First Year FAQs—Program in Audiology and Communication Sciences (PACS)

- **The Unsubsidized Stafford Loan only covers a portion of my tuition—how do I cover the rest and pay for living expenses?**
  - You may wish to take out a [Grad PLUS loan](#) or a [private loan](#).

- **How do I know how much to take out?**
  - Create a budget of your anticipated rent, utilities, and food costs for 1 month and then multiply that by 9. Then add the cost of tuition for the academic year ($42,750), and you’ve got your estimated budget.
  - You may borrow up to the Cost of Attendance for the academic year, minus whatever other aid you currently have.
    - **This does not include any scholarships.**
  - AuD students are enrolled in Summer and have expenses budgeted for that term.

- **How do I get money to pay rent?**
  - If you take out more funds than are needed to cover tuition, you will be issued a [refund](#). This will come to you in either a paper check or an eRefund, and you may use these funds for your personal living expenses—books, rent, food, clothes, etc.
  - If your landlord requires that you show him/her a financial aid award letter before signing, print out the “Disbursements” page on your NetPartner. This shows your current aid. If you need further documentation, please contact our office.

- **I’m still not sure how much to take out. What if I take out too much or too little?**
  - **Took out too much?** You have 120 days from the [date of disbursement](#) to return any unused federal funds through our office. This will reverse any interest or fees on that returned portion of the loan.
  - **Took out too little?** Contact our office. If your credit check is still valid, we can usually increase your Grad PLUS loan via an email request. If it’s not, we’ll just have you complete a new PLUS loan application.

- **When will I get my funds?**
  - We can disburse funds no sooner than 10 days prior to the start of classes. After disbursement, if you are due a refund, you can expect to receive that between 5-7 business days after your disbursement.

If you have other questions, I’m here to answer them:

Sarah Oehlerking
Financial Aid Coordinator (OT, PT, & PACS)
soehlerking@wustl.edu
314-362-6853
Twitter: @AidWUSM
Becker Library – Suite 220