

Financial Aid Checklist for Transfer Students

If you are transferring to WilmU in the middle of an academic year and want to use federal financial aid (FAFSA) there are some important things you need to know.

Although you've been through the college admissions process once, it's different the second time around when you're transferring. Deadlines may differ from school to school, especially if you are switching schools mid-academic year. If you were using federal student aid (FAFSA) at your prior college, **your aid does not automatically transfer with you to a new school.** By following our step-by-step guide, you can help make the transition as smooth as possible.

- ☐ **I have added Wilmington University to my 2026-2027 FAFSA.**
Wilmington University's financial aid and academic year begins in fall and ends in summer. If you are beginning your classes at WilmU in January, March, May, or July of 2027, then you need to have completed a 2026-27 FAFSA and add Wilmington University's school code **(007948)** to it. A 2027-28 FAFSA is for aid offers that begin in September 2027. You **MUST** complete a 2026-27 FAFSA before June 30th.
- ☐ **I have completed all of my Wilmington University Admissions requirements**
Your financial aid application cannot be processed until you are considered fully admitted to Wilmington University. Admissions requirements are located in your Admissions portal. Be sure to have submitted official transcripts from ALL other colleges you have attended, regardless of whether you intend to transfer those credits into your WilmU degree program.
- ☐ **I have met with an Admissions counselor or Academic Advisor to review my transfer credit evaluation.**
Having your transfer credits evaluated and applied to your Wilmington University transcript will guarantee that your initial financial aid offer is appropriate for your grade level. Federal Direct Stafford student loan amounts vary based on the number of credits that you have earned. Your transfer credits count as earned so they often effect how much loan aid will be offered to you.
- ☐ **I have accessed and I regularly check my Wilmington University student email account.**
Students who have applied, been conditionally accepted, and have registered for a course at Wilmington University will be given an @my.wilmu.edu student email account. All university communications will be sent to you via your student email including information about your financial aid. The Financial Aid Office will send you an email when we have received your FAFSA and when an aid offer has been made. If you have not yet registered for a class at WilmU, then all email communications will be sent to the personal email address that is on file for you. Once a student email account is created, all communications will be sent there.
- ☐ **I have logged into myWilmU and completed my financial aid requirements.**
Wilmington University's student portal, myWilmU, will show you your financial aid requirements and their statuses in real time. You will get log in information after you have been conditionally accepted to the university. Any financial aid requirements that are unsatisfied will be listed first on your financial aid self-service home page. Unsatisfied requirements will prevent you from receiving an aid offer, or prevent already accepted aid from disbursing.
- ☐ **I have received an aid offer from Wilmington University and accepted it via myWilmU.**
You must have an accepted aid offer before the end of the semester that you want to use the aid. Once all of your financial aid requirements have been satisfied, the financial aid office will email you to say than aid offer has been made. You will need to log into your myWilmU student portal and choose "My Financial Aid" on the Financial Aid card. Once directed to the financial aid self-service, click on the "Offer" tab to review and take action on your aid offer. You can accept the full award offered, decline the loans offered, or reduce/modify the loans offered.
- ☐ **I understand that as a mid-year transfer student, my financial aid history has to be reviewed.**
If you are starting at Wilmington University after the academic year has begun, the financial aid office has to review your federal aid history to account for any aid you may have received at a prior college during the academic year. If you received federal grants and/or loans, your aid offer may be adjusted to reflect the amount you already received. Financial aid awards cannot exceed annual federal student aid amounts, so if you have already received the maximum annual loan amount for your grade level at your prior college, you may not be eligible for a loan at WilmU. (This occurs most often for students who transfer in a summer semester.)