• Know that any past due balance from a previous semester can prevent your loans from being processed in subsequent semesters.

• Know that if you withdraw or take a leave of absence (LOA) after a semester has officially started, you may be accountable for a portion of the tuition, fees and other charges, and you could also lose financial aid.

• Know that the federal refund (Title IV refund) can sometimes create a balance due on your account due to complex federal regulations. Check your student account.

• Apply for summer financial aid separately. Applications for summer are available in late March on the Graduate Academic & Career Development Center website.

• Enroll in at least 6 credits each semester to be eligible for Federal Financial Aid.

• Know that if you will be enrolled in less than 6 credits, you can contact the Graduate Academic & Career Development Center Financial Aid Office to review other possible solutions to cover the cost.

• Remember to do the Entrance Counseling and unique Master Promissory Notes for each type of Federal Loan (Stafford/Grad PLUS) so your loans will process.

• Check out the Federal Public Service Loan Forgiveness Program on the Graduate Academic & Career Development Center website if you plan to work in Public or Non Profit Management.

• Re-apply each academic year and summer for your loans. Follow the same two-step process: 1) Do the FAFSA online and 2) submit the Questrom School of Business Application for Federal Financial Aid.

• Loans take time to process as they process through federal loan systems. Allow 3 weeks.

• Read the Graduate Academic & Career Development Center weekly email to check for reminders to prevent any financial surprises.