

Financial Aid Checklist

Most government-sponsored grant and loan programs use a shared application, the Free Application for Federal Student Aid (or FAFSA). **The earlier you complete this process, the better your odds of obtaining the greatest possible amount of financial aid.**

- ❑ **FAFSA** Log on to fafsa.ed.gov and follow the instructions to complete your FAFSA. MSU's school code is 003807.
 - As part of this process, you'll apply for a US Department of Education Personal Identification Number, or USDOE PIN. Be sure to keep this number safe; you will need it for many later documents.
 - We recommend that you sign the FAFSA electronically for faster processing. If you choose not to sign electronically, however, you will need to mail in the signature page.
 - Be sure to select the appropriate school year. You will need to submit a new FAFSA every year.

- ❑ **Interview** Complete an online interview at MSU's Virtual Financial Aid Office, <https://mountainstate.vfao.com>. Follow the "Register Now" link to create a user ID and password. (As with your USDOE PIN, make sure that you keep this information in a safe place where you can access it later.) Then go to the "Interviews" tab at the top of the page. If you need assistance in completing and locking the interview (the final part of this step), contact the VFAO at 877.906.1723.

- ❑ **Master Promissory Note** If you are applying for a student loan for the first time, you will be prompted at the end of your interview to sign a Master Promissory Note. You will sign electronically using your USDOE PIN. Keep in mind that a Master Promissory Note is a contract, so read it thoroughly before you sign. You can also visit the federal direct loans site at studentloans.gov.

- ❑ **Verification** If you are notified by the Department of Education that your application requires verification, it is important that you provide all requested documents to the VFAO as quickly as possible. Your aid cannot be processed until all required documents are received. You can upload your documents on the VFAO website (go to the "Forms/ Documents" tab and click "Tracking Documents"), fax them toll-free to 888.536.4915, or mail to Mountain State University VFAO, PO Box 17709, Greenville SC 29606.

- ❑ **Followup** Most importantly, follow up on your student aid and account.
 - You can check the status of your financial aid on the VFAO website—select "Student Interview Center" and then "Student Financial Aid Status Report."
 - Once you're an MSU student, you can generate a statement that shows all charges and credits to your account (including your financial aid) on the "My Finances" tab on Cougar Web, online.mountainstate.edu. It is important that you monitor your account and make sure it is paid in full by the end of the term, or you will be unable to register for the following term.
 - Remember to check your MSU e-mail frequently for updates about your financial aid and student account status.

Questions? Call the Financial Aid Office toll-free at 800.766.6067.

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