Let's Secure the Bag

What is the Welcome Center? The Welcome Center is a one-stop-shop that houses Undergraduate Admissions, Office of Student Financial Aid, Student Service Center, Cashier's Office, OneCard and Parking, Office of International Student Support, Bursar, Student Accounts, and Enrollment Management.

The office serves our current and prospective students who can come and get all their questions answered on their current status at Wayne State University. The Welcome Center takes pride in helping Warriors of the past, present, and future achieve their dreams and aspirations.

Financial Aid Toolkit

The Office of Student Financial Aid





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QUESTIONS

1) True or false: Wayne State's Student Service Center is ready and available to help students with the entire financial aid process from filing their FAFSA to completing their exit loan counseling.

Answer: True!

To retain your Financial Aid, you have to file the FAFSA every year. What is FAFSA? To apply for federal student aid, such as federal grants, work-study, and loans, you need to complete the Free Application for Federal Student Aid (FAFSA). Completing and submitting the FAFSA is free and easier than ever, and it gives you access to the largest source of Financial Aid to pay for college or career school. In addition, many states and colleges use your FAFSA information to determine your eligibility for state and school aid, and some private Financial Aid providers may use your FAFSA information to determine whether you qualify for their aid.

You can complete the FAFSA by going to https://studentaid.gov/ or downloading the myStudentAid mobile app in the App Store (on iOS) and the Play Store (on Android). File the FAFSA early! Putting it off until the last minute may affect your scholarship consideration. Students are recommended to complete their FAFSA by December, however, the federal deadline is June 30. Click here to learn more about filing your FAFSA: https://wayne.edu/financial-aid/applying/.

Walk-in Financial Aid assistance is provided in the lobby of the Welcome Center through their Financial Aid Officer and Enrollment Management Specialist Monday through Thursday, 8:30 a.m. to 6:00 p.m., and Friday 8:30 a.m. to 5:00 p.m. For Spring and Summer semester, walk-in services end at 5:00 p.m., Monday through Friday. The Welcome Center has computers available for students to use to complete their FAFSA, otherwise you may bring your phone or personal computer.

Additionally, the Office of Student Financial Aid hosts hands-on-help FAFSA Friday events throughout the year, and appointments are not necessary. Students will have to bring their 2018 tax return and W2(s) when attending a FAFSA Friday event. FAFSA Friday events generally take place in Lab A in the Undergraduate Library on specific dates.

Visit the following website to find FAFSA Friday event dates: https://events.wayne.edu/. Otherwise, you can contact the Office of Student Financial Aid about dates by emailing **studentservice@wayne.edu** or calling **313-577-2100**.



2) When is the best time to visit the Student Service Center at the Welcome Center to get assistance with your FAFSA application before a new semester?

Option A: Once classes begin Option B: During a break

Option C: A day before the semester begins

Option D: Anytime!

Answer: Option B & D!

There are certain times of the year that the Student Service Center has more traffic. However, anytime that you need help, the Student Service Center can assist and serve you regardless of the time of year. You want to make sure to ask about deadlines as is important for you to know when planning your visit. To get more information, visit their website at https://wayne.edu/financial-aid/ to view documents you will need and the times to turn them in. You can also reach the Student Service Center a call at 313-577-2100.

If you choose to visit the Student Service Center during the break before a new semester begins, it will allow you more time to get all the documents and information that you need. You will also have more time to get your Financial Aid status sorted prior to beginning of a new semester, which is always a good thing! Planning out trips to the Student Service Center can take more time as there can be certain required documents that may be needed closer to the start of a new semester. If it's possible, make time to visit early so you can avoid the wait times, finish completing all your documents before the semester begins, and overall, have a more valuable visit!





3) True or false: There is help and resources available are available for students who have been denied Financial Aid, experienced issues while applying for Financial Aid, or are in need of additional resources to receive aid.

Answer: True!

Michigan Student Power Network sat down with Enrollment Management and the Welcome Center to acknowledge these questions and affirm support for students who are in need.

The Student Service Center will work with students to help them explore all options for support and let them know what they can expect moving forward in resolving their issue(s). The team in the Welcome Center will always aim to help students as much as possible to find a solution.

Additionally, we would love feedback from you when you visit so we can ensure that you leave feeling empowered and set up for success. This will allow us to use the feedback to create even more positive experience for students.

Moreover, we encourage students to bring a list of questions and ask questions until you understand. If while visiting the Student Service Center you had more questions that come up after speaking to their staff, you can always ask for more help and guidance at any time during your process. Don't hesitate if you get an answer you don't understand to ask more questions.

Are you interested in contacting the team at the Welcome Center? Take advantage of this great resource and email them at **studentservice@wayne.edu**. We strongly encourage you to recognize the Student Serviced Center and Office of Student Financial Aid as a resource and take advantage of their ability to support student's needs.







4) Are there any (financial) resources available for students who experience personal crises that affect their education (e.g.: becoming homeless)?

Answer: Yes!

- Student Emergency Grant: This grant offers short-term and limited emergency financial assistance to currently enrolled students who are unable to meet essential expenses due to temporary hardship related to an unexpected situation. Award amount is based on need and availability of funding. Click the following link to access this resource: https://wayne.edu/financial-aid/types/other/emer/.
- 2. The HIGH Program: This program supports severely financially burdened students at WSU by helping them complete their degree. It provides resources for students in need such as housing support, textbooks and other school supplies, clothing, transportation, as well as child-care. Students must be homeless or experiencing an uncertain housing situation. Learn more: https://highprogram.wayne.edu/.
- 3. Tuition and Fee Appeals Board (TFAB): If you would like to request tuition cancellation due to medical reasons and for nonattendance, you should apply for cancellations to the University's Office of the Registrar (located in the Welcome Center). If your request has been denied or the deadline for submitting applications for cancellations has expired, you will have the opportunity to submit an appeal form to the Tuition and Fee Appeals Board, which will then evaluate appeals from students to decide whether or not to cancel tuition and/or related fees based on University guidelines. Keep in mind that this appeal is the second level of appeal when current and former students have already requested cancellation of tuition and/or fees and the Registrar's office has rejected requests for cancellations previously submitted by the student. The TFAB may cancel tuition and/or fees if there are exceptional or extenuating circumstances (e.g. death of an immediate family member). Click here to learn more and/or appeal: https://wayne.edu/ombuds/tfab/
 - a. If students would like to complete a medical withdrawal or exception to enrollment appeal, they can also send an email to esp@wayne.edu which is the email to apply for exceptions (a lot of students are unaware of this, and it could potentially save them the time of having to go to the Welcome Center).

CONTACT US TO FIND OUT MORE ABOUT RESOURCES AVAILABLE TO YOU!





5) Are there Financial Aid resources for low-income students?

Answer: Yes!

Wayne State provides resources for low-income students to reduce the education barrier. This includes a variety of academic, financial, and nutritional programs that support students in need. Click the following link to access and learn more about these valuable resources: https://wayne.edu/financial-aid/low-income-students/.



AT WAYNE STATE UNIVERSITY!



6) How many different types of aid are offered at Wayne State?

Option A: One Option B: Three Option C: Four Option D: Six

Answer: Option D: Six!

1. Grants:

 Grants are awarded based on the student's financial need and do not require repayment. To obtain these grants, students must complete their FAFSA. Click the following link to view federal, state, and WSU grants that you may be eligible for: https://wayne.edu/financial-aid/types/grants/.

2. Scholarships:

 Wayne State offers a variety of scholarships to students based on criteria including financial need, academic achievement, and leadership qualities. Click the following link to learn more: https://wayne.edu/scholarships/. Additionally, check out the Scholarships section of the toolkit for more valuable information!

3. Tuition Pledge Programs:

 Tuition pledge programs make college more affordable for students. Qualifying students will have zero out-of-pocket costs/expenses for tuition and fees for up to four years. Pledge programs include Wayne Access Tuition Pledge, Heart of Detroit Tuition Pledge, and the Born to Be a Warrior Tuition Pledge. Click the following link to learn more: https://wayne.edu/financial-aid/types/pledge.

4. Work Study:

 Federal work-study awards are offered to students who demonstrate financial need and can contribute toward their educational expenses by working part-time.
 Work-study funds are limited, and students will have to apply for job listings that they are eligible for and interested in. Click the following link to learn more: https://wayne.edu/financial-aid/types/work-study/.

5. Loans:

When you accept and receive a student loan, you are borrowing money to attend
a college or career school. Loans do not disappear after you graduate. It's
important to know that you must repay the loan as well as interest that accrues.



- If you decide to take out a loan, make sure you understand who is making the loan and the terms and conditions of the loan. Student loans can come from the federal government, from private sources such as a bank or financial institution, or from other organizations. Loans made by the federal government, called federal student loans, usually have more benefits than loans from banks or other private sources. Some loans have specific guidelines and limits, so it's important to read the details in the links provided below. Keep reading to learn more about the different types of loans:
- Federal Direct Loans (Subsidized and Unsubsidized): This is one of the most common and lowest-cost forms of funding education. You must file a FAFSA to be eligible. Graduate students are only eligible for unsubsidized Federal Direct loans. Click here to learn more about the benefits, interest rates, and additional information about Federal Direct Loans: https://wayne.edu/financialaid/types/loans/federaldirect/.
 - A subsidized loan is for undergraduate students that demonstrate financial need as determined by their FAFSA. While you are enrolled in school at least half time, the government pays the interest on your loan, therefore, no interest is accrued by the time you graduate. Additionally, the government also pays the interest during the six-month grace period after graduation and during a period of deferment if the borrower is having financial trouble after graduation. If you are in need of a loan, and are eligible for a subsidized loan, this is the better option. Click here to learn about the time limit for subsidized loans: https://wayne.edu/financial-aid/pdf/051613directsubsidizedloanlimit150percentannounce1attach.pdf
 - An unsubsidized loan is for undergraduate and graduate students, regardless of financial need; however, the interest rate for undergraduate students and graduate students differs. A FAFSA is required to be eligibl for an unsubsidized loan. Payments for unsubsidized loans can be delayed until after graduation, however, interest begins accruing as soon as the loan is disbursed, including while students are enrolled in school. This can make it very hard for students to repay an unsubsidized loan, since interest will continue to build and capitalize, and gets added to the original amount that was borrowed. You will have six months to begin repayment and periods of deferment if needed, but interest will still accrue during this time.
 - Federal Parent PLUS Loans: Parents of dependent undergraduates can apply for a Federal PLUS loan to help with educational expenses. This loan requires a credit approval, and the student must have a FAFSA filed with Wayne State, and be enrolled at least half-time. Click here to learn about the application process, interest rates, repayment, disbursement, and other important information: https://wayne.edu/financial-aid/types/loans/federalparent/.



- Federal Graduate PLUS Loans: This option allows graduate students to apply for a Federal PLUS loan to assist with educational expenses. They must have a FAFSA on file with Wayne State, and be enrolled at least half-time. Click here to learn more: https://wayne.edu/financial-aid/types/loans/grad-plus/. https://wayne.edu/financial-aid/law/loans/grad-plus/.
- Private Education Loans: These are alternative loans that are borrowed through private lenders. Alternative loans usually have higher interest rates and not as many benefits as federal loans. Be sure to read all the information and details provided by the lender, especially information relating to interest, deferment, and repayment. Click here to learn about lender options and the application process: https://wayne.edu/financial-aid/types/loans/private/.
- WSU Long-Term Loans: Some WSU departments may offer long-term loans to students enrolled in their programs. Click here to check if you are eligible and for additional information relating to long-term loans: https://wayne.edu/financial-aid/types/loans/wsu/.
- Taking Out a Loan
- Step 1: Fill out the FAFSA here: https://studentaid.gov/h/apply-for-aid/fafsa
- Step 2: Wait for your Financial Aid award letter and review the loans that you've been approved for
- Step 3: Decide which loans works best for you
- Step 4: Make sure you have all the information you need to understand your
- loan, repayment options, deferment, interest, and all the important details
- Step 5: Accept those loans through the Office of Student Financial Aid (generally through Academica)

If you are applying for a private loan, be sure to research private lender options and follow the steps above.

Borrowing Limits

The amount of funds you are eligible to borrow each year is limited by factors such as grade level, dependent or independent student status, financial need, and cost of attendance. Click this link to learn more about borrowing limits:

https://wayne.edu/financial-aid/types/loans/borrowing/.

Loan Counseling

Federal regulations require that first time loan borrowers complete entrance counseling, which can be done online. Borrowers are also required to complete exit counseling to help manage loans prior to graduation. Click the following link to learn more: https://wayne.edu/financial-aid/types/loans/counseling/.



Loan Repayment

Having a plan to repay your loans is important in successfully repaying your loan. Make sure that you know your options, and ask important questions relating to interest rates and deferment options if you cannot make your loan payments. The following link is a great resource to learn more about your payment options as well as resources that can assist the repayment of your loan(s): https://wayne.edu/financial-aid/types/loans/repayment/.

- Additional Loan Resources
- Loan Forgiveness: In certain situations, your federal student loans can be forgiven, cancelled, or discharged.
 - Click here to learn more about federal student loan forgiveness and types of forgiveness: https://studentaid.gov/manage-loans/forgiveness-cancellation.
 - The bottom of this page provides information about certain loan repayment forgiveness programs: https://wayne.edu/financial-aid/types/loans/repayment/.
 - Warrior Way Back (WWB): WWB is a debt forgiveness program for returning students that have not attended WSU for 2 or more years and have an outstanding balance with WSU. Click here to learn more: https://wayne.edu/warriorwayback/.
- CashCourse: A free learning tool that provides financial tools and resources for students to handle financial decisions. Click here to sign up and/or learn more: https://www.cashcourse.org/.

As a reminder, before you accept a loan offer, remember that a loan is a debt that you must repay. Although loan forgiveness programs and resources are available, they are only offered for specific circumstances. Otherwise, federal loans only go away if the borrower passes away, or if the loan is repaid in full. So remember: only borrow what you need and make sure you completely understand the condition of the loan(s) before you accept it!

6. Other Types of Aid:

Students may qualify for specialized types of Financial Aid based on a variety of factors such as military and veteran assistance, tuition assistance for Native American Michigan residents, among other factors. Click here to learn more: https://wayne.edu/financial-aid/types/other/.

For questions relating to receiving your aid, visit this website: https://wayne.edu/financial-aid/receiving/.



7) True or False: Students cannot obtain Financial Aid during spring and summer semesters.

Answer: False!

Students may be eligible to obtain Financial Aid during spring and summer terms if they are enrolled in at least six credit hours. Though this is not a guarantee, it certainly doesn't hurt to try!

Students need to go to the Financial Aid website and complete the spring/summer loan request form (https://wayne.edu/financial-aid/applying/spring-summer/). Financial Aid will then determine the student's eligibility based on their FAFSA information and how much aid they have used in the given year and how many courses they are registered for. Additionally, the link above provides more information about awards and disbursements.

Generally speaking, students are awarded any portion of the loans that they did not use up during the fall and winter semesters for spring/summer aid as long as they are registered at least half-time (six credits). They may also be eligible to obtain additional Pell Grant funds over the annual limit (fall/winter award) if they are registered for at least six credits. If the student is not registered for at least six credits, they will only receive funds if they have not utilized the annual limit.

• Pell Grants are awarded regardless of a loan application and the student will not need to apply for a loan if they only want a Pell Grant.

Moreover, students can also take advantage of federal work-study funds for the spring-summer award period. If you do obtain work study funds for the summer, you will have to find employment. Click here for more information about work-study employment: https://careerservices.wayne.edu/job-seekers/on-campus. Additionally, check out the scholarship section of the toolkit to find scholarships that can help pay for your spring/summer term!

Wayne State also provides students with a 30% tuition break for spring/summer semesters. The Office of Student Financial Aid and the Records Office will work together to identify all eligible students for the tuition discount. The discount will be automatically reflected on the student's ebill and Award Summary page in Academica. Students who are eligible can receive the discount even if they do or do not receive Financial Aid during the spring/summer semester. Check your eligibility here: https://wayne.edu/registrar/tuition/ and click "Spring/Summer Tuition Break".



8) True or False: Students cannot receive aid for special programs (e.g. study abroad programs).

Answer: False!

- Students may be eligible to receive Financial Aid funds for a study abroad program. Enrollment in a study abroad program in courses that are approved for credit at WSU can be considered for aid eligibility. Click here to learn more: https://wayne.edu/financial-aid/applying/studyabroad/.
- Click the following link to learn more about aid eligibility for other programs such as non-degree programs, the Macomb WayneDirect program (completing semesters at Macomb Community College), aid for students confined in a correctional or juvenile justice facility, as well as the Warrior Way Back program (debt forgiveness program for returning students): https://wayne.edu/financialaid/applying/special/.



LEAR MORE ABOUT EXCITING PROGRAMS AT WAYNE STATE UNIVERSITY!



9) True or false: The Office of Student Financial Aid considers appeals from students who have special circumstances that justify a review for their financial aid status.

Answer: True!

Wayne State University offers various appeal forms on https://wayne.edu/financial-aid/forms/appeal/.

If you wish to appeal a Financial Aid decision, the first step is to speak with an Office of Student Financial Aid to discuss your circumstances and obtain an appeal form (if necessary) that applies to your situation. Many of the forms and documents can be completed and submitted electronically, and paper forms can be mailed, hand-delivered, or faxed to the welcome center. View submission guidelines here https://wayne.edu/financial-aid/submission-guidelines/.

There are several appeal forms available at https://wayne.edu/financial-aid/forms/appeal/. Here is a list of appeals that you will be able to access through the site:

- Change in Housing Status Form: This form is for students to report a change in their housing status if it has changed from what they originally reported when completing the FAFSA. This change can impact a student's Financial Aid awards.
- Dependency Override Appeal Form: This form is for students who do not meet the federal guidelines to be considered "independent" status for Financial Aid purposes. Completing this form can potentially result in an override of the federal regulation and change the student's status to "independent" for Financial Aid purposes.
- Dependent Care Request Consideration Form: This form is for students who would like to request a budget (student expense) adjustment with the consideration of dependent care expenses that are related to the student's attendance at WSU during class and study time.
- Budget Adjustment Request Form: This form is for students to request a budget (student expense) adjustment due to costs associated with educational-related expenses such as dependent care, costs related to a disability, one-time costs of computer purchase for educational purposes, etc.
- Satisfactory Academic Progress (SAP) Appeal: This form is for students who did not
 fulfill the minimum requirements to make satisfactory academic progress and therefore
 will be denied Financial Aid for the following semester. Submitting a SAP Appeal is for
 students to request Financial Aid consideration. If the appeal is approved, the student
 will be on academic probation. Click the following link to learn more about SAP
 guidelines: https://wayne.edu/financial-aid/law/retain/academic-progress/.
- Scholarship & Grant Appeal Form: These forms are for students who would like to be considered for reinstatement of WSU scholarships due to the loss of scholarships because of special circumstances that have affected the student's educational performance.
- Scholarship & Grant Deferment Request Form: This form is for students who wish to defer a university grant or scholarship for an upcoming semester due to special circumstances that prevent the use of the award.



10) How many different methods of tuition payment does Wayne State accept?

Option A: 1 Option B: 3 Option C: 5 Option D: 6

Answer: Six!

There are six methods of tuition payment that Wayne State's Office of the Bursar accepts from students. Click this link to learn more about which payment methods are best for you: https://wayne.edu/bursar/payment/.

Here are the methods of payment that are accepted:

- Check payments
- Internet ACH Payments (secure method of paying your tuition bill online)
- Credit card payments
- Wire payments (international and domestic bank wires for tuition payment)
- Installment Payment Plan (spread educational payments over a scheduled period of time)
- Third-party tuition assistance (tuition assistance through a company/organization)

All tuition payments will go through the Office of the Bursar, which is located on the fourth floor of the Welcome Center. Click the following link to access information about their hours, location, contact information, among other details:

https://wayne.edu/bursar/. Online payments can be made by logging into https://academica.aws.wayne.edu/ and clicking the "student resources" tab and then the "online payments" tab.





11) What are late payment fees?

If a student does not pay their tuition by the prescribed dates on the eBill for a specific term, the student will be charged a \$25 late payment fee if the past due balance is less than \$500, or a \$40 late payment fee if the balance due is \$500 or more. Late fees will then be evaluated on a monthly basis, and the amount will accrue until it is paid in full. To avoid late payment fees, take a look at your eBill for prescribed dates or view the eBill schedule here: https://wayne.edu/bursar/ebill/ebill-schedule/.

Moreover, if you have late payment fees that you are unable to pay, visit the Student Accounts Receivable (4th floor of the Welcome Center) and speak to the Office of Student Financial Aid to have these fees disputed.



IF YOU HAVE QUESTIONS, ASK THEM! WE ARE HERE TO HELP YOU FIND A SOULUTION!



12) What are additional Financial Aid-related resources that Wayne State offers?

- If you need help with aid planning, Financial Aid calculators, determining costs of attendance, Financial Aid dates and deadlines, as well as navigating Financial Aid awards and letters, visit this website: https://wayne.edu/financial-aid/resources/.
- Click the following link to learn about the student resources that the Student Senate has implemented at Wayne State, many of which can benefit students that are experiencing financial burdens: https://studentsenate.wayne.edu/resources.
- Visit the Financial Aid website, https://wayne.edu/financial-aid/, for updates, important dates, and other information relating to Financial Aid.



YOU ARE NOT ALONE IN THIS! WE ARE EXCITED TO HELP EVERY STUDENT FIND THE BEST OPTIONS AVAILABLE TO THEM.

DON'T HESTITE TO CONTACT US ANYTIME AND AS OFTEN AS YOU NEED. WE ARE HERE FOR YOU!



13) True or false: When applying for financial aid, you should only complete the FAFSA application available from The U.S. Department of Education.

Answer: True!

To be sure you and your family are being safe while applying for Financial Aid, The U.S. Department of Education has some advice that can help you avoid all sites that are not administer by them. It is very important that you keep your information safe and secure. Always double and triple check. If you have any concerns at all, contact the Office of Student Financial Aid at 313-577-2100. There is also a link to the The U.S. Department of Education site on the Office of Student Financial Aid webpage.

- Seeking help in finding money for school is not something you are obligated to pay for. When seeking assistance from a company when getting Financial Aid, ask yourself questions such as: "what service am I being offered?" and "is this service something I can access for free?" "Do these services and claims sound too good to be true?"
- The FAFSA form is NOT something you have to pay to fill out! There are several websites offering assistance in filling out the FAFSA form in exchange for a fee, and these websites are not associated with or endorsed by the U.S. Department of Education. When filling out your FAFSA, be sure to go to FAFSA.gov, and make sure the spelling of FAFSA is accurate and that it has .gov in it! If you need help, contact Wayne State's Office of Student Financial Aid or the online help form provided by the Federal Student Aid website (https://studentaid.gov/apply-for-aid/fafsa/filling-out/help). Also, if you're asked for your credit card information during the process of filling out your FAFSA, the site is not legitimate.
- The U.S. Department of Education works with private companies (lenders, servicers, etc.) and they form contracts with these loan servicers who handle billing as well as other services on your federal student loans. Your federal loan servicer will assist you with loan repayment, loan consolidation, etc. and you can find a list of their affiliated loan servicers at this link https://studentaid.gov/manage-loans/repayment/servicers.
- When applying for student aid, there are a number of precautions you can take to prevent identity theft such as:
- Apply for federal student aid by filling out the FAFSA form at the official website (FAFSA.gov) or on our myStudentAid mobile app.
- After you've finished completing the FAFSA form online, be sure to exit the application and close the browser, ensuring that any cookies created during your session will be automatically deleted.
- Don't tell anyone your FSA ID username or password, even if that person is helping you fill out the FAFSA form.
- Review your Financial Aid offers and keep track of the amounts you applied for and received.
- Never give personal information over the phone or internet unless you made the contact. If you have questions about an offer of aid or about your student loan account, ask someone at your Office of Student Financial Aid at your college, or contact the Federal Student Aid Information Center.
- If any of your identification is lost or stolen, report it immediately to the issuer (e.g., the
 credit card company or your state's Department of Motor Vehicles) and if necessary, to the
 police.



14) True or False: The Student Service Center is here for you.

Answer: True!

As students, we have to understand that the Student Service Center and The Office of Student Financial Aid may not necessarily always provide us with the answers that we were expecting. However, after speaking with Enrollment Management, we learned more about how their teams are working on initiatives relating to increasing outreach, improving the office's technology to better support student's needs, developing a debt calculator tool, and even implementing an official outtake process where students can provide feedback about the service(s) they received during their visit.

The team in the Welcome Center can't wait to help you get on track. If you are experiencing a Financial Aid-related issue and are seeking support, or have questions, contact us at **studentservice@wayne.edu** or give us a call at **313.577.2100**. We are committed to helping and supporting you.

If you decide to make a trip to the Welcome Center, be sure ask a lot of questions and take good notes. The team in the Welcome Center are here to serve your needs. So, amplify your voice and ask questions. Let's secure the bag!



