Financial Aid, Billing, and Financial Wellness

WVU Hub • Fall 2026

What is the WVU Hub?

- **Your connection to**
  - Student Accounts and Billing
  - Financial Aid (including scholarships)
  - Federal Work-Study Employment
  - Registrar and Academic Records

**Information subject to change.*

How Will I Hear From the WVU Hub?

- Emails to your MIX account
  - You can add your MIX email on your mobile devices
  - It is very important to check your MIX email regularly to ensure you don't miss a notification
- Phone calls and texts to your cell number
- Letters mailed to your permanent address
- Notification banners in the WVU Portal

Keep your contact information current under Personal Information in STAR

**Information subject to change.*

Question 1

Can I opt out of emails from the WVU Hub?

A. Yes, they’re probably not about me specifically
B. No, all emails from the Hub are important
C. Yes, if it’s important, someone will call me

**Information subject to change.*

Question 1 Answer

Can I opt out of emails from the WVU Hub?

A. Yes, they're probably not about me specifically
B. No, all emails from the Hub are important
C. Yes, if it's important, someone will call me

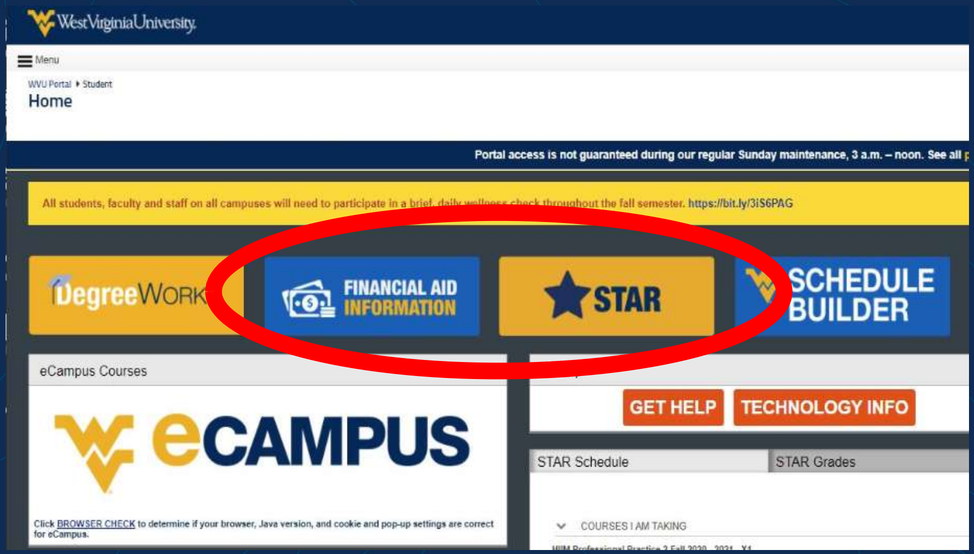
The more you know! While some emails from the WVU Hub go to all students most emails are only sent to the specific group who needs that information. Be sure to read the full email and contact the Hub if you're unsure.

**Information subject to change.*

How can I access my account information?

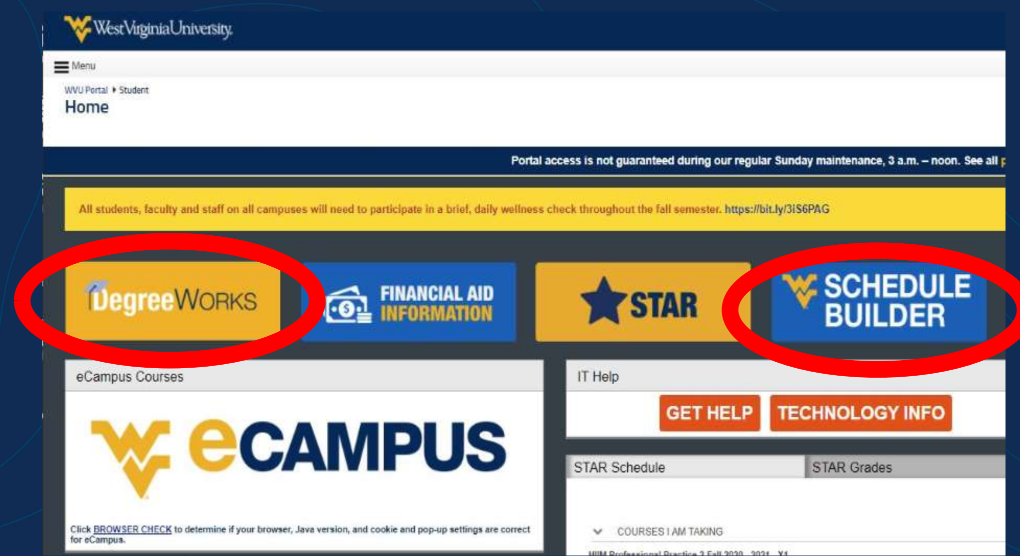
The WVU Student Portal

- The Portal is a dashboard displaying information from multiple systems **portal.wvu.edu**
- “Financial Aid Information” is where students can review financial aid offers, eligibility criteria (including renewal), and holds
- STAR is the system where **students** can view their records, add or drop courses, access transcripts, and more



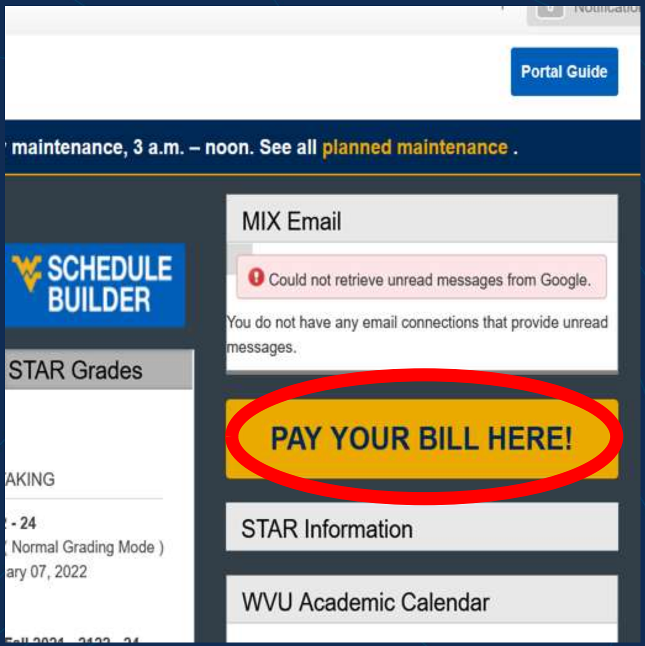
The WVU Student Portal (cont.)

- DegreeWorks displays your progress and outstanding courses for your degree
- Schedule Builder assists with course registration



WVU MyAccount

- Students can access their WVU MyAccount billing system through the yellow “Pay Your Bill Here!” button
  - View billing details
  - Access On Demand Statements
  - Make payments
  - Sign up for payment plans
  - Authorize parents or guests to view charges or make online payments
- **hub.wvu.edu/myaccount**



Information subject to change.

How can parents or guests access my information?

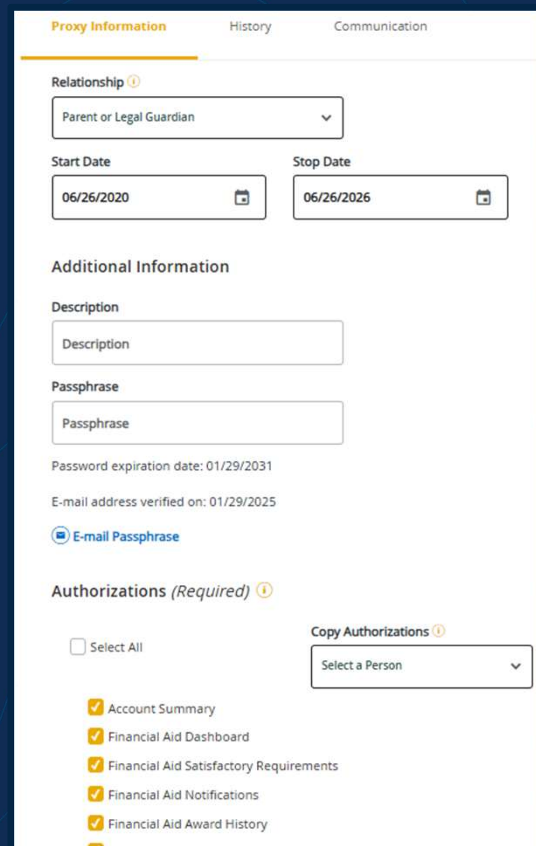
Proxy Access: The Parent/Guest Portal

- Family Educational Rights and Privacy Act of 1974 (FERPA) protects a student's privacy of education records, such as financial aid, billing details, schedule details, grades, etc. **ferpa.wvu.edu**
- Allows parents and guests to view financial aid information and academic records via their own login
- Allows parents and guests to discuss protected information with the WVU Hub and other offices upon confirming passphrase (exception: GPA)
- Student can revoke permission at any time
- **parent-guest.portal.wvu.edu/detailed-instructions**

**Information subject to change.*

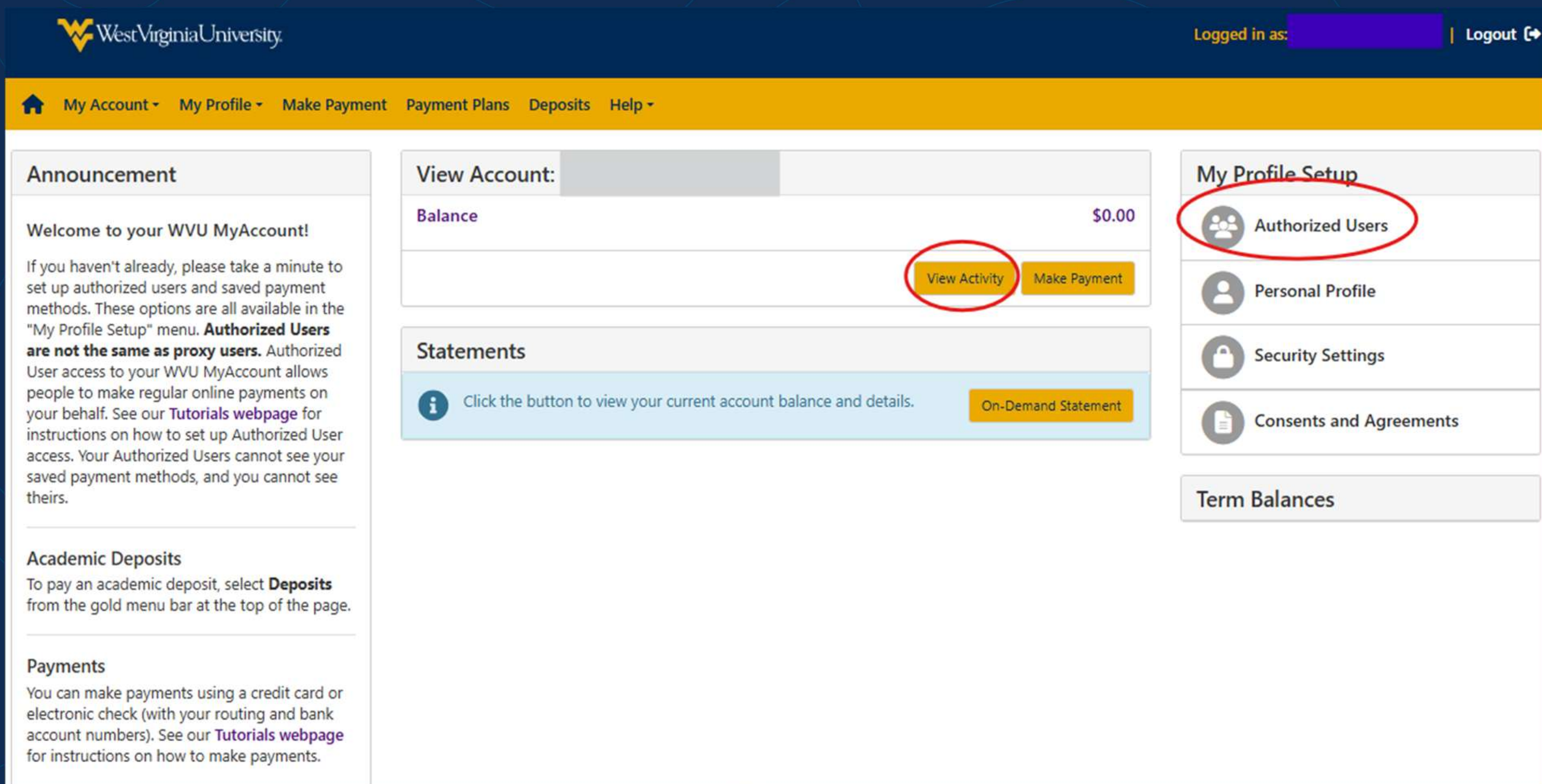
Proxy Access: Student Setup in STAR

- Each proxy must have their own account with a valid end date
- A passphrase is required and must be confirmed before we can discuss information
- Authorizations selected for what information the proxy has access to view and discuss
- **parent-guest.portal.wvu.edu/detailed-instructions**



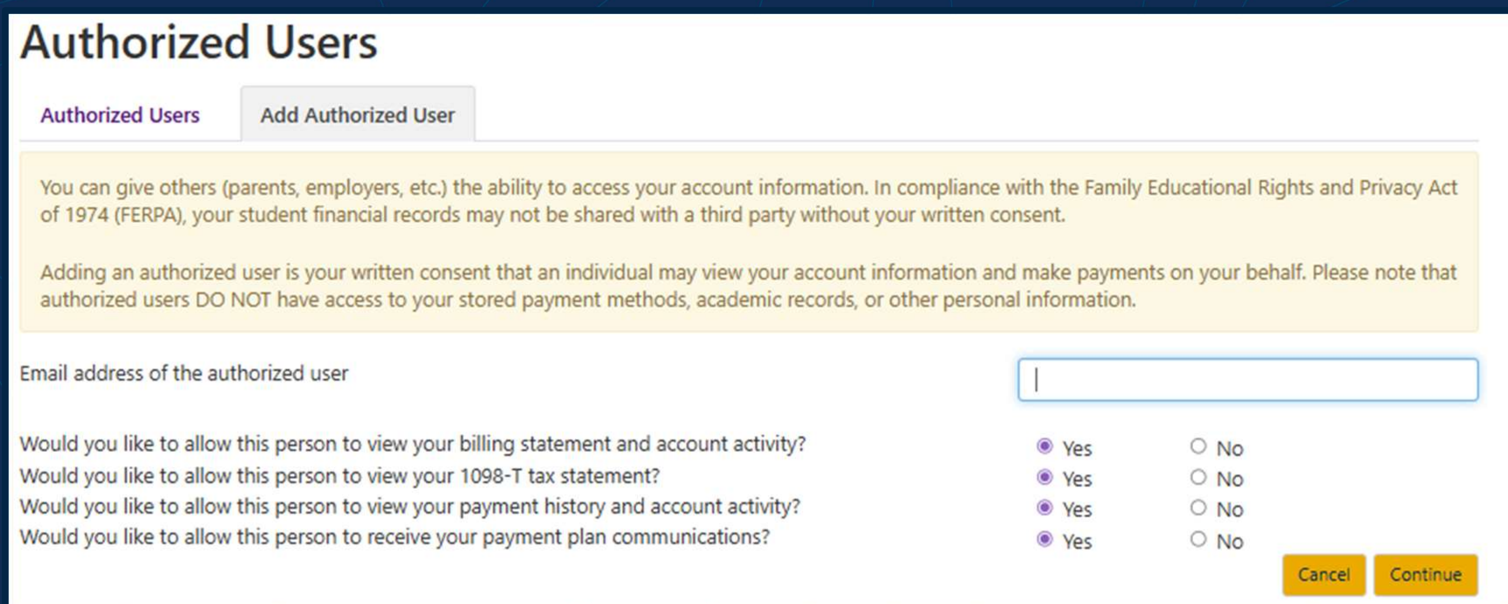
Information subject to change.

WVU MyAccount Home Page



Authorized User Access: WVU MyAccount

- Provides parents/guests view billing details and make online payments
- Needed for online payments even with Proxy Access via the Parent/Guest Portal



**Information subject to change.*

Question 2

My parent has their own login through the Parent-Guest Portal, but I didn't setup a passphrase. Can my parent still ask the Hub questions about my account?

A. Yes, they're the one paying the bill
B. Yes, only if it's a quick question
C. No, without a passphrase we can't talk about your account
D. No, a parent/guest may never call without the student

**Information subject to change.*

Question 2 Answer

My parent has their own login through the Parent-Guest Portal, but I didn't setup a passphrase. Can my parent still ask the Hub questions about my account?

A. Yes, they're the one paying the bill
B. Yes, only if it's a quick question
C. **No, without a passphrase we can't talk about your account**
D. No, a parent/guest may never call without the student

The more you know! Without a passphrase, they can access the account online, but we can't discuss your account with them. Add a passphrase to your proxy and make sure they know it to avoid any frustration.

**Information subject to change.*

Financial Aid Overview

Financial Aid Overview

- Financial resources that help lower your out-of-pocket cost for college
- Sources: federal, state, school (institutional and departmental), private entities
- Types of financial aid: grants, scholarships, work-study employment, loans, other resources

**Information subject to change.*

Common Types of Aid

Grants (Gift Aid)	• Need-based • Requires Free Application for Federal Student Aid (FAFSA)
Scholarships (Gift Aid)	• Usually merit-based • Pay attention to renewal requirements • Continuously apply for external scholarships
Loans (Must be Repaid)	• Borrowed from federal government or private entity • Only borrow what you need
Federal Work-Study (Earned Aid)	• Need-based — eligibility determined by FAFSA • Earned in bi-weekly paychecks throughout semester

**Information subject to change.*

Other Financial Resources

Waivers	• HSTA • Foster Care • AmeriCorps
Aid for Military Families	• VA Benefits • ROTC Scholarships • WV National Guard
Third-Party Sponsorships	• Division of Rehabilitation Services • Employer • Foreign Embassy

**Information subject to change.*

Applying for Aid

- Free Application for Federal Student Aid (FAFSA) is required for all federal and most state aid programs
  - Grants
  - Federal Direct Loans
  - Federal Work-Study
- Institutional Scholarships
  - First-time freshmen and transfers are automatically considered for the Climb Higher Scholarship as part of the admission process
  - Climb Higher values are based on a student’s incoming academic year
  - Continuing students can’t qualify for Climb Higher later
- Departmental Scholarships
  - Check department websites or advisors for opportunities and deadlines

**Information subject to change.*

2027-2028 FAFSA

- The 2027-2028 FAFSA opens **October 1** at **studentaid.gov**
  - Log in or create an FSA ID
- Need **2025** federal tax return information for the 2027-2028 FAFSA
- Pay attention to aid-specific FAFSA deadlines:
  - WV Higher Education Grant: **April 15**
  - WVU priority deadline: **March 1**
- A new FAFSA is required each year for federal and most state financial aid

**Information subject to change.*

Question 3

Federal Work-Study funding is:

A. An opportunity to apply to a specific set of student jobs
B. Earned as a biweekly paycheck for hours worked
C. Offered based on the student’s SAI and unmet need
D. All of the above

**Information subject to change.*

Question 3 Answer

Federal Work-Study funding is:

A. An opportunity to apply to a specific set of student jobs
B. Earned as a biweekly paycheck for hours worked
C. Offered based on the student's SAI and unmet need
D. All of the above

The more you know! You may still get a regular student job on campus even if work-study wasn't a part of your aid offer.

**Information subject to change.*

Is my financial aid guaranteed every year?

Many Factors to Consider

- Submit a FAFSA every year for federal and most state aid
- Academic requirements for renewal
  - Satisfactory academic progress (SAP)
  - Different types of aid have different academic requirements
- Enrollment requirements
- Aid usage limits

**Information subject to change.*

Satisfactory Academic Progress (SAP)

Satisfactory Academic Progress (SAP)

- Required for:
  - Federal and state financial aid eligibility
  - Some private lenders
  - Students admitted under the Ohio Reciprocity Agreement
- SAP minimum standards:
  - Minimum cumulative **GPA of at least 2.0**
  - Pass **at least 67%** of all credit hours attempted
    - Withdrawals, incompletes, and failing grades all count against this percentage.
  - Complete your program **within 150%** of its published timeframe

**Information subject to change.*

Completion Rate Example

	Fall	Spring
Grades (3 credit hours per course)	English 101 – W History 101 – A Math 151 – A Psychology 101 – W	English 101 – A English 221 – A History 121 – A Math 155 – A
Semester GPA	4.0	4.0
Earned Hours	6	12
Attempted Hours	12	12
Semester Completion Rate	6 divided by 12 = 50%	12 divided by 12 = 100%

- **Overall GPA** = 4.0
- **Overall Completion Rate** is 18 divided by 24 = 75%

**Information subject to change.*

SAP Measurement

- Reviewed at the end of each spring semester
- Students are notified via MIX email if they are not maintaining SAP
- Important to know that a SAP Appeal requires all 3 of the following:
  1. Extenuating circumstances *beyond your control* that affected your ability to maintain minimum SAP standards
  2. Supporting third-party documentation
  3. An Academic Success Plan, developed with your advisor, showing how you'll regain compliance within 3 semesters
- You can check your SAP status in the “Financial Aid Information” section of the WVU Portal and in DegreeWorks

**Information subject to change.*

Question 4

What if I don't utilize financial aid? Does any of this pertain to me?

A. Yes
B. No
C. Maybe
D. Probably not

**Information subject to change.*

Question 4 Answer

What if I don't utilize financial aid? Does any of this pertain to me?

A. **Yes**
B. No
C. Maybe
D. Probably not

The more you know! All students are required to maintain a 2.0+ overall GPA or risk academic notice, probation, or suspension. Plus, you never know when your situation may change and you need to seek additional financial aid.

**Information subject to change.*

Scholarship Renewal

Scholarship Renewal

All Institutional and WV Promise Scholarships

- Renewable for up to 8 semesters or until you complete your bachelor's degree, whichever comes first
- To renew each year, you must
    - Maintain at least a **2.75 overall GPA**
    - Earn at least **30 credit hours per academic year**
        - The 2026-2027 academic year includes fall 2026, spring and summer 2027
        - College grades earned in high school count toward overall GPA but not the current academic year's earned hours
- Reviewed at the end of the spring semester
- If you don't meet these requirements after spring grades, summer courses – at your own expense – can help you regain eligibility
- **hub.wvu.edu/schlp-renewal**

**Information subject to change.*

Question 5

My adviser said I could withdraw from 2 classes to protect my GPA. Dropping won't impact my aid because my adviser told me it's okay.

A. True
B. False

**Information subject to change.*

Question 5 Answer

My adviser said I could withdraw from 2 classes to protect my GPA. Dropping won't impact my aid because my adviser told me it's okay.

A. True
B. **False**

The more you know! Your adviser can help you decide if withdrawing is right for you academically, but you're responsible for maintaining your aid eligibility and meeting renewal requirements. Withdrawing could impact your aid (even federal loans!) for future semesters or aid years. If you have questions about your aid eligibility, be sure to contact the Hub!

**Information subject to change.*

Enrollment Requirements

Financial Aid Enrollment Requirements

- Must be enrolled in a degree-seeking program and meet the enrollment standard for each type of aid
  - Federal student loans: half-time and prorated if less than full-time
  - Most scholarships and state grants: full-time
    - WVHEG can receive part-time award
  - Federal Pell Grant: prorated
- Financial aid can be canceled or reduced by enrollment changes before, during, or after the semester

Undergraduate	
Enrollment Status	**Fall, Spring, and Summer *(in credit hours)***
Full-Time	12 or more
¾ Time	9 to 11
Half-Time	6 to 8
Less Than Half-Time	1 to 5

**Information subject to change.*

Enrollment Status Determination

- WVU Scholarships: All registered hours count
- Private/external financial aid: All registered hours count
- Federal and state financial aid:
  - Courses must be degree-pursuant — meaning they're required for your major or primary minor — to count toward enrollment status
  - **Course Program of Study (CPoS)** — Your department's list of required courses for each major and minor
  - Repeated coursework counts as degree-pursuant only for the first attempt and first retake
  - Departments may override the CPoS to identify a course degree-pursuant if it wasn't automatically approved

**Information subject to change.*

CPoS Example

	Actual Enrollment	CPoS
Courses	English 101 – 3 credits History 101 – 3 credits Psychology 101 – 3 credits Math 151 – 4 credits	English 101 – Yes History 101 – Yes Psychology 101 – Yes Math 151 – No
Total Credits	13	9
Enrollment	Full-time	¾ Time

- **Climb Higher Scholarship:** Full-time (not impacted)
- **WV Promise Scholarship and Higher Education Grant:** ¾ Time (impacted)
- **Federal Pell Grant:** ¾ Time (impacted)
- **Federal Student Loans**: ¾ Time (impacted)

**Information subject to change.*

CPoS Considerations

- Is this specific course required for your major or primary minor?
  - Yes – It should be considered degree-pursuant
  - No – It may still qualify under another degree requirement
- Did your advisor approve this course as a replacement for a required course?
  - Yes – Your advisor must request a CPoS override from the department
  - No – It should be automatically approved as degree-pursuant

**Information subject to change.*

Identifying CPoS Issues

- To review your CPoS evaluation:
  1. Wait 1-2 business days after completing your registration
  2. Log in to your WVU Student Portal
  3. Click on the "Financial Aid Information" button
  4. On the "Home" tab, scroll down and select "Course Program of Study (CPoS)“ under the General Links section
  5. This audit indicates which of your courses are degree-pursuant
- Students receive an email from us if they are not registered full-time for aid. If you get one, please follow up with your adviser to get corrections made before the bill is due to ensure your aid is accurate and ready to pay

**Information subject to change.*

CPoS Issues: Adviser or WVU Hub?

- Whether a course is degree-pursuant → ask your advisor or academic department
  - “I am taking this course for a minor or a second major — is it considered degree-pursuant?”
  - A course I have is supposed to be degree-pursuant, but it’s not showing up that way. Who should I talk to?”
- How it impacts your financial aid → ask the WVU Hub
  - “I will be enrolled in 12 credit hours, but only 9 hours will be degree-pursuant. How does that affect my financial aid?”
  - “How many credit hours do I need to be enrolled in for a specific type of financial aid?”

**Information subject to change.*

Question 6

I am registered for the courses my adviser told me to take, but I received an email informing me I’m not enrolled full-time for aid. What do I do?

A. Ignore it, you know your schedule is correct
B. Check your Financial Aid Information to see which courses are not counting as degree-pursuant
C. Panic and drop all your courses

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Question 6 Answer

I am registered for the courses my adviser told me to take, but I received an email informing me I’m not enrolled full-time for aid. What do I do?

A. Ignore it, you know your schedule is correct
B. Check your Financial Aid Information to see which course(s) is not counting as degree-pursuant
C. Panic and drop all your courses

The more you know! If you're taking a course not required for your degree, that's likely the issue. First, check your Financial Aid Information to see which course(s) isn’t counting. Then, consult your adviser to see if an override is an option or seek a replacement.

**Information subject to change.*

Student Loans

Types of Student Loans

- Federal Direct Subsidized and Unsubsidized Loans
  - Offered based on your FAFSA information
  - Subsidized Loans are need-based (not everyone is eligible) and the interest is subsidized during periods of enrollment
  - Unsubsidized Loans begin accruing interest immediately after disbursement
- Credit-based Educational Loans
  - Requires an application
  - Federal Direct Parent PLUS Loans may be an option for parents of dependent undergraduate student
  - Private Education Loans may be an option for students and/or parents through private vendors **ElmSelect.com**

**Information subject to change.*

Federal Subsidized and Unsubsidized Loan Limits

- Loan limits differ based on student rank, program, and dependency status
- Aggregate loan limits are the total allowable cumulative borrowing
- Annual limits for undergraduates:

Student Rank	Dependent Students	Independent Students
Freshman (0-29 Earned Hours)	$5,500	$9,500
Sophomore (20-59 Earned Hours)	$6,500	$10,500
Juniors and Seniors (60+ Earned Hours)	$7,500	$12,500

**Information subject to change.*

Student Loan Proration: Schedule of Reduction (SOR)

- Students enrolled less than full-time (12 hours for undergraduates) in degree-pursuant hours may have reduced annual loan limits under SOR
- It's important to know that changes in enrollment may affect current semester eligibility, future loan disbursements, and annual borrowing limits
- Check out more information and calculation examples online **hub.wvu.edu/loan-reduction**
- **Pro-tip:** For any semester you'll be enrolled less than full-time in degree-pursuant hours, you'll need to **submit the Enrollment Confirmation form** to avoid any delays in your loans paying toward your charges. Instructions are available online at **hub.wvu.edu/confirmation**

**Information subject to change.*

Question 7

I'm only enrolled in 11 degree-pursuant credit hours for the fall semester, will that impact my federal subsidized and unsubsidized loans?

A. No, it's more than half-time enrollment
B. No, there aren't enrollment requirements for federal student loans
C. Yes, the loans will have to be reduced
D. Yes, you can't get loans at all below full-time enrollment

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Question 7 Answer

I'm only enrolled in 11 degree-pursuant credit hours for the fall semester, will that impact my federal subsidized and unsubsidized loans?

A. No, it's more than half-time enrollment
B. No, there aren't enrollment requirements for federal student loans
C. **Yes, the loans will have to be reduced**
D. Yes, you can't get loans at all below full-time enrollment

The more you know! Even if you're registered for more than 12 credit hours overall, only the 11 degree-pursuant hours count for federal aid eligibility.

**Information subject to change.*

Federal Loan Repayment

- Repayment begins when a student is no longer enrolled in college at least half-time
  - Graduation
  - Gap years/semesters off
  - Withdrawal
- Repay through loan servicer
  - Find your servicer and manage your loans at **studentaid.gov**
- Standard repayment plan is 10 years of monthly payments
  - Alternate repayment plans may be selected
  - Private lenders require you to select a repayment plan before borrowing

**Information subject to change.*

Understanding Interest

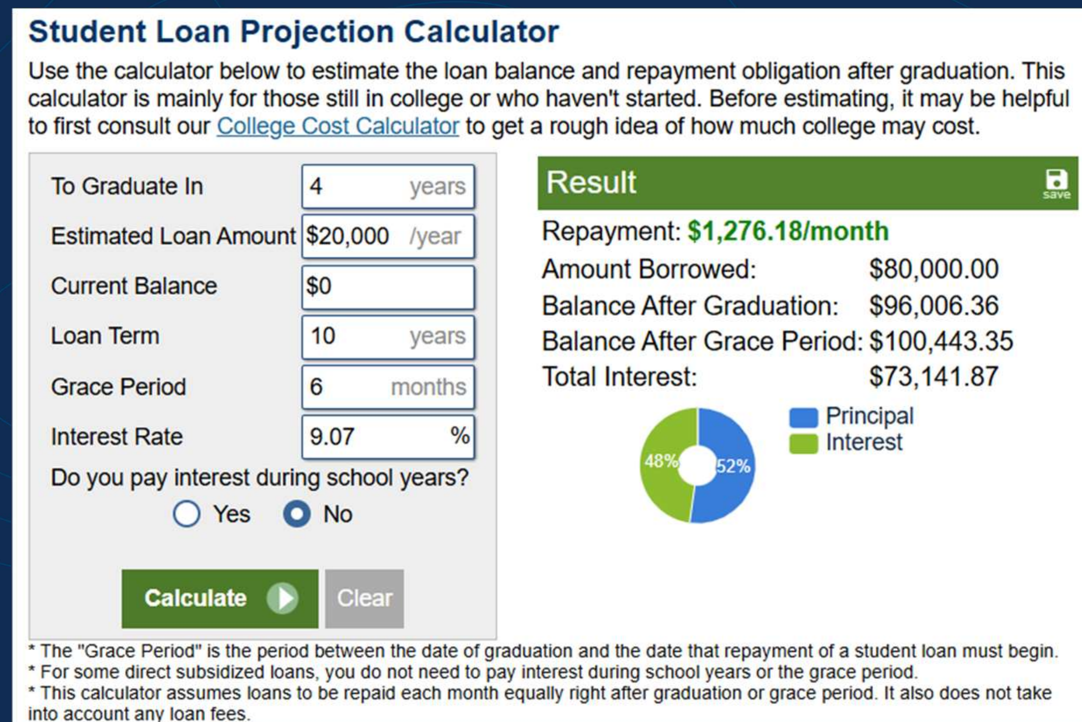
- Interest rates for federal direct loans first disbursed on or after July 1, 2026, and before July 1, 2027:
  - Subsidized/Unsubsidized for undergraduate students: **6.52%**
  - Unsubsidized for graduate/professional students: **8.07%**
  - PLUS loans: **9.07%**
- Federal student loan interest typically accrues daily

  Daily interest = $\frac{Principal\ x\ Annual\ Interest\ Rate}{365\ days}$
- Projected interest calculators are available online for loans with different interest rates

**Information subject to change.*

Private Loan Repayment Calculators

- Understand potential monthly payments
- Projection calculators provide a fuller picture
- Consider interest rates as they may differ from one year to year
- Occasional early or extra payments help keep total interest down
- **www.calculator.net/student-loan-calculator**



Question 8

My loans don't require payment right now, so I don't need to worry about them until I'm done with school?

A. No, you should be aware of your financial investment while in college
B. Yes, there's nothing you can do for now
C. Yes, your payments are deferred until then
D. No, all loans require immediate repayment

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Question 8 Answer

My loans don’t require payment right now, so I don’t need to worry about them until I’m done with school?

A. **No, you should be aware of your financial investment while in college**
B. Yes, there’s nothing you can do for now
C. Yes, your payments are deferred until then
D. No, all loans require immediate repayment

The more you know! Your loan debt shouldn't weigh on you constantly, but you don't want to be surprised by the payment once you're done with school. So we encourage to be informed and borrow only what you need.

**Information subject to change.*

Aid for Returning Students

- Submit the 2027-2028 FAFSA at **studentaid.gov** as soon as it becomes available, usually **October 1**
- Ensure you’re meeting renewal requirements by the end of spring
- Wait for WVU to begin processing returning-student FAFSAs
- Monitor your account and MIX email
- Respond to school requests promptly to avoid aid delays
  - Verification requests
  - Appeals
    - Student Aid Index (SAI) Appeal
    - Unusual Circumstance Appeal
    - SAP Appeal
    - Scholarship Exception Request

**Information Subject to Change*

Follow The WVU Hub on Social Media

- Deadlines and reminders
- Scholarship opportunities
- Important updates and information
- **@WVUHub** on Facebook, X, and Instagram

**Information subject to change.*

Contact the WVU Hub

- **Morgantown Campus**
  Evansdale Crossing (second floor)
  62 Morrill Way
  Morgantown, WV 26506
- **Mailing Address**
  - P.O. Box 6004
    Morgantown, WV 26505
- **Website**
  - **hub.wvu.edu**
- **Online Assistance**
  - **hub.wvu.edu/contact**
- **Twitter, Facebook, Instagram**
  - **@WVUHub**
- **Phone**
  - 304-293-1988
  - Available Mon. – Fri.
    8:15 a.m. to 4:45 p.m. Eastern

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