Total Loans	\$2,750	\$2,750	\$5,500
Estimated Net Price After Loans:			\$14,861

Accept, Deny or Adjust Offered Federal Loans

Accept, Deny, or Adjust Offered STUDENT Loans

- Students will need to sign into Self Service to accept, deny or adjust the amount of the federal student loans that they were offered.
- This can only be done once. Any other changes that need to be made will require the student to submit a Student Financial Aid Adjustment Form.

After Loan Disbursement

Within the first 30 days, to cancel once loan(s) have disbursed:

- Complete the “Student Financial Aid Adjustment Form” or “Parent Financial Aid Adjustment Form” to request loan adjustments.

After 30 days of the date of disbursement, you will need to send payments directly to the Loan Servicer.

- Please note: There are never any penalties for early payment.



Student Financial Aid Adjustment Form

Located in Self Service.
Submitted securely online.

- Login and go to the “Students” app.
- Click on “Financial Aid”.
- Click “General Financial Aid”.
- Click “Online Financial Aid Forms”.
- Click “Student Financial Aid Adjustment Form”
- Select the aid year and click Next.

Estimated Remaining Balance

The Estimated Remaining Balance is provided in your Offer Letter and is calculated by subtracting any aid that was offered to the student from their Estimated Direct Costs.

Both the Scholarships & Grant and Loan sections of the Financial Aid Offer Letter provide you with what your estimated balance would be if you accepted the aid presented in either of those sections.



2025-2026 ESTIMATED COST OF ATTENDANCE [Ⓢ]

ESTIMATED DIRECT COSTS [Ⓢ]

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Estimated Net Price After Loans: \$14,861

Options to Pay Estimated Balance

OPTIONS TO PAY ESTIMATED REMAINING BALANCE

Option 1: University Payment Plan

Western Michigan University has a semester payment plan which features installment payments. The University payment plan allows you to spread the balance due over a certain number of installments.

wmich.edu/accounts-receivable/payments/university-payment-plan

Option 2: Federal Direct Parent PLUS Loan

The Federal Direct Parent PLUS Loan allows a parent to borrow money for the educational expenses of a child who is a dependent undergraduate student enrolled at least half-time.

wmich.edu/finaid/aid-types/loans

Option 3: Private Alternative Loans

Private alternative loans are loans that are available through banks to help cover educational expenses. WMU has identified private lenders to appear on our Preferred Lender List through ELMSelect. WMU will work with any lender of your choosing.

wmich.edu/finaid/aid-types/loans

To assist in making a financial plan to pay the estimated remaining balance, the Financial Aid Offer Letter provides you with the three main options that most families use to pay out of pocket costs. Each option presented on the offer letter also includes links for more information on our website.



Special circumstances and SAP

Special circumstances require contacting our Bronco Express Service Team for assistance.

Common special circumstances include:

- Loss of income through layoff, retirement or disability.
- Death or divorce of a parent after filing FAFSA.

If financial circumstances have changed since filing your 2025-26 FAFSA, please contact Bronco Express to inquire about financial aid re-evaluation.



Satisfactory Academic Progress (SAP) monitoring is done at the end of each semester for all students.

Students must:

1. Pass a minimum of 67% of all attempted hours at WMU.
2. Maintain a minimum cumulative grade point average as stated in the University's Catalog.
3. Complete all degree requirements (this includes transfer hours to WMU) within 150% of the minimum numbers of credits to graduate; not to exceed a total of 183 undergraduate credit hours, including transfer hours.

Bronco Express FAQ's

wmich.edu/finaid/faq

You will find answers to general questions like:

- How can I apply for more financial aid to cover my balance and books?
- Why hasn't my financial aid paid to my account?
- What's the status of my paperwork?
- I received an email that says I have pending financial aid, but everything is accepted. What do I have to do?



FERPA and Requesting Proxy Access

The Family Educational Rights and Privacy Act of 1974 is a federal law designed to help protect the privacy of student education records.

When a student turns 18 years old, or enters a postsecondary institution at any age, the rights under FERPA transfer from the parents to the student ("eligible student"). The FERPA statute is found at 20 U.S.C. § 1232g and the FERPA regulations are found at 34 CFR Part 99.



- Degree Works.
- Enrollment Verification.
- Midterm & Final Grades.
- Student Class Schedule.
- Unofficial Transcript.
- Financial Aid Requirements.
- Financial Aid Offer for Aid Year.
- Financial Aid Payment Schedule.

Visit <https://wmich.edu/finaid/resources> for more information on how to add Authorized and/or Proxy Users.

Questions?

Financial Aid – Accounts Receivable Billing
Call, email or drop-in to Bronco Express

Phone: (269) 387-6000

Email: finaid-info@wmich.edu

Bronco Express Drop-in Hours: located in Student Financial Aid in
the Faunce Student Services Building

Monday, Tuesday, Wednesday, Thursday: 9:30 a.m. to 3 p.m.

Friday: 8 a.m. to noon. Saturday and Sunday: Closed

Bronco Express Phone Hours:

Monday through Friday 8 a.m. to 5 p.m. Saturday and Sunday:
Closed





**WESTERN
MICHIGAN**
UNIVERSITY

Student Billing

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What is an Authorized User?

Student records are confidential and protected by federal law (FERPA). Access can only be granted to other individuals by the student.

Authorized Users:

- Access to real-time account information
- Ability to print monthly statements/invoices
- Authority to discuss billing details with staff
- Ability to enroll in University payment plans
- Automatic monthly statement email reminders

There is a difference between being an authorized user and a proxy user.

How do I grant access for an Authorized User?

Students:

- Log into goWMU
- Select “Payment and Account Information”
- Click on Authorized User
- Enter current email address of the person you wish to designate as an Authorized User and complete the process

Authorized User:

- Check your email account
- Follow the instructions to complete the request for access
- Log-in to the billing portal
- Set-up your profile

Semester Invoice

- Emailed 4-5 weeks before classes start to students who have registered
- Due date will be posted to the academic calendar at <https://wmich.edu/registrar/calendars/academic/>

What is included:

- Tuition & fees, room & board
- Class schedule
- Estimated financial aid

What is not included:

- Text books
- Parking permits

Monthly Statement

- Reflects outstanding balance as well as charges added or removed after last billing
- Available **only online** within goWMU
- Generated on or after the 15th of each month
- Email notice sent to students and/or authorized users

Payments

- WMU accepts payments by electronic checking or savings, credit or debit card online
- Touchnet (WMU's third-party payment processor) accepts American Express, Discover, Visa, and MasterCard
- A convenience fee of 3.00% or \$3.00, (*whichever is larger*), is charged by Touchnet for processing credit or debit card payments
- Payments made with a checking or savings account are not charged the convenience fee

Payments

Drop Boxes

Check or money order payments can be dropped off during normal business hours:

- Seibert Administration Building Outside Cashiering
- Bronco Express Office in Faunce Student Services

Payments

By Mail - You may mail your check to:

Cashiering Office
Western Michigan University
1903 W Michigan Ave
Kalamazoo MI 49008-5282 USA

Please include the students name and Western Identification Number (WIN) on all mailed payments.

MESP and 529 Accounts

Students who have MESP or other existing 529 College Savings plans should contact their plan administrators for information on making withdrawals.

Checks should be issued to WMU and mailed to:

Cashiering Office
Western Michigan University
1903 W Michigan Ave
Kalamazoo MI 49008-5282 USA

Please include the students name and Western Identification Number (WIN) on all checks.

University Payment Plan

Western Michigan University offers a convenient payment plan option for current charges.

- \$35.00 non-refundable enrollment fee
- Allows student to spread the current semester charges over a number of installments outlined by WMU
- All installments are charged automatically to your checking/savings account, or to a saved credit/debit card
- Additional information can be found at:
<https://wmich.edu/accounts-receivable/payments/university-payment-plan>

Refunds

Overpayments and excess financial aid offers are refunded directly to the student via:

- Electronic direct deposit to checking/savings account or
- Paper check made payable to the student

Parent PLUS Loan refunds:

- Issued to parent or student as chosen by parent
- Refunds are done electronically or by paper check

What happens if the bill isn't paid and I have not enrolled in the University payment plan?

- Holds are placed on student records
 - Prevents future registration
- 1.5% monthly Late Payment Fee is added to the student account
- Pre-Collection notices
- Possible referral to outside Collection Agency
 - Collection fees may be up to 39%
 - May be reported to credit reporting agency

Questions?

Bronco Express Phone Hours:

Monday-Friday 8 a.m. to 5 p.m. Saturday and Sunday: Closed
Phone: (269) 387-6000

Bronco Express Email:

finaid-info@wmich.edu

Bronco Express Drop-in Hours:

Monday-Thursday: 9:30 a.m. to 3 p.m. Friday: 8 a.m. to 12 p.m..
Saturday and Sunday: Closed

Located in the Financial Aid Office in the Faunce Student
Service building