



❖ Accessing the Self-Service Portal for Financial Aid

❖ Accepting Federal and Other Aid

❖ Completing Federal Loan Documents

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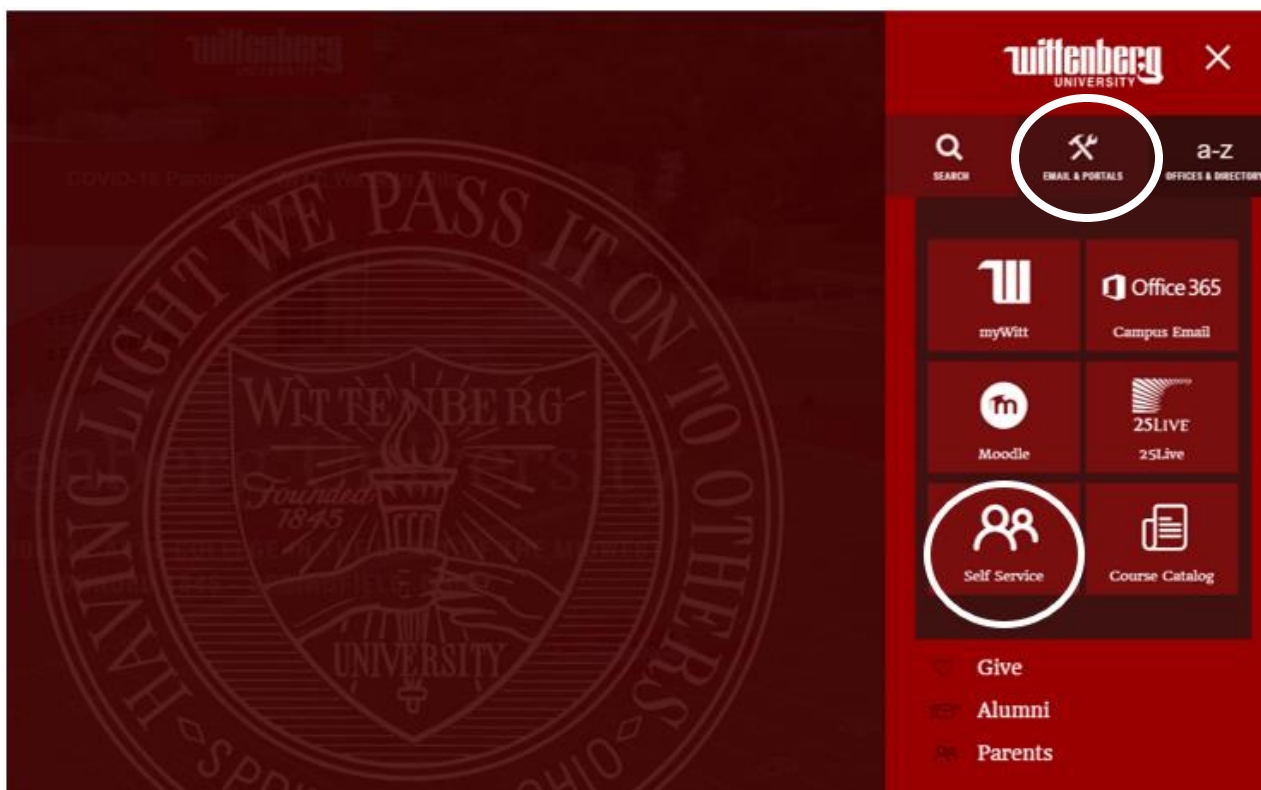
Log into Self-Service

Go online to www.wittenberg.edu.

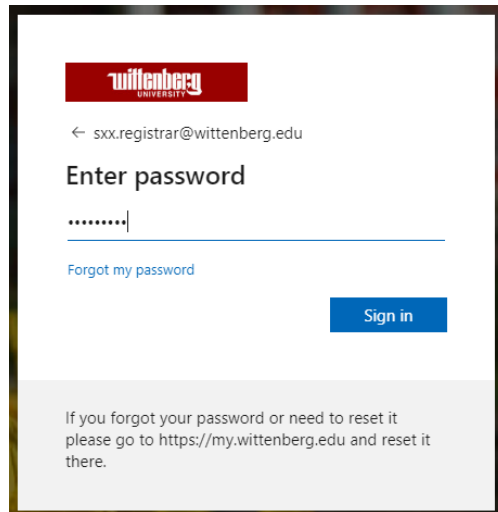
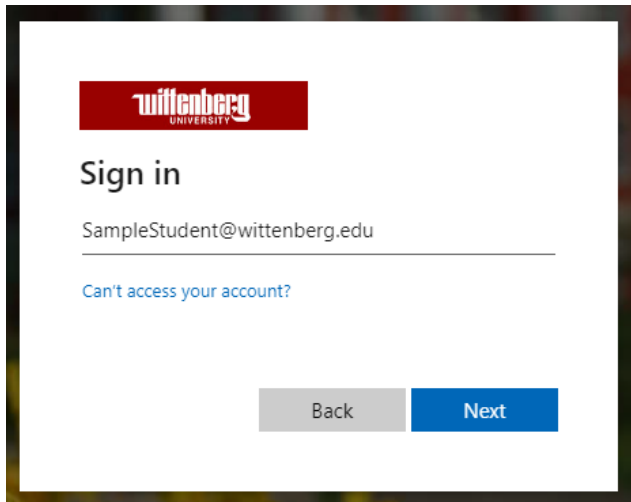
Click on the **Menu** icon in the top right corner of the page:



Select the **Self-Service** Portal from the **Email and Portals** menu items:



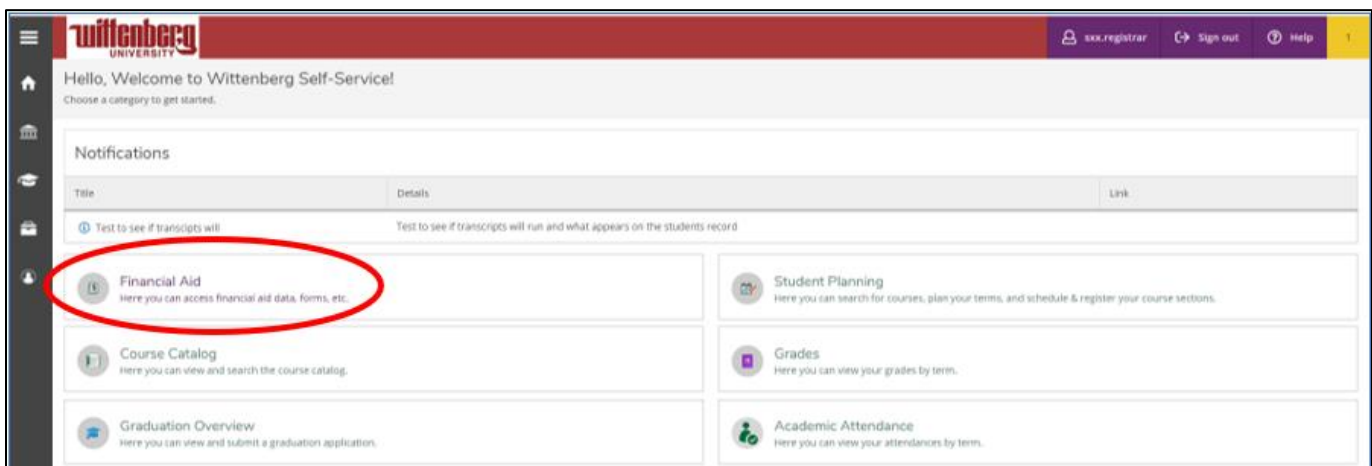
Type in your Wittenberg email address and password, then click on **Sign in** on the second screen:



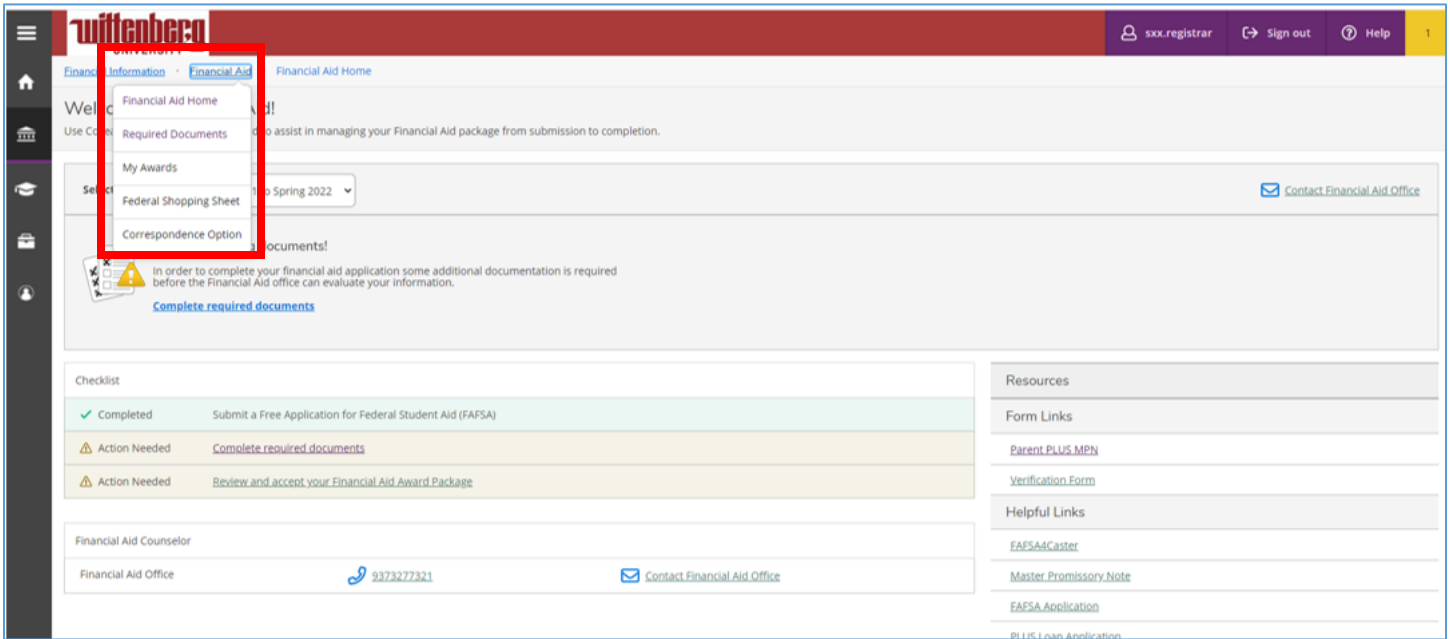
View your Financial Aid Page

You will arrive at your Self-Service homepage. Click on the **Financial Aid** Icon. Note, it can take a few moments for the financial aid section to load.

Once the page has loaded, you will be able to view the Financial Aid Home Page of Self-Service. From the home page, you can navigate to various options, including your financial aid offer, a list of documents required, and more. This is also where you will be able to accept or decline any federal loans or work-study offered to you for the award year. The Resources on the bottom right side of the screen take you to a variety of useful sites, such as www.StudentAid.gov, where you can complete your federal loan requirements and so much more.

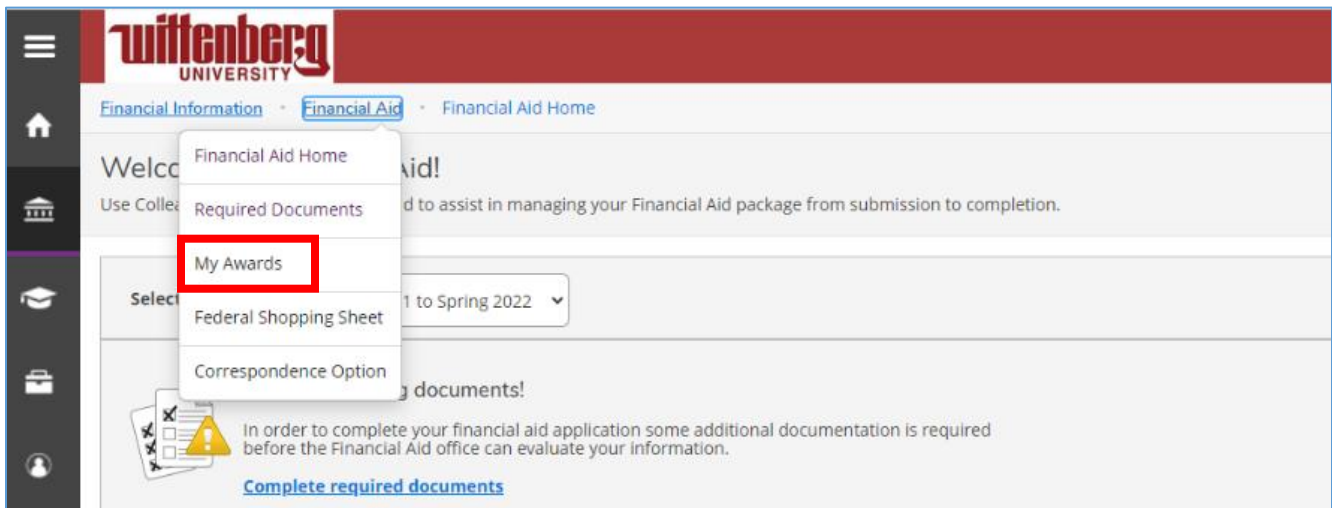


In the top left corner, you will find the navigation menu in blue lettering. From this menu, you can go to each section of the Self-Service Portal for Financial Aid.



View your Financial Aid Awards

From the top menu, select **My Awards**. This view shows you all awards that have been added to your student account for the upcoming award year. The majority of your scholarships have been accepted on your behalf, but you will need to take action and accept or decline any federal loans and/or work-study offered to you.



Sample awards page

My Awards
You can accept or decline awards, and update your loan amounts.

Select an Award Year: Fall 2021 to Spring 2022 [Contact Financial Aid Office](#)

You have the following Awards

Your award package assumes you will be enrolled full-time. If you enroll less than full-time, the financial aid you actually receive may be less than what is stated here. Please contact our office if you have questions about your enrollment status.

41% Scholarships and Grants Money you don't have to pay back		\$9,545.00	
Award	Status	Total Awarded Amount	
			Fall 2021 Spring 2022
Federal Pell Grant	Offered	\$6,845.00	\$3,173.00 \$3,172.00
Federal Supp. Opportunity Grant	Offered	\$1,200.00	\$600.00 \$600.00
OFIC Scholarship	Estimated	\$1,500.00	\$750.00 \$750.00
Lutheran Brotherhood	Offered	\$800.00	\$250.00 \$250.00
6% Work Money you work for		\$1,500.00	
Federal Work Study	Need Paperwork	\$1,500.00	\$750.00 \$750.00
53% Loans Money you have to pay back		\$12,500.00	
Subsidized Loans	Pending	\$5,500.00	\$2,750.00 \$2,750.00
Unsubsidized Loans	Pending	\$7,000.00	\$3,500.00 \$3,500.00
Award Total			
Total Awards			Fall 2021 Spring 2022

Accept or Decline loan(s) and/or Work-Study Offers

To accept or decline your federal loan(s) and/or work-study, simply click on the **Accept or Decline** option at the bottom of each award. You can reduce the award amounts if you wish to borrow less than the full amount offered. You can also **Accept or Decline All** at once at the bottom of the award section.

If you accept your loan(s), you must also complete the federal documents needed for us to fully process your loan(s). The list of documents appears at the very bottom of the My Awards page and can also be viewed via the Required Documents section (step 10).

Award	Status	Total Awarded Amount	FALL 2023	SPRING 2024
Federal Work Study	Need Paperwork	\$2,500.00	\$1,250.00	\$1,250.00
11% Loans Money you have to pay back		\$5,500.00		
Subsidized Loans	Pending	\$3,500.00	\$1,750.00	\$1,750.00
Fed Direct Subsidized Loan	Need Paperwork	\$3,500.00	\$1,750.00	\$1,750.00
Check the terms you will be attending.				
<input checked="" type="checkbox"/> FALL 2023		\$1,750.00	<input type="checkbox"/> You may accept the entire loan amount, change the loan amount, or decline the entire loan amount.	
<input checked="" type="checkbox"/> SPRING 2024		\$1,750.00	<input type="checkbox"/> About Fed Direct Subsidized Loan	
Total		\$3,500.00		
Reset		Decline		Accept
Unsubsidized Loans	Pending	\$2,000.00	\$1,000.00	\$1,000.00
Award Total				
Total Awards		\$51,656.00	\$25,828.50	\$25,827.50

View Documents

From the top menu, select **Required Documents**. This page will show you any financial aid documents that we have received (marked as **Received** in **green**), as well as any document you may still need to submit to us (marked as **Incomplete** in **red**), to complete your financial aid file. The items are color-coded so that you know which items still need to be completed vs. which items we have already received. You can upload certain documents to the portal as well.

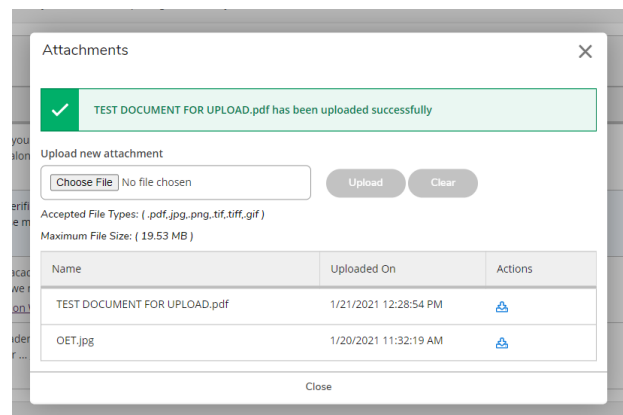
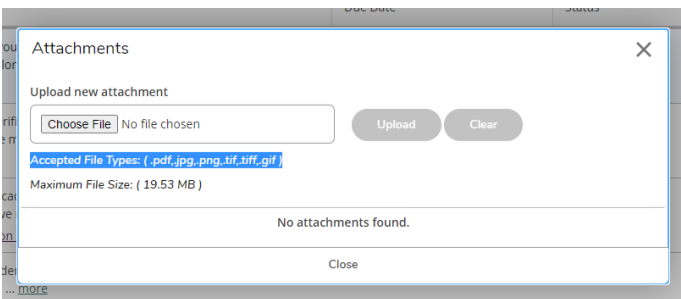
The screenshot shows the 'Required Financial Aid Documents' page on the Wittenberg University portal. The page header includes the university logo and navigation links for 'Financial Information', 'Financial Aid', and 'Required Documents'. A user is logged in as 'sxx.registrar'. The main content area features a dropdown menu for 'Select an Award Year' set to 'Fall 2021 to Spring 2022' and a 'Contact Financial Aid Office' link. Below this is a table with columns for Document, Explanation, Due Date, Status, and Attachments.

Document	Explanation	Due Date	Status	Attachments
Stu- 2019 Fed. 1040 Tax Form	In order for us to fully process your verification materials, you must submit a signed copy of your Federal 1040 tax form along ... more Verification Process Details		Incomplete	Manage (0)
Copy of Student W-2 From 2019	In order to fully process your verification documentation, we need a copy of the student's W-2 from 2019. Please make a copy and ... more Verification Process Details		Incomplete	Manage (1)
Verification Form 2021-22	Your FAFSA for the 2021-2022 academic year has been selected for a review process called verification. This means we must review ... more Wittenberg University Verification Worksheet	01/13/2021	Received	
2021-22 Fafsa	Your FAFSA for the 2021-22 academic year has been received at Wittenberg. Please look for additional emails for further ... more FAFSA Website	10/02/2020	Received	

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Upload Documents to the Financial Aid Office

To upload a document for the financial aid team to process, click on the **Manage** button (**blue** lettering) next to the document you intend to upload (accepted file formats are .pdf, .jpg, .png, .tif, .tiff, and .gif). Click the **Choose File** button, and then select the document from your device. Click **Upload**. When your file has successfully uploaded, you will see the second screen appear. You will see the document status has changed from **Incomplete** to **Pending Review**.



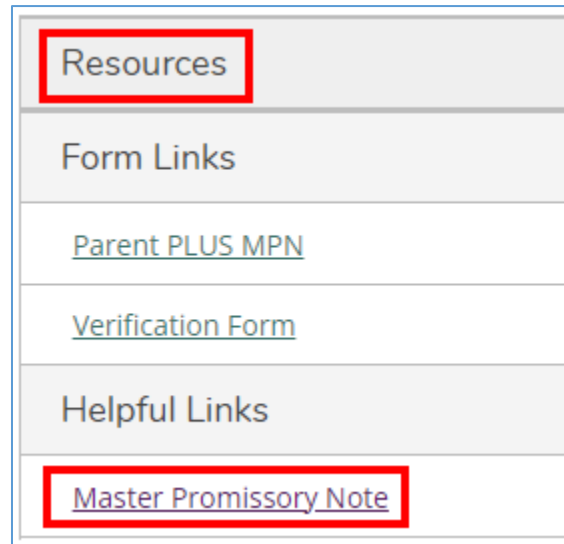
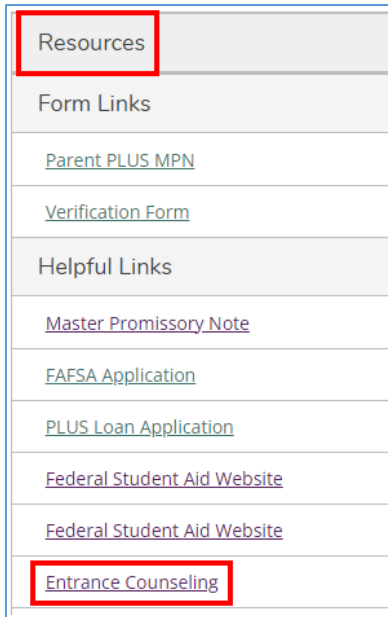
Contact the Office of Financial Aid

To email the Office of Financial Aid directly from the portal, click on the **Contact Financial Aid Office** icon located on the top right corner of every page. The email will be sent to the general Financial Aid email account, which is regularly monitored by our staff.

Complete the Federal Loan Documents

If you are a first-time Federal Loan borrower at Wittenberg University, you must complete **BOTH** steps listed below in order for us to be able to pay (disburse) the loans to your account. Log into your **Federal Student Aid** account online at www.StudentAid.gov, using your FSA ID - the same ID you used to sign and submit your FAFSA.

Alternatively, you can link directly to the two documents listed below by clicking on the direct links in the **Resources** menu on the right side of your self-service portal home page.



Please note: In order for them to attach to the student record, these documents have to be completed under the **student** FSA ID and not the parent FSA ID.

Entrance Counseling

This interactive webinar takes approximately 25-30 minutes to complete. The purpose of the webinar is to introduce you to financial terminology such as loan interest, repayment, budget, etc. You will be asked to enter fictional numbers in various categories, which in turn will demonstrate how your loan payment changes based on your income, rent payment, and more.

Select **Loans and Grants** from the top menu, then select **Loan Entrance Counseling** outlined in **red** in the image below. Next, select **I am an Undergraduate Student**, then select **Start** to begin the webinar. Please note: You must finish the webinar in one setting in order for it to be saved as a completed document. You will **not** be able to start the webinar, log out, and pick up where you left off at a later date.

Master Promissory Note

This is a legal document, indicating that you understand you are borrowing funds towards educational expenses and that you intend to repay the federal government when you leave school, regardless of whether you graduate or withdraw prior to earning your degree. This document takes only a couple of minutes to complete and submit.

Select **Loans and Grants** from the top menu, select **Master Promissory Note (MPN)** outlined in **green** in the image below. Next, select **I am an Undergraduate Student**, then select **Start** to access the document for your signature.

Federal Student Aid
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FAFSA® Form ▾ **Loans and Grants ▾** Loan Repayment ▾ Loan Forgiveness ▾

Get a Loan Get a Grant Tools and Calculators

Undergraduate and Graduate Loans Pell Grants Federal Student Aid Estimator

PLUS Loans: Grad PLUS and Parent PLUS TEACH Grants Loan Simulator

Master Promissory Note (MPN)

Loan Entrance Counseling

Annual Student Loan Acknowledgment

PLUS Credit Counseling

Endorse a PLUS Loan

Appeal a Credit Decision

Please note: The federal direct loans will not pay to your account until both of these requirements have been completed and electronically submitted to Wittenberg University.

Parent PLUS Loans

The Parent PLUS loan is a federally-funded educational loan available to biological parents, step-parents, and adoptive parents of dependent, undergraduate students who are enrolled at least half-time (6 credit hours). Although the loan is borrowed on behalf of the student, it is issued in the parent's name and the repayment responsibility lies with the parent. The annual

interest rate is a set rate varies slightly from year to year. The rate is currently set at 7.54% but is subject to change after July 1, 2023 as decided by Congress.

Repayment starts within sixty (60) days of the final loan disbursement, so most often the loan comes into repayment during the spring semester. However, parents can defer while the student is enrolled in school by checking off the deferment option on the online loan application. The repayment can be deferred for all four years, providing the student is enrolled at least half time (6 credits) each semester. Interest will accrue during the deferment period and it is recommended that parents aim to pay the interest each year to avoid paying compound interest.

Returning PLUS Loan Borrowers

If you (**Parent**) have previously borrowed a **Federal Direct PLUS Loan** at Wittenberg University and plan to borrow for the upcoming academic year, you are required to complete a new **Federal Direct PLUS Loan application**. Please follow the guidance below to complete this process.

Please note: You **do not** have to complete another Master Promissory Note (MPN) as the one we have on file from previous year(s) can be used again.

First-time PLUS Loan Borrowers

For parents who are borrowing a Federal Direct PLUS Loan for the first time, it can be difficult to assess how much you may need to borrow. You can borrow enough to cover the **balance due** on your student's account or you can ask for the **maximum amount** (the total loan amount is then determined by our staff).

If you wish to borrow for your student's direct costs only (the balance due on the billing statement) please note the government takes out a **4.24% origination fee** at the time of disbursement. To include the fee in your loan request, **take the amount you need to borrow and divide by 0.96** (see example below). This is the total amount you will need to request for the semester. **We recommend you borrow for both fall and spring at the same time, so please double the amount needed.**

Example: Your balance due is \$4,690 for the fall semester. Divide that by 0.96 to get the semester amount, then multiply that by 2 to get the annual amount needed.

$$4,690/0.96 = \$4,886 \times 2 = \$9,772 \text{ is the total amount needed for the year.}$$

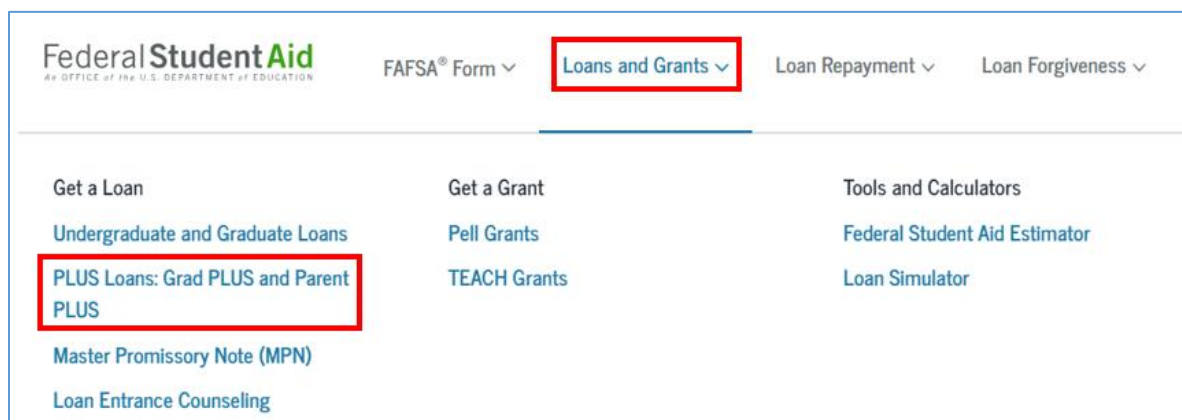
If you want to cover books, travel, and other educational expenses, you can request the

maximum amount. We will then determine the loan amount based on your student's cost-of-attendance and remaining budget.

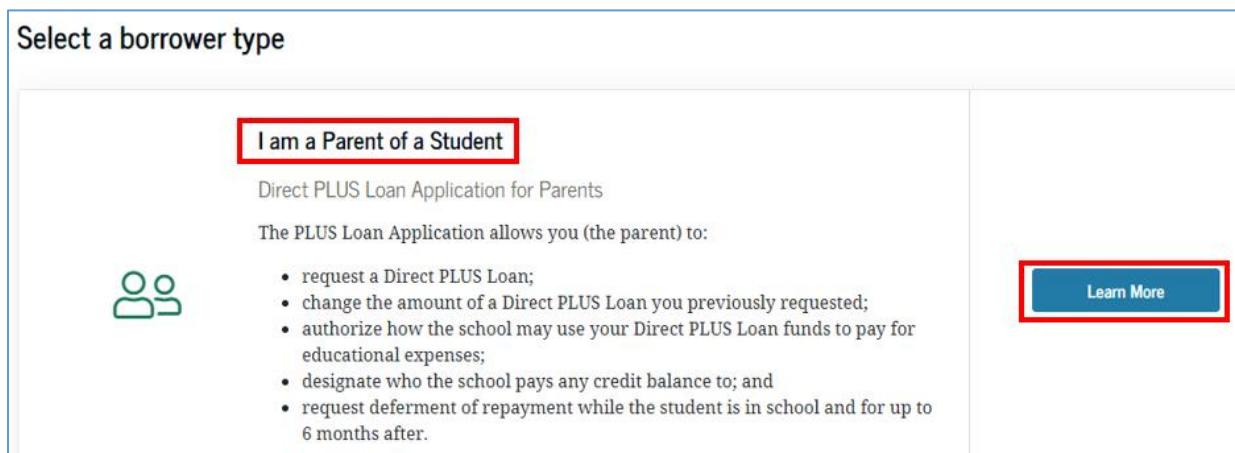
PLUS Loan Application Instructions

Go online to www.StudentAid.gov and log in with your **(Parent)** FSA ID. It is important that you complete this with your FSA ID to avoid loan errors. You will list yourself as the borrower and your student as the student.

Once you have successfully logged in, select **Loans and Grants** from the top menu. Next, select the **PLUS Loans: Grad PLUS and Parent PLUS** option from the menu on the left.



Then select **I am a Parent of a Student > Learn More**.



Select the **Start** option listed next to **I am a Parent of an Undergraduate Student**. This will start the application. Be sure to sign and submit once you have responded to all questions. You will be notified instantly by the federal government whether the loan was approved or denied or, in some instances, that they need more information.

I am a Parent of an Undergraduate Student

William D. Ford Federal Direct Loan Program: Direct PLUS Loan Application


Parents can use this application to:

- request a Direct PLUS Loan;
- change the amount of a Direct PLUS Loan you previously requested;
- authorize how the school may use your Direct PLUS Loan funds to pay for educational expenses;
- designate who the school pays any credit balance to; and
- request deferment of repayment while the student is in school and for up to 6 months after.

Parents: Log in with your FSA ID

Start

OMB No. 1845-0103 • Form Approved
Exp. Date 11/30/2023



Approved Parent PLUS Loans – Documents

If your PLUS loan application has been **approved**, please be sure to complete and sign a **PLUS Loan Master Promissory Note (MPN)**. Wittenberg University will **not** be able to pay the loan to your student’s account until we have received an electronic copy of the MPN.

On the federal aid site, www.StudentAid.gov, navigate again to **Loans and Grants** and select the **Master Promissory Note (MPN)** option on the left side of the menu options.

Federal Student Aid

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Loan Repayment ▾

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Get a Loan

Undergraduate and Graduate Loans

PLUS Loans: Grad PLUS and Parent PLUS

Master Promissory Note (MPN)

Loan Entrance Counseling

Annual Student Loan Acknowledgment

Get a Grant

Pell Grants

TEACH Grants

Tools and Calculators

Federal Student Aid Estimator

Loan Simulator

Under the options for **Choose the Direct Loan MPN you want to preview or complete**, select **I’m a Parent of an Undergraduate Student**. Then click **Start**.


I’m a Parent of an Undergraduate Student

PLUS MPN for Parents of Dependent Undergraduate Students

Use this MPN for Direct PLUS Loans available to eligible parents of eligible dependent undergraduate students. [Learn More](#)

Start

OMB No. 1845-0007 • Form Approved



Denied Parent PLUS Loans – Options

If you have been denied the Parent PLUS Loan, there are a few options still available to you. Below is a brief outline of each option, with more detailed information provided by the federal government via this link: [PLUS Loan Denial](#)

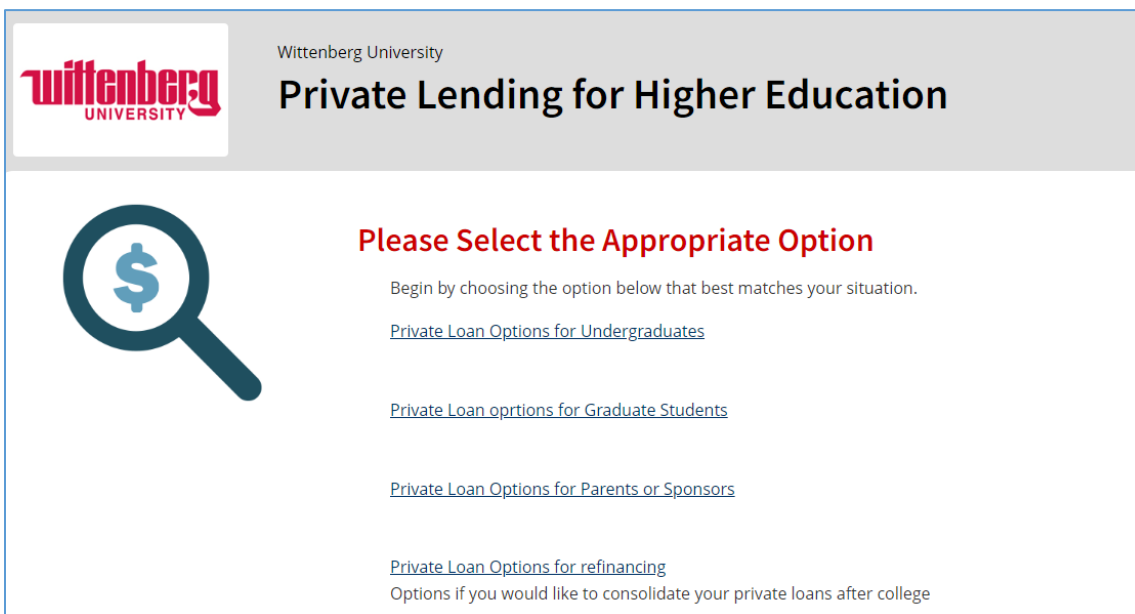
- ❖ You can opt to find an endorser. This would be any credit-worthy cosigner who agrees to apply for the loan in their name, on your and your student's behalf.
- ❖ You can appeal the denial decision directly to the government if you have extenuating circumstances that may have led to your adverse credit.
- ❖ You can accept the PLUS Loan denial decision, and Wittenberg can then add an additional \$4,000 in unsubsidized loan funding to your student's award for the year.

Private Educational Loans

Private loans are issued in the **student's name** but generally require a **creditworthy cosigner** to apply along with the student. The cosigner can be anyone known to the student including any family member or friend. The interest rate on the loan repayments will be determined by the creditworthiness of the cosigner. No payments will be required while the student is in school, but interest will accrue and it can be wise to make interest payments each year to avoid paying compound interest. The student can borrow up to their cost-of-attendance, minus any aid already offered. **We recommend borrowing for both fall and spring at the same time.**

Application Process

Go online to [WU Private Loans](#), where you can review different lenders and loan options as well as link to each of their websites for more information.



The screenshot shows the Wittenberg University website page for private lending. The header includes the Wittenberg University logo and the text "Wittenberg University Private Lending for Higher Education". Below the header, there is a magnifying glass icon with a dollar sign inside. The main heading is "Please Select the Appropriate Option". Underneath, there are four blue hyperlinks: "Private Loan Options for Undergraduates", "Private Loan options for Graduate Students", "Private Loan Options for Parents or Sponsors", and "Private Loan Options for refinancing". A small note at the bottom of the links says "Options if you would like to consolidate your private loans after college".

You can select **Compare** next to as many lenders as you want to assess the differences between each loan offer, etc. Once you have decided on a lender, click the **Apply** option. The link will take you to your selected lender’s website, where you should find the application and any assistance you may need to complete it.

Once you submit your application, the lender will check your (or cosigner’s) credit immediately to determine whether you will be approved. If approved, the lender will forward the information to Wittenberg University for loan certification. Please note: It can take up to two weeks for the loan process to be completed.

We are simplifying the student loan experience. By specializing in student loans, we give our customers the attention they deserve and deliver loans that are simple, clear, and personalized.

	Product Name	Rate Type	APR Min	APR Max	Grace Period	Compare
Apply	College Ave Undergraduate Loan (Fixed & Variable Rate)	Fixed Variable	4.440% 5.090%	15.990% 15.990%	6 months	<input type="checkbox"/>

	Product Name	Rate Type	APR Min	APR Max	Grace Period	Compare
Apply	Commerce Bank Smart Option Student Loan by Sallie Mae (Variable or Fixed Rate)	Fixed Variable	4.500% 5.990%	15.490% 16.330%	6 months	<input type="checkbox"/>

	Product Name	Rate Type	APR Min	APR Max	Grace Period	Compare
Apply	Old National Bank Smart Option Student Loan by Sallie Mae (Variable or Fixed Rate)	Fixed Variable	4.500% 5.990%	15.490% 16.330%	6 months	<input type="checkbox"/>