

**INTERNATIONAL STUDENT  
FINANCIAL AID CHECKLIST**

\_\_\_ Set up [Wolverine Access Account](#)

\_\_\_ Review [Ross's Financial Aid iImpact](#) site to learn about your program and resources.

\_\_\_ If interested in Private Loans - Shop around and compare rates, application process, and loan terms. Students may also use U of M's FastChoice website to help them with their private loan shopping. See FastChoice website hyperlinks below.

[Private Lenders-Requiring U.S. Co-Signers](#)

[Private Lenders-No U.S. Co-Signers](#)

\_\_\_ Submit your loan application, and work with private loan lender

Processing time is estimated at 4 weeks, but could be longer depending upon individual circumstances and university's loan volume requests. Check with Private Loan Lender for estimate of loan processing time and add 2 additional weeks for University processing time.

**Suggested filing date for Fall/Winter:** June/July.

**Suggested filing date for Winter only:** October/November

**Suggested filing date for Spring/Summer:** February/March.

\_\_\_ Check Wolverine Access and U of M email for any communication from financial aid, requested for documents and financial aid award notice information.

\_\_\_ Check with your private lender to ensure all documents are completed. Some lender may have student sign acceptance form after the University shows the loan offer on the student's award notice.

\_\_\_ Set up Direct Deposit in Wolverine Access

To set up direct deposit, log into **Wolverine Access > Students tab > Student Business > Payroll and Compensation > Direct Deposit.**

\_\_\_ Update your current active address in Wolverine Access.

Review your student account regularly in Wolverine Access and stay up to date on U of M emails from Financial Aid and from Student Financial Services.