

Paying for Graduate School

Financial Aid & Funding Resources

Investing in a graduate education is an important decision. William Paterson University offers a variety of financial aid, scholarship, employment, and other funding resources to help eligible graduate students manage the cost of their education.

Depending on your program, enrollment status, and eligibility, funding options may include federal student loans, Graduate PLUS Loans, scholarships, fellowships, graduate assistantships, Federal Work-Study, and other resources.

The Office of Financial Aid is available to help graduate students understand their options, complete required applications, and navigate the financial aid process.

Explore the resources below to learn how you can plan and pay for your graduate education.

Applying for Financial Aid

Graduate students seeking federal financial aid should complete the **Free Application for Federal Student Aid (FAFSA)** for each academic year in which they wish to receive aid.

The FAFSA is used to determine eligibility for federal financial aid and may also be used when determining eligibility for certain other forms of assistance. William Paterson University's federal school code is **002625**.

Students should complete the FAFSA as early as possible and monitor their William Paterson email and WPCconnect account for requests for additional documentation or other required actions.

Financial aid eligibility can depend on enrollment status, program requirements, satisfactory academic progress, and other factors. Students should review their financial aid information carefully and contact the Office of Financial Aid with questions.

Start the FAFSA: [Federal Student Aid](#)

Learn more: William Paterson University Office of Financial Aid

Financial Aid Programs for Graduate Students

Graduate students may have access to several federal and institutional funding options. The types and amounts of aid available vary based on eligibility, enrollment, program requirements, and other factors.

Federal Direct Unsubsidized Loans

Eligible graduate students may borrow through the **Federal Direct Unsubsidized Loan** program to help pay for graduate education expenses.

Interest on an unsubsidized loan begins accruing when the loan is disbursed. Students should carefully consider the amount they need to borrow and understand the interest, repayment requirements, and other terms associated with federal student loans.

First-time federal student loan borrowers may be required to complete entrance counseling and a Master Promissory Note before their loans can be disbursed.

Graduate PLUS Loans

The **Federal Direct Graduate PLUS Loan** is available to eligible graduate and professional students who need additional funding to help cover eligible educational expenses.

Graduate PLUS Loans can help students meet costs that are not covered by other financial aid. These loans are subject to federal eligibility requirements and a credit check.

Because Graduate PLUS Loans must be repaid with interest, students should carefully evaluate their borrowing needs and consider scholarships, assistantships, employment, Direct Unsubsidized Loans, and other available resources before borrowing additional funds.

Students interested in a Graduate PLUS Loan should complete the FAFSA and review their financial aid eligibility before applying.

Learn more: [Federal Student Aid](#)

Federal Work-Study

Eligible graduate students may participate in the **Federal Work-Study (FWS)** program. Federal Work-Study provides part-time employment opportunities that allow eligible students to earn money while enrolled.

Employment opportunities depend on available positions, funding, and student qualifications. Students interested in Federal Work-Study should review the University's

Student Employment requirements and complete any required employment workshop or webinar.

Graduate Assistantships

Graduate assistantships provide qualified graduate students with opportunities to gain professional and academic experience while receiving financial support.

Assistantships may include a stipend and tuition and fee benefits, depending on the appointment. Eligibility, responsibilities, compensation, and availability vary by academic program and appointment.

Students interested in graduate assistantships should contact their academic department or Graduate Studies for information about current opportunities and application procedures.

Additional Scholarships

Scholarships and fellowships can help reduce the overall cost of graduate education and may lessen the amount students need to borrow.

William Paterson students may have access to several types of scholarship opportunities:

- **Donor Scholarships** — Awards made possible through the generosity of William Paterson University donors.
- **Institutional Scholarships** — University-sponsored awards for students who meet specific eligibility criteria.
- **Departmental Scholarships and Awards** — Funding opportunities offered through individual academic departments or graduate programs.
- **External Scholarships** — Awards offered by organizations, foundations, professional associations, and other sources outside the University.

Scholarship eligibility and application requirements vary. Students should carefully review each opportunity, including deadlines and required materials.

External scholarship opportunities should be researched carefully. Students should be cautious about scholarship services that require payment to apply or request unnecessary confidential information.

Explore scholarships: [William Paterson University Scholarships](#)

Summer Financial Aid

Students who enroll in eligible summer coursework may qualify for financial aid depending on their enrollment, remaining federal aid eligibility, academic program, and other requirements.

Summer financial aid is generally based on the student's current FAFSA and requires the student to meet applicable eligibility and **Satisfactory Academic Progress (SAP)** requirements. Students must also be enrolled in the required number of credits for the applicable aid program.

Because summer enrollment and financial aid requirements vary, students should:

- Complete the FAFSA for the applicable academic year.
- Register for eligible summer coursework.
- Review their financial aid status and any required summer application.
- Make sure their financial aid file is complete.
- Review SAP requirements before enrolling.

Students should contact the Office of Financial Aid before registering if they have questions about summer funding or remaining loan eligibility.

Important: Summer financial aid availability and application requirements may change from year to year. Students should consult the current Financial Aid Office information for the applicable summer term.

Winter Financial Aid

Federal and state financial aid is generally not available for the Winter Session.

Students planning to take Winter courses should plan for the cost of enrollment in advance.

William Paterson students may be able to use an **alternative/private educational loan** to finance eligible Winter Session expenses. Private loans are subject to lender requirements, including credit approval, and may not provide the same benefits or protections as federal student loans.

Students should review their federal loan eligibility before pursuing a private loan. A separate private loan application is required for Winter Session funding.

Plan ahead: Winter Session dates, registration deadlines, and payment deadlines are published by the Office of the Registrar and other University offices.

View current dates: [William Paterson University Semester Calendars](#)

Semester Calendars & Important Dates

Planning ahead is an important part of managing your graduate education and financial aid.

The University publishes official academic calendars for **Fall, Winter, Spring, and Summer** terms. These calendars include important dates related to registration, add/drop periods, withdrawals, refunds, enrollment confirmation, and the beginning and end of academic terms.

Because dates may change, students should always consult the University's current calendar for the most up-to-date information.

View the current Semester Calendars: [Office of the Registrar](#)

Private Educational Loans

Private educational loans are offered by banks and other private lenders and may provide an additional source of funding when other financial aid does not cover eligible educational expenses.

Private loans may have different interest rates, fees, repayment terms, credit requirements, and borrower protections than federal student loans. Many private lenders require a creditworthy cosigner.

Before pursuing a private educational loan, students should consider all available federal and institutional funding options, including Direct Unsubsidized Loans and Graduate PLUS Loans.

Students should borrow only what they need and carefully compare loan terms before selecting a lender.

Important: A separate private loan application is required for Winter and Summer sessions. Students should schedule all courses they plan to take before applying so the loan can be certified for the appropriate amount.

Student Employment

Student employment can provide an opportunity to earn income while gaining valuable professional experience.

Federal Work-Study

Eligible students may participate in Federal Work-Study, subject to federal eligibility requirements, available funding, and available positions.

Students interested in Federal Work-Study should complete the FAFSA and the University's required Student Employment process.

Campus Employment

Additional employment opportunities may be available through University departments. Students should review current job postings and the requirements associated with each position.

Graduate students should also ask their academic programs about graduate assistantships, research opportunities, teaching opportunities, and other program-specific employment options.

Satisfactory Academic Progress

Students receiving financial aid must maintain **Satisfactory Academic Progress (SAP)** toward completion of their degree.

Financial Aid SAP is separate from the University's general academic policies. SAP considers academic performance and progress toward degree completion.

Graduate SAP Requirements

Graduate students must:

- Earn at least **70% of their attempted credits**.
- Maintain at least a **3.0 cumulative GPA after attempting 12 or more credits**.
- Meet applicable maximum-time-frame requirements for completing their program.

SAP is evaluated annually, and students who do not meet the required standards may become ineligible for financial aid.

Students who lose financial aid eligibility because they are not meeting SAP may have an opportunity to appeal. An appeal generally requires an explanation of the circumstances

that affected academic progress, supporting documentation when applicable, and an academic plan for future success.

Graduate students considering an SAP appeal should work with their program director or appropriate academic advisor to develop an academic plan.

Learn more: [William Paterson University Satisfactory Academic Progress Policy](#)

Military & Veteran Student Resources

William Paterson University is committed to supporting veterans, active-duty military members, reservists, National Guard members, and eligible military-connected students and their families.

Graduate students who have military or veteran status may be eligible for education benefits through federal Veterans Affairs programs or other military education assistance.

The University's **Veteran & Military Affairs** resources can help students understand benefit eligibility, certification requirements, enrollment considerations, and other services available to military-connected students.

Students using VA education benefits should work with Veteran & Military Affairs to ensure their enrollment is properly certified and to understand how changes in enrollment may affect their benefits.

Military-connected students should also explore whether their benefits can be combined with other forms of financial assistance, where permitted.

Learn more: [Veteran & Military Affairs](#)

Financial Wellness & Student Support

Financial wellness is an important part of graduate student success. Managing tuition, living expenses, loans, employment, and other financial responsibilities can be challenging, particularly for students balancing graduate school with work or family responsibilities.

William Paterson provides resources designed to support students beyond traditional financial aid.

Financial Aid Counseling

The Office of Financial Aid provides individualized assistance with FAFSA completion, financial aid eligibility, loan options, scholarships, documentation requirements, and financial aid awards.

Pioneer Food Pantry

The **Pioneer Food Pantry** provides support for students experiencing food insecurity and can be an important resource for graduate students managing educational and living expenses.

Child Care & Family Resources

Graduate student-parents may be eligible for childcare resources and support through University programs. The Child Care Access Means Parents in School (**CCAMPIS**) program provides childcare and family-support resources for eligible Pell-eligible student-parents.

Unemployment Tuition Waiver

Eligible students may qualify for the University's unemployment tuition waiver program. Students should review current eligibility requirements and application procedures before registering.

NJ SNAP Resources

Students who may be eligible for the New Jersey Supplemental Nutrition Assistance Program (**NJ SNAP**) can access information about eligibility and application resources.

Connect With the Office of Financial Aid

Questions about financial aid, scholarships, loans, eligibility, or required documentation?

Office of Financial Aid

Morrison Hall, Room 101
William Paterson University
Wayne, New Jersey 07470
Phone: **973-720-3945**
Email: FINAID@wpunj.edu

Office Hours: Monday–Friday, 8:30 a.m.–6:00 p.m.

Students are encouraged to contact the Office of Financial Aid early so they have time to complete applications, submit required documentation, and explore available funding options.

