**Disregard this checklist if you have not applied for financial aid. If you did not apply for financial aid but have To Do list items assigned on your account, please contact the Financial Aid Office.**

The 2015/2016 school year starts August 24th and awards are set to disburse on August 17th. The Office of Financial Aid wants to make sure you are ready for the upcoming year. Use this Financial Aid Checklist to confirm you have met your requirements. Any incomplete requirements need to be completed prior to August 17th, 2015.

- Review your To Do List on your MyRecords account. If requirements are listed on your To Do List, please complete them immediately. You may click on each item on your list for more information on completing the item.

- Have you received your Financial Aid award notification? If not, have you filed a FAFSA?
  - The FAFSA is required for federal loan and grant aid consideration.
  - Review your To Do List. Do you have financial aid requirements to complete? For example: verification or FAFSA correction requirements. Award notifications will not be sent until all pre-award requirements are completed.
  - Contact our office as soon as possible if your FAFSA has been filed and you have completed your To Do List requirements but have not received an award notification.

- Have you accepted or declined ALL of your financial aid?
  - You have to accept or decline your loans for the school year or your awards will not process. View the Financial Aid Award Processing Tutorial for steps on completing or reviewing this requirement. Keep in mind that while your bill may be calculated, currently no aid has been applied. As such, your bill may reflect a different amount than what you actually owe. Please wait until after August 17th when financial aid is disbursed to check your bill and see what your balance is.

- Do you want to cancel or reduce previously accepted loans?
  - Awards will be disbursed on August 17th, so please contact the Financial Aid office prior to the 17th to ensure any cancelation or reduction is processed.

- Do you want to reinstate previously declined loans?
  - Contact the Office of Financial Aid if you declined a Direct Subsidized, Unsubsidized, or PLUS Loan and you want it reinstated. Requesting reinstatement can be requested through April 1, 2016.

- Have you cleared your University Holds?
  - Log into MyRecords Student Service Center and see if you have any “Holds” on your file. Click on “details” and review each hold item. Some holds may prevent financial aid from being disbursed. Please allow 72 hours for a hold to be removed.

- Have you set up Direct Deposit on your Student Account?
  - If you have not setup Direct Deposit, you may do so on your MyRecords account under the Student Accounts tab.

- Student Health Insurance waiver?
  - Student Health Insurance is automatically charged to students who are enrolled full time at UNMC. If you are a full time student but you are covered by a private provider, you can waive the university insurance through your MyRecords dashboard. The waiver will appear on your home page under Student Health Insurance. (Note that student insurance does not apply to distance or military students)
Veteran education benefits eligibility? Contact meghanmoore@unmc.edu if you have not initiated benefits paperwork.

Student financial aid will be disbursed beginning August 17th. Books and equipment cannot be charged to your UNMC student account and earlier release of aid is prohibited by federal regulations. Please be prepared to use personal resources to purchase books and equipment prior to the start of the semester.