

Financial Aid Checklist for Grad Students

Before Admission/Acceptance

- Understand that you must be registered for at least 4.5 credit hours per semester to be eligible for federal financial aid.
- Complete the Free Application for Federal Student Aid (FAFSA) online at www.fafsa.gov, using the IRS data retrieval tool if possible. Clarke's school code is **001852**. The FAFSA needs to be completed annually each year after October 1.
- Check to see if your employer offers any benefits toward higher education.
- Review the [Financial Aid webpage](#) for a list of graduate scholarship/funding opportunities.
- Respond to any requests by Clarke's Financial Aid Office for additional information needed to verify information on your FAFSA. These requests will be sent to your preferred email.

After Acceptance

- After you have been accepted to Clarke University and have completed the FAFSA, you will receive an award letter via mail listing loan eligibility. **Please note that your award letter will not be available in MyInfo until your second year at Clarke.** You should respond to the award letter by doing the following:
 - Review financial aid award letter. All loans are assumed accepted by the financial aid office unless further notified.
 - To decline a portion or all of the aid, please complete the following form online: www.clarke.edu/financialaid/awardacceptance20
 - To accept Federal Direct Loans, you must sign a Loan Agreement (MPN) and complete entrance counseling. Both of these steps should be completed online at www.studentloans.gov before classes start.
 - If you need additional funding, you may apply for a Grad PLUS loan (www.clarke.edu/gradplus) and/or a private loan (www.clarke.edu/privateloan).
 - If awarded, endowed scholarships may not show on your account if the donor Thank You Form has not been completed at clarke.edu/endowedthankyou.
- Register for at least 4.5 credit hours/semester to be eligible for federal financial aid.
- Billing statements are available online in [MyInfo](#) on the following dates. Financial aid will show up as an estimated credit on your bill until after loans are disbursed. Any federal direct loans will not be disbursed to the student's account until a week before classes start. Bills will not be mailed. Please note that bills are generated after you register for courses.

Admit Term	Date Billing Available
Fall	Mid-July
Spring	Mid-December
Summer	April

Payment options include:

- [Cash, credit card, or automatic withdrawal payments](#)
- Employer reimbursement
- [Federal Direct Unsubsidized Loan](#)
- [Graduate PLUS loan](#)
- [Private Loans](#)

Textbook charges are not included on your bill. The cost of textbooks will vary depending upon the classes you have registered for. Textbooks can be purchased or rented through the campus bookstore after registration.

Billing Deadline: Students are required to either pay their balance in full or enroll in a payment arrangement plan one week prior to the start of classes. If no payment plan is selected, one may be chosen for you and a late charge of \$50 will be applied to your account. Please see the Student Accounts webpage for more information about [payment plan options](#) and how to set up a payment plan. Billing questions can be directed to Student Accounts at (563) 588-6342 or student.accounts@clarke.edu.

Sign up for direct deposit by logging into [MyInfo](#)>Student>Bank Information if you would like refunds to be directly deposited into your personal bank account instead of waiting for a refund check to be sent in the mail.

You may receive a refund check in the mail or to your bank account (if you signed up for direct deposit) after classes begin if your loan amounts exceed your total charges for the semester. If you do not need the full amount of the loan, please return the refund check to Clarke's Student Accounts office or pay it back to the lending to avoid accruing interest on the extra loan amount.

Review [Financial Aid FAQs](#) on the Financial Aid webpage.

Continuing Students

Award letters after your first year at Clarke will be available electronically through [MyInfo](#). To decline a portion or all of your aid, please complete the following form online: www.clarke.edu/financialaid/awardacceptance20. If you accept the aid listed on your award letter, no further action is necessary on your part.

Students receiving financial aid must be enrolled in at least 4.5 credits per term and maintain satisfactory academic progress as determined by federal regulations and Clarke University.

The FAFSA needs to be completed annually each year after October 1. Clarke's school code is **001852**.

Consult with the financial aid office prior to dropping courses or withdrawing to determine how your financial aid package will be impacted.

Questions?

Contact the Financial Aid Office:

1550 Clarke Drive | Haas Administration Building | Dubuque, IA 52001
financialaid@clarke.edu | 563-588-6327 | www.clarke.edu/financialaid