

Graduate Student Financial Aid Application Checklist

For New Graduate Students – 2025–2026 Academic Year

Step 1: Apply for Financial Aid

Gather personal and financial information:

- Social Security Number, Alien Registration Number (if applicable), and driver's license number.
- Contributor info: Name, Date of Birth, SSN, email, and IRS data transfer consent
- 2023 tax returns, child support records, and information about bank accounts, investments, or businesses

Create your FSA/FAFSA ID:

- Create an FSA ID to access, complete, and submit the FAFSA online. It also serves as your signature. Creating the ID beforehand can help avoid delays.
- To create your ID, go to the [FSA ID page at StudentAid.gov](#).

Complete your Federal Student Aid Application (FAFSA)

- Go to the Federal Student Aid website by clicking here: [FAFSA](#)
- Click "**Log In To Start**"
- Enter your **FSA ID Username** and **Password** to access your application.
- Enter Humphreys University school code: **001212**
- Transfer your 2023 tax information using the IRS Data Exchange Tool (FA-DDX). This tool allows you to consent to exchanging Federal Tax information into your FAFSA. The process enables FAFSA to retrieve income and tax data directly from the IRS. All FAFSA applicants and contributors who indicate that they have filed their federal tax returns prior to completing their FAFSA may use the DDX process to complete their FAFSA.

Step 2: Submit Required Institutional Forms

Complete the [Graduate Financial Aid Information Form](#).

This form is essential for tracking your Free Application for Federal Student Aid (FAFSA) and allows us to prescreen your eligibility for federal student aid. By providing this information, we can better assist you in navigating the financial aid process and ensure you receive the support you need for your educational expenses.

Step 3: Review and Accept Your Award Offer

Completing your FAFSA is a crucial step in securing federal student aid. Once Humphreys University receives your FAFSA, a Financial Aid Portal account will be created for you. This portal is essential for managing your financial aid information and tracking your eligibility. You will be notified through your Humphreys University

student email once your portal is ready. Please check your email regularly for updates and instructions to ensure you don't miss any important information regarding your financial aid status.

Log in to your [FA Portal](#):

- Review and accept or decline the Direct Loan offer.
- Reduce Direct Loan awards.
- Upload required documents.

Types of Federal Student Aid for Graduate Students

[SEE FEDERAL STAFFORD DIRECT LOAN PROGRAM FOR GRADUATE STUDENTS](#)

Direct Unsubsidized Loans

- Interest accrues immediately
- Not based on financial need
- No credit check required

Subsidized loans are not available to graduate students.

Graduate PLUS Loans

- Borrow up to the full cost of attendance minus other aid
- Credit check required; endorser may be used
- Fixed interest rate set by the U.S. Dept of Ed
- Deferment while in school and for 6 months after
- May be consolidated with other loans post-graduation

Apply for a Graduate PLUS Loan for Professional Students

- [Federal Student Aid](#)

Loan Limits for Graduate Students:

- Annual Loan Limit: Up to \$20,500 per academic year in unsubsidized loans.
- Aggregate (Lifetime) Limit: Up to \$138,500, which includes any undergraduate federal loans previously borrowed. No more than \$65,500 of this amount may be subsidized loans (if applicable from undergraduate borrowing).
- Unlike Direct Unsubsidized Loans, Grad PLUS Loans have no fixed annual or aggregate borrowing limits.
- You may borrow up to the full cost of attendance (as determined by Humphreys University), minus any other financial aid received.

Note: Graduate students are no longer eligible for subsidized loans. All Direct Loans for graduate study are unsubsidized.

Step 4: Requirements to Receive Loans

- Submit your FAFSA with the correct school code: 001212
- Enroll at least half-time in an eligible degree program
 - Master of Arts Degrees: minimum enrollment of 4 credits.
 - Juris Doctor: minimum enrollment of 6 credits.
- Complete [Entrance Counseling](#) and sign a [Master Promissory Note](#) (MPN) at studentaid.gov.

Borrow Wisely

Federal student loans can cover all components of your Cost of Attendance (COA), including tuition, fees, books, supplies, housing, transportation, and personal expenses. However, the annual loan limit for Direct Unsubsidized Loans may not cover the entire COA, which often exceeds the borrowing limit.

We encourage graduate students to make informed borrowing decisions. While borrowing the full amount offered may be necessary, remember that all borrowed funds accrue interest and must be repaid. Evaluate your financial needs, create a budget, and consider other resources before accepting loan offers to minimize long-term debt. For more details, visit the [FSA Cost of Attendance Guide](#).

Book Voucher Program

Humphreys University offers a Book Voucher Program to help students obtain required course materials before financial aid is disbursed. If your approved financial aid exceeds tuition and fees, you may be eligible for a book voucher to purchase textbooks and supplies through the Humphreys University eCampus bookstore. To request a voucher, submit the online Book Voucher Request Form to your Student Account Specialist.

Important Notes:

- Book vouchers are not additional financial aid.
 - Eligibility is based on available aid and is not guaranteed.
 - Submit requests early to ensure timely access to course materials.
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Verification

If your FAFSA is selected for verification or if conflicting information is identified, you must submit additional documentation to confirm its accuracy. Verification must be completed before any financial aid can be awarded. To avoid delays and ensure accuracy, please complete your FAFSA carefully and submit all required documents promptly. If discrepancies are found during the verification process, Humphreys University will correct your FAFSA on your behalf.

Financial Aid Disbursement Policy

Financial aid is applied to your student account only after all federal, state, and institutional eligibility requirements have been satisfied. **Disbursement** refers to the process of paying out funds, such as financial aid, to the student's account. It does not guarantee a credit balance or refund. To avoid delays, stay in close contact with the [Student Services Office](#) and promptly respond to any requests for documentation.

Graduate Disbursement Schedule:

- Master's degree Students: Week 3 and Week 6
- Juris Doctor Students: Week 1 and Week 6

Students are advised to regularly check their Financial Aid (FA) portal for detailed information regarding the scheduled disbursement dates of direct loan funds. Please note that the disbursement of direct loan funds may not always align with the scheduled weeks. This variability is contingent upon the timely submission of required documents, completion of verification processes, resolution of conflicting information, and acceptance of direct loan awards.

Several factors can contribute to delays in disbursement, including but not limited to:

- Failure to meet satisfactory academic progress
- Late registration
- Incomplete submission of eligibility documents

Disbursements that are not processed within the scheduled timeframes will be closely monitored and released upon fulfillment of the necessary criteria.

Once disbursement occurs, you will be sent a Disbursement Notification via your Humphreys University email, which includes:

- Anticipated disbursement date and amount
- Your right to cancel all or part of the disbursement
- Instructions and deadlines for cancellation

Financial Aid Refunds

If your financial aid **exceeds your tuition and fees**, the resulting **credit balance** will be issued as a **refund check**.

Refunds are processed **within 14 days** of the credit balance appearing on your account and are mailed to your primary address listed in Populi. If your address is incorrect, submit a [Request for Change in Records Form](#) to avoid delays.

Financial Aid Refund Schedule:

- Master's degree Students: Week 4 and Week 7
- Juris Doctor Students: Week 1 and Week 7

The weeks indicated in the refund schedule represent the intended weeks during which refund checks will be mailed to students. It is essential to ensure that your primary address listed in Populi is accurate to avoid any delays in receiving your refund.

Check your [Populi student account](#) regularly to confirm the presence of a credit balance and to ensure your address is up to date.

Please note: Humphreys University **does not retain Title IV or state financial aid credit balances**.
