

UNDERGRADUATE ADMISSION, EXPENSES, AND FINANCIAL AID

ADMISSION TO THE UNIVERSITY

Westminster University seeks students whose academic and life experiences demonstrate that they are prepared to thrive in our classrooms and bring vibrancy to our campus. Applications are reviewed holistically and take into consideration the quality of a student's academic preparation, which includes both difficulty of course work and grades, extracurricular activities, individual talents and character, recommendations, and demonstrated interest in the university. A campus visit is recommended, as it helps complete the picture for both the prospective student and the university. Westminster University admits students whose academic records indicate that they possess the preparation and skills necessary for success in university. Individuals are admitted without discrimination as to race, color, religion, gender, sexual orientation, age, national or ethnic origin, disability, or a person's status as a veteran.

Admission to the university does not constitute acceptance into all of its programs. Students applying for admission into the Nursing and Honors College programs should consult the appropriate sections of this Academic Catalog for additional admission requirements. Music students must audition to be accepted into the program as a major or minor. Students applying to graduate programs should review the appropriate sections in the Graduate Academic Catalog.

Undergraduate applicants may apply Early Action Decision by December 1 or Regular Decision by February 1. Applications for undergraduate admission are accepted on a rolling basis after the Regular Decision deadline of February 1. Westminster University reserves the right to close the application earlier than dates specified if enrollment goals are met before those dates. To accept an offer of admission and reserve a place in the class, an admitted student must submit an admitted student reply form and a non-refundable \$500 tuition deposit by the National Reply Date, May 1, or within thirty days of admission.

Westminster University administers all of its educational programs, related support services, and benefits in a manner that does not discriminate against students or prospective students with regard to race, color, religion, gender, sexual orientation, age, national or ethnic origin, disability, or a person's status as a veteran. Westminster University seeks to provide equal access for people with disabilities to its programs, services, and activities. Please contact Disability Services at 801.832.2272 (TTY 832.2286) if you require admission information in an alternative format or if you need other accommodations.

Admission Requirements

New First-Year

Applications are reviewed holistically on the basis of a student's demonstrated academic preparation, motivation, and potential for success at Westminster. Academic preparation, which includes both coursework and grades, is most important. The submission of standardized test scores is optional. Other measures, including essays, extracurricular activities and accomplishments, and recommendations are given consideration and may be requested by the Office of Admission as supporting evidence of academic preparedness, motivation, or potential for success.

Westminster University recommends the following curriculum:

Subject	Number of credits/years
Math	4
English	4
World Language	2
Social Science (such as history, government, geography, psychology or other similar courses)	3
Lab-based Science (such as biology, chemistry, and physics)	3

Subject	Number of credits/years
Fine Arts (such as music, dance, theatre, visual arts, ceramics, graphic design, or other similar courses)	1

A student currently enrolled in high school may be accepted for admission on the basis of six semesters of high school work. The university may require additional grade reports during the student's senior year, and will require final official transcripts showing the date of high school graduation.

Transfer Students

A student with a cumulative grade point average of 2.75 (B-) or better in academic courses from all previous university work, and who is in good academic standing at their previous institution(s) may be considered for admission as a transfer student. Exceptions can be made on a case-by-case basis.

Detailed information regarding Westminster University transfer credit policies can be found in the [External Credit](#) section of this catalog. Students transferring from Salt Lake Community College may find these [advising pathways](#) helpful.

Non-degree Seeking Students

Non-degree seeking students are defined as students who are enrolled at the university but have not applied for, or been accepted into, a degree program. Non-degree seeking students, therefore, are those who plan to take courses for "interest only." Non-degree seeking students are subject to the academic regulations of the university. Credit earned while in non-degree seeking student status is not considered toward a degree unless the student applies for admission to, and is accepted by, the university as a degree-seeking student. A maximum of 30 semester hours of coursework taken as a non-degree-seeking student may be considered for credit earned toward a degree. Non-degree seeking students are not eligible to receive institutional or federal financial aid. Those who wish to pursue a degree must complete the admission process as a degree-seeking student. Non-degree seeking students must be admitted as degree-seeking prior to the first day of classes in the semester in which they wish to be considered degree-seeking.

Readmission of Former Students

Students who wish to register at the university after an absence of three or more academic semesters (not including summer terms) must apply for readmission through the Office of Admissions. Returning students are subject to the academic requirements in effect at the time of their re-entry. Westminster University makes every effort to honor coursework taken in previous years; however, due to curriculum changes, this cannot be guaranteed. Previous coursework in question must be reviewed by individual academic departments with a final agreement submitted in writing to the Registrar's Office.

Former students who have attended other colleges or universities during their absence must apply for readmission as a returning student and must meet all applicable requirements for admission. Students will be reevaluated for transfer merit scholarships based on all university credits taken, including those from Westminster. It should be noted that students who attend other colleges or universities during a summer session are not required to reapply. Transfer credit for such courses are subject to the university's regular transfer policies as stated in the Degree Requirements section of this catalog.

In accordance with the Higher Education Reauthorization Act, Westminster University will readmit veterans at the same academic status in which they left the institution, provided the veteran notifies the university in advance of their deployments and are not absent from the institution for more than five years, cumulatively. Those students who fail to provide advance notice may re-enroll after providing proof of service.

Readmission of Servicemembers and Veterans

In accordance with the Higher Education Reauthorization Act, Westminster University will readmit military service members at the same academic status in which they left the institution for service activation or deployments, provided the student notifies the university in advance of their deployments

Undergraduate Admission, Expenses, and Financial Aid

and are not absent from the institution for more than five years, cumulatively. Those students who fail to provide advance notice may re-enroll after providing proof of service.

To readmit a servicemember with the same academic status means that the institution readmits the servicemember:

- To the same program, unless the servicemember requests or agrees to admission to another program (if the servicemember's program is no longer offered, the institution must admit the servicemember to the program that is the most similar);
- At the same enrollment status (for example, full-time), unless the servicemember requests or agrees to a different enrollment status;
- With the same number of credit hours or clock hours completed, unless the servicemember is admitted to a different program and the hours are not transferable;
- With same academic standing (for example, satisfactory academic progress status);
- For the first academic year, with the same tuition and fee charges as when the servicemember left, unless military benefits will pay the increase, but never more than the institution is charging other students; and
- For subsequent academic years or for a different program, by assessing tuition and fee charges that are no more than the institution is charging other students.

Concurrent Enrollment

Qualified high school junior and senior students (grades 11 and 12) may apply and enroll to take university coursework during the Fall and Spring semesters at Westminster while still attending high school.

Applicants for concurrent enrollment must:

- Be a junior or senior in high school
- Have a 3.0 cumulative GPA or higher in academic course work (confirmed by high school transcript)
- Complete the Concurrent Enrollment Application (including the Parent Permission Form and School Permission Form)
- Meet application deadlines:
 - June 1 (Fall semester)
 - December 1 (Spring semester)

A new application is required each semester that a student seeks to enroll or re-enroll for concurrent enrollment courses at the university.

Non-High School Graduates

Students who have not completed high school, or who have graduated from a non-accredited or non-traditional educational environment, may be considered for admission to the university. Westminster accepts the General Educational Development examination (GED), a state high school equivalency diploma, or demonstration of academic performance that aligns with Westminster's recommended curriculum.

Please speak to an admissions counselor for additional information.

Applying for Admission

How to Apply

Students must submit:

- Online Common Application or Westminster Application
- High school transcript
- Official transcript(s) from each college or university attended. This is primarily, but not exclusively, applicable to incoming transfer students.
- Personal statement or essay, if requested
- Standardized test scores, if requested
- School counselor or school official report, if requested
- Letters of recommendation, if requested or required by program

Incoming first-year students must submit a final official high school transcript including a high school graduation date, a GED, or other high school equivalency diploma prior to beginning classes.

Incoming transfer students must submit a final official high school transcript documenting a high school graduation date, a GED, or other high school equivalency diploma if they do not have at least one of the following:

- 60 transfer credit hours
- An associate's degree
- Interstate transfer passport

All records submitted to the university become the property of Westminster University as part of each student's permanent record and are not returnable.

When to Apply

The applications for undergraduate admissions opens on August 1 for the subsequent Spring, Summer and Fall terms.

Notification of Admission

Applicants who apply as Early Action Decision by the December 1 deadline, will receive an admissions decision by the first week of January (based on open business hours). After the Early Action Decision Deadline, applicants will receive an admissions decision approximately three weeks after the Office of Admissions receives all required materials. Transfer students receive a separate summary of transfer credit evaluation. The summary of transfer credit evaluation does not guarantee admission, rather is provided to the student as a guide of which credits will transfer if admitted to the university. Once admitted, students intending to enroll at Westminster must submit an admitted student reply form and a \$500 non-refundable enrollment deposit must be submitted to guarantee a place in the entering class.

Accepting Offer of Admission

The tuition deposit should be submitted by the National Reply Date of May 1 or within 30 days of receiving an admissions decision if after May 1. Students requesting an extension to the enrollment deposit deadline should contact the Office of Admissions. Students may choose to defer their admission after paying the tuition deposit for up to two years. Extensions may be considered on a case-by-case basis. New first-year students are required to live in campus housing during the fall and spring semesters of their first two years. Residence Life may grant exceptions for students with extenuating circumstances after an exemption form is submitted.

Deferred Admission (Gap Year)

Deferred admission is offered to undergraduate students who plan to delay their enrollment to a different semester than they were admitted to.

Requests for deferred admission must be submitted by August 1 and approved by the Office of Admissions. Deferred admission may be requested for up to 4 semesters. Deferred admission is not intended to allow students to begin or continue their university career elsewhere, though students may take a limited number of courses as a part-time student during their deferred admission period. Westminster assumes that any academic work pursued during the deferred admission period will be at an academic level consistent with or above the student's academic performance record with which they gained acceptance to Westminster University. Students must submit all transcripts from college-level coursework completed during the deferred admission period. The university reserves the right to reverse a prior admissions decision based on poor results of academic work completed during the deferred admission period.

Prior to their return, students must confirm their intention to enroll by submitting a second non-refundable tuition deposit of \$500. [Learn more about deferred enrollment and gap year.](#)

International Students

Westminster University is authorized under federal law to enroll non-immigrant students. The Office of Admissions begins processing I-20 Certificates of Eligibility for non-immigrant international students after they have been admitted and confirmed their enrollment to the university.

Admission Requirements

To be considered for enrollment at the university, international students must meet the same admissions requirements as domestic students in addition to other specific international requirements. International students must submit the following materials to the Office of Admissions:

- Online application for admission.
- Personal statement or essay (optional).

- Official transcripts, academic records, diplomas, national examination results, certificates or degrees received from all secondary, post-secondary, university and/or professional schools and any necessary translations. International college or university transcripts must be submitted to an external evaluation service company for a course-by-course evaluation. World Education Services or SpanTran are two evaluation companies that Westminster University recommends using. There may be other exceptions granted on a case-by-case basis.
- International students who are non-native speakers of English must provide evidence of English language proficiency by submitting official scores from one of the standardized tests listed in the chart below. Test date must be within two years of application for scores to be valid.
- Recommendation letter from high school counselor or teacher, upon request.
- Submit International Student Financial Aid Questionnaire in admissions portal

After international students are admitted, they will be required to provide evidence of adequate financial support to cover the total cost of attendance for two semesters. This most commonly comes in the form of a certified bank statement or bank letter as well as a Statement of Financial Responsibility as issued by Westminster University.

All applicants, regardless of citizenship status, must demonstrate proficiency in English to obtain admission to Westminster University. To fulfill this requirement, applicants must satisfy **one** of the following criteria:

A. Provide transcripts showing attendance for a minimum of three years at a U.S. accredited high school in a curriculum with passing grades.

B. Provide transcripts showing attendance for a minimum of three years in English education at an American International School, Cambridge affiliated school, or International Baccalaureate (IB) affiliated school with passing grades.

C. Provide transcripts showing a minimum of 15 transferable college level credits of general education or major requirements with a minimum grade of C- from a U.S. accredited college or university. Credits from ESL and orientation style courses will not be accepted.

D. Provide transcripts showing either attendance for a minimum of three years at a high school with passing grades or a minimum of 15 transferable college level credits of general education or major requirements with a minimum grade of C- from a high school, college or university in one of the following countries:

- American Samoa
- Anguilla
- Antigua and Barbuda
- Australia
- Bahamas
- Barbados
- Belize
- Bermuda
- Botswana
- British Virgin Islands
- Canada (except the Province of Quebec)
- Cayman Islands
- Christmas Islands
- Cocos Islands
- Cook Islands
- Dominica
- Falkland Islands
- Fiji
- Gambia
- Ghana
- Gibraltar
- Grenada
- Guam
- Guyana
- Ireland
- Jamaica
- Kenya
- Lesotho
- Liberia
- Malawi
- Malta
- Micronesia Islands
- Montserrat

- New Zealand
- Nigeria
- Niue
- Norfolk Island
- Northern Mariana Islands
- Palau
- Papua New Guinea
- Pitcairn Islands

- Ryuku Islands
- Seychelles
- Sierra Leone
- Singapore
- Solomon Islands
- South Africa
- St Helena
- St Kitts and Nevis
- St Lucia
- St Vincent and the Grenadines
- Swaziland
- Tanzania
- Tonga
- Trinidad and Tobago
- Turks and Caicos Islands
- Uganda
- United Kingdom
- S. Virgin Islands
- Zambia
- Zimbabwe

E. Provide English proficiency test results taken within the past two years that meet one of the following score requirements:

English Proficiency Exam Results:

Undergraduate: Test	Full Admit	English Bridge 2	English Bridge 1
TOEFL iBT	79	66	55 and no subset below 12
IELTS	6.5	6	5.5 and no subset below 5.0
PTE	53	44	39
MET 4-Skill (Michigan English Test)	53-63	40-52	
CEFR (Common European Framework of Reference)	B2	B1	
Duolingo	105		
Norwegian Upper Secondary School English Course	4	3	
SAT-EBRW	560	510	430-500 and Duolingo required
ACT-English & Reading	22 English and 22 Reading	19 English and 19 Reading	15 English and 15 Reading (Duolingo required)

Westminster University will consider scores from the IELTS Indicator and the TOEFL iBT Home Edition. The university will accept TOEFL iBT superscores for the purpose of meeting TOEFL iBT requirements.

F. Complete English language instruction through one of the following programs:

Articulation Agreements	Program Level	Westminster Level
Associates in Cultural Exchange ACE	6	Full Admit; take WRIT 110
ELS Language Schools	112	Full Admit; take WRIT 110
English Language Institute (ELI)	8 "B" Average	Full Admit; take WRIT 110

Westminster University reserves the right to require demonstration of English proficiency, even if a candidate demonstrates eligibility for a proficiency waiver.

International Exchange Students

The university accepts and enrolls students from our partner institutions who are citizens of countries other than the United States for exchange programs. Full-time international exchange students are issued Forms DS-2019 forms to enable them to apply for student visas.

Admission Requirements

Exchange students must submit the following materials to the Office for Global Engagement:

1. Exchange student application for admission (application fee is waived)
2. Nomination letter from an academic advisor, professor, dean or exchange coordinator at the partner institution.
3. Official transcripts, academic records, diplomas, national examination results, certificates or degrees received from all secondary, post-secondary, university and/or professional schools. All transcripts must be submitted with an official English translation
4. Evidence of adequate financial support to cover the total cost of attendance for the duration of the exchange program (one or two semesters). This most commonly comes in the form of a certified bank statement or bank letter.
5. Statement of Financial Responsibility completed by the student and/or financial guarantor.
6. Evidence of English language proficiency as described in the International Student Admission requirements above.
7. Copy of the identification page of the applicant's passport

All materials submitted to Westminster University become the property of the university and cannot be returned to the student or sent to another school. If the student's school or ministry of education issues only one copy of secondary school grades or examination scores, the Office of Admissions will make a certified copy and return the original to the student; however, in all cases copies must be made from originals. Duplicated copies will not be accepted. Once all required documentation has been received and the student has been accepted for admission, a Form DS-2019 will be sent to the student.

EXPENSES

Undergraduate Tuition and Fees (2024-2025)

Description	Rate
Tuition (Fall, Spring, and Summer)	\$1,792 per credit hour
Fall and Spring Full-time students (12-16 hours)	\$21,504 per semester
Fall and Spring Overtime per hour surcharge (above 16 hours)	\$21,504 + \$1,792 per credit hour above 16
Audits (any semester)	\$896 per credit hour

Description	Rate
Bachelor of Business Administration (BBA)	\$500 per credit hour for BBA courses; \$1,792 per credit hour for other undergraduate courses
Student Activity Fee (Fall and Spring) (covers Associated Students of Westminster membership and class membership dues and series of social events)	\$57 - full time enrollment (12 or more credit hours) \$44 - part-time enrollment (7-11 credit hours) \$30 - part-time enrollment (2-6 credit hours)
Publication Fee (Fall & Spring)	\$9
Health, Wellness and Athletic Center Membership Fee	\$60 - full-time enrollment (12 or more credit hours) Membership fee of \$13.50 per month for part-time undergraduate students is optional and would be paid directly to the Dolores Doré Eccles Health, Wellness and Athletic Center. Summer fee is waived for students taking summer courses.

Fixed Pricing

Students enrolling in the BBA program during the 2024-2025 academic year will pay \$500 per credit hour. A total of 60 credit hours are required to complete the program for those with a completed AA or AS degree for a total of \$30,000. Tuition includes all program costs including books (for BBA classes) and access to all program functions. The tuition price will remain fixed for five years, as long as the student progresses satisfactorily (i.e., by taking no more than two semesters off). Regular tuition rates apply for classes outside of the BBA program and are required if students do not have an AA or AS degree.

Round River and IPSL Global Engagement

Westminster University serves as the School of Record for Round River Conservation Studies and IPSL Global Engagement. Students who enroll in courses under a School of Record agreement are charged a custom fee that is based on location and duration of the study away program and are not charged standard Westminster undergraduate tuition rates.

Summer Tuition & Earned Rate Reduction

Undergraduate Credit Hours	Total Tuition	With 50% Reduction Earned*	With 80% Reduction Earned**
1	\$1,792	\$852	\$358
2	\$3,584	\$1,792	\$717
3	\$5,376	\$2,688	\$1,075
4	\$7,168	\$3,584	\$1,434

Undergraduate Credit Hours	Total Tuition	With 50% Reduction Earned*	With 80% Reduction Earned**
5	\$8,960	\$4,480	\$1,792
6	\$10,752	\$5,376	\$2,150
7	\$12,544	\$6,272	\$2,509
8	\$14,336	\$7,168	\$2,867
9	\$16,128	\$8,064	\$3,226
10	\$17,920	\$8,960	\$3,584
11	\$19,712	\$9,856	\$3,942
12	\$21,504	\$10,752	\$4,301
13	\$23,296	\$11,648	\$4,659
14	\$25,088	\$12,544	\$5,018
15	\$26,880	\$13,440	\$5,376
16	\$28,672	\$14,336	\$5,734

For each full-time semester completed in the current academic year, students earn a percentage reduction in the cost of their summer tuition.

*To earn 50% reduction you must have completed 1 semester in current year

**To earn 80% reduction you must have completed 2 semesters in current year

Summer rates exclude May Term Study Experience courses, GEOL 360: Field Geology, and internship courses. In these cases, no tuition is charged and there is an administrative fee of \$100 per credit. This cost reduction does not apply to the Bachelor of Business Administration program or any other specialized undergraduate program.

Other Fees	Amount
First-Year Orientation for First Year Students Starting Fall Semester (one-time fee)	\$300
First-Year Orientation for First Year Students Starting Spring Semester (one-time fee)	\$100
Transfer Student Fee (one-time fee)	\$100
Student ID Replacement	\$10
Alumni Audit	\$100 per course + \$50 Technology Fee per semester (+ any course fees; for example, \$250 materials fee for ceramics courses)
Student Teaching	\$100
Private Music	\$150 per credit hour

Certain courses may require additional fees which are listed in the course information on Self-Service.

Housing and Meal Plan Charges (2024-2025)

Fall and Spring Semester

Residence	Fall Semester	Spring Semester	Year
Traditional-Style Double (Hogle and Carleson Halls)	\$3,610	\$3,610	\$7,220
Traditional-Style Single (Hogle and Carleson Halls)	\$4,537	\$4,537	\$9,074
Apartment-Style Single (Olwell, Behnken, and Stock Halls)	\$4,537	\$4,537	\$9,074
Meal Plan (available for residents and commuters)	Fall Semester	Spring Semester	Year
Gold Meal Plan	\$2,576	\$2,576	\$5,152
Purple Meal Plan	\$2,038	\$2,038	\$4,076
Copper Meal Plan (juniors, seniors, graduate students, and commuters only)	\$1,670	\$1,670	\$3,340
Birch Meal Plan (commuters only)	\$579	\$579	\$1,158

Summer Housing

Available for degree-seeking students actively enrolled in a minimum of two credit hours and in good standing with the Dean of Students Office.

Room	4 - Weeks	8 - Weeks	Full Summer
Single	\$944	\$1,888	\$2,832
Double	\$735	\$1,470	\$2,206

Payment of Tuition and Fees

Tuition, fees, and room and board charges are due in full, on the first day of the month the given semester begins, unless payment arrangements have been made. Students registering late must pay in full when they register. Students unable to pay in full must make other arrangements with the Student Account Services Office by the second week of the semester. The university reserves the right to grant or deny financing for any student based on his or her credit worthiness. In addition, the university reserves the right to cancel the registration of any student who fails to comply with all terms of his or her financial obligation with the university. Additional information on this policy is available in the Student Account Services Office. Statements of credits, certificates of graduation, or transcripts are issued only to students who are current in their obligations with the university. All

outstanding charges are due and payable at the time students leave the university.

Tuition Reviews

Late Withdrawal for Unusual or Extenuating Circumstances

Students sometimes face unusual or extenuating circumstances that prevent them from finishing a course or semester or otherwise complying with institutional deadlines. A Review Committee meets monthly to examine petitions made by students regarding retroactive record changes (e.g., medical withdrawal) and/or full or partial charges of tuition and fees. A student's petition, which includes a detailed letter and appropriate documentation of the unusual or extenuating circumstances, can be submitted to the Registrar's Office (Bamberger Hall, Upper Floor or registrar@westminsteru.edu). A form and specific instructions are available on the Registrar's Office website.

All petitions must be submitted within six weeks after the end of the semester in question. Absent serious extenuating circumstances, requests submitted beyond six weeks after the end of the semester will not be considered. Because tuition insurance is recommended, petitions for removal of tuition charges are rarely approved even if the committee decides to approve a change to the academic record. If a petition for refund is granted, changes will be made retroactive only to the last date of attendance, and tuition charges will be adjusted according to Westminster University's posted refund schedule found on the Student Account Services webpage. Reevaluation by the student's physician or counselor may be required prior to re-enrollment.

Following these guidelines, the Review Committee will either approve or deny all petitions. A student who thinks there has been unfair bias or encountered a procedural error made by this committee may appeal it in writing within ten calendar days to an Appeals Committee chaired by the Vice President for Finance and Administration. The decision reached by this committee is final.

NOTE: The Review Committee cannot change rules regarding the amount of federal financial aid that must be returned when a student does not fulfill program requirements. Students are encouraged to read "Withdrawing and Its Effect on Financial Aid" section in the academic catalog and call or visit the Financial Aid Office to determine specific implications for anticipated registration changes. In many cases, if a student withdraws from classes both the federal and institutional financial aid award may be adjusted and all unpaid tuition resulting from the cancellation will become due immediately.

Tuition Refund Schedule

This refund schedule applies to regular credit-bearing courses, but excludes May-term Study Experiences (MTSE), IPSL-Global

Engagement, and other trip-based courses.

Fall Semester	Percent
8/21/24 to 8/30/24	100%
8/31/24 to 9/6/24	80%
9/7/24 to 9/13/24	60%
9/14/24 to 9/20/24	30%
After 9/20/24	0%
Spring Semester	Percent
1/21/25 to 1/29/25	100%
1/30/25 to 2/5/25	80%
2/6/25 to 2/12/25	60%
2/13/25 to 2/19/25	30%
After 2/19/25	0%
Summer Term - First Four Weeks	Percent

Fall Semester	Percent
5/16/25 to 5/26/25	100%
5/27/25 to 6/2/25	50%
6/30/25 to 6/9/25	25%
After 6/9/25	0%
Summer - Second Four Weeks	Percent
6/17/25 to 6/24/25	100%
6/25/25 to 7/1/25	50%
7/2/25 to 7/8/25	25%
After 7/8/25	0%
Summer - Third Four Weeks	Percent
7/14/25 to 7/21/25	100%
7/22/25 to 7/25/25	50%
7/26/25 to 7/30/25	25%
After 7/8/25	0%
Summer - First Eight Weeks and Full Twelve Weeks	Percent
5/19/25 to 5/26/25	100%
5/27/25 to 6/2/25	50%
6/3/2025 to 6/9/25	25%
After 6/9/25	0%
Summer - Final Eight Weeks	Percent
6/17/25 to 6/24/25	100%
6/25/25 to 7/1/25	50%
7/2/25 to 7/8/25	25%
After 7/8/25	0%

Tuition Insurance

All students except those enrolled in IPSL Global Engagement programs will be automatically enrolled in a tuition insurance program through A.W.G. Dewar, Inc., and charged approximately 1.1% of their tuition and fees (including room and board) for Fall and Spring semesters unless they choose to waive this coverage.

Many Westminster students encounter unexpected physical or mental health challenges each year. This coverage provides students and their families needed protection for their educational investment. Westminster students with tuition insurance are eligible for a 75% refund should they face injury, sickness, or mental health issues that result in withdrawing from all of their fall or spring courses. **Students and families who do not want tuition insurance will need to complete a waiver each year to opt out of this coverage.**

Westminster strongly encourages families to participate in tuition insurance to prevent the stresses of an all-too-common scenario: a student will experience an unexpected physical or mental tragedy, withdraw from courses, and be obligated to pay tuition. Tuition insurance allows the student to focus on their recovery and return to their studies.

Health and Accident Insurance

Students are encouraged to carry health and accident insurance. Many plans carry students on their parents' coverage if they are under the age of 27. Westminster's website has a list of many plans, as there are different options and rates available to students. Cost may vary somewhat due to the student's age. Please contact the Dean of Students Office for more information. All international students and student athletes attending Westminster University are required to carry insurance coverage. Students admitted to the nursing program are required to provide evidence of health insurance coverage.

We recommend that all students participating in activity-based Human Performance and Wellness courses (HPW), Outdoor Education, Leadership courses (OEL), and/or trips through the Fitness, Wellness, and Recreation department/Outdoor Program are encouraged to carry personal health insurance. In case of accident, injury or illness your personal health insurance will be the primary provider.

In addition, the following website link provides useful information regarding insurance options for college students. Topics covered include the industry as a whole, the Affordable Care Act, Medicaid, and healthcare for the uninsured:

[Understanding Health Insurance for College Students and Young Adults](#)

The following list provides some resources to review health insurance options that may be available to you.

- [Humana](#)
- [eHealthInsurance](#)
- [SelectHealth Individual Plans](#)
- [Regence BlueCross BlueShield of Utah Individual Plans](#)

FINANCIAL AID

Understanding Financial Aid

Westminster makes every effort to determine a student's personal needs and abilities to create an individually tailored financial aid offer that reflects each student's own unique situation. The university awards merit-based and need-based financial aid to support new and continuing students. Merit- or talent-based aid is available to students who have excelled in their studies or extracurricular activities.

Need-based aid is available and awarded to students after completion of the Free Application for Federal Student Aid (FAFSA) form. These funds are awarded in the form of grants, work-study, and loans. Students eligible for need-based aid will be notified via their financial aid offer.

Cost of Attendance

A student's cost of attendance varies depending upon whether they live on or off campus and the number of credit hours for which they enroll. Sample cost of attendance figures are shown below and are based on 2024-2025 amounts.

Dependent/Independent Undergraduate Living On-Campus

Type of Expense	Cost Associated
Tuition & Fees	\$43,260
Books & Supplies	\$1,904
Living Expenses	\$14,038
Transportation	\$1,602
Federal Direct Loan Fees	\$80
Personal Expenses	\$1,422
TOTAL	\$61,496

Dependent/Independent Undergraduate Living Off-Campus

Type of Expense	Cost Associated
Tuition & Fees	\$43,260
Books & Materials	\$1,904
Living Expenses	\$11,844
Transportation	\$1,908
Direct Loan Fees	\$80
Personal Expenses	\$2,286
TOTAL	\$60,472

Dependent/Independent Undergraduate Living with Parents

Type of Expense	Cost Associated
Tuition & Fees	\$43,260
Books & Materials	\$1,094
Living Expenses	\$3,168
Transportation	\$1,908
Direct Loan Fees	\$80
Personal Expenses	\$1,206
TOTAL	\$50,716

Student Aid Index

The Student Aid Index (SAI) is an index number that the Financial Aid Office uses to determine how much and what types of financial aid you would receive while attending Westminster University. The information you report on your FAFSA, including specific tax and family information, is used to calculate your SAI.

Determination of Need

Financial need is calculated by subtracting the SAI from the cost of attendance. If the Family Contribution is less than the Cost of Attendance, financial need is established.

Academic Standards and Criteria for Institutional Scholarship and Grant Renewal

All Westminster scholarship and grant funds require a student to maintain satisfactory academic progress as outlined in the Academic Catalog. The student's satisfactory academic progress will be measured at the end of each Spring Term. This will be used to determine whether the student is eligible for federal and institutional funds in the next academic year. Both the May and Summer Terms may be used by a student to regain institutional fund eligibility. Eligibility for restricted and endowed scholarship funds will be determined by the specific donor agreements for each scholarship.

To receive merit- and need-based aid, a student must be enrolled full-time (at least 12 semester credit hours), except where otherwise specified by the individual award. Merit- and need-based aid is available to students completing their first undergraduate degree at Westminster. Students enrolling for a second undergraduate degree are ineligible for merit- and need-based institutional financial aid. Read all of the [Terms and Conditions of your Merit-Based Aid](#).

Merit-Based Aid

All admitted applicants will be considered for merit-based scholarships automatically upon submission of the admissions application.

Need-Based Aid

To be considered for need-based financial aid, students must file the Free Application for Federal Student Aid (FAFSA) form. The FAFSA opens October

Undergraduate Admission, Expenses, and Financial Aid

1 for the following academic year. Westminster University's school code for the FAFSA is 003681.

Donor-Funded Scholarships

Scholarship funds are provided by individuals and/or organizations to support qualified students on a year-to-year basis.

Reserve Officer Training Corps (ROTC) Scholarships

A student may apply with ROTC to be considered for scholarships funded by Air Force, Army, or Navy ROTC programs. Each military branch selects the recipients for the awards each year. ROTC scholarships have their own application and approval process directly from the branch.

Direct Loans Terms and Conditions

Federal Direct Loan Program

Degree-seeking undergraduate students are eligible to apply for Federal Direct Student Loan funds. The Direct Loan limits can be found below:

Undergraduate Students				
	Dependent Students		Independent Students	
	Subsidized	Total Loan	Subsidized	Total Loan
First-Year	\$3,500	\$5,500	\$3,500	\$9,500
Sophomore	\$4,500	\$6,500	\$4,500	\$10,500
Junior	\$5,500	\$7,500	\$5,500	\$12,500
Senior	\$5,500	\$7,500	\$5,500	\$12,500

Federal loan eligibility is determined using information from the FAFSA, number of credits earned, and number of credits registered. Students have the ability to accept the full amount of loans offered or specify a lower dollar amount. Students must be registered at a half-time status (six credits or more) per semester to be eligible for federal loan disbursements.

Federal Direct Student Loans have a government origination fee deducted prior to loan disbursement.

Repayment of Federal Direct Student Loans can be deferred for up to six months after the student graduates or drops below half-time enrollment.

Federal Direct PLUS Loan

PLUS loans are available to parents of dependent undergraduate students. Applicants are subject to a credit check by the federal government and may borrow up to the cost of attendance minus any financial aid received. The Direct PLUS loan is a fixed-rate loan based on the first disbursement date. Interest rates are revised annually. PLUS loans have a government origination fee deducted prior to loan disbursement. PLUS loan payments can be deferred for up to six months after the student graduates or drops below half-time enrollment. If a parent is ineligible for a PLUS loan, the dependent undergraduate student may be eligible to borrow an additional Federal Direct Unsubsidized Student Loan. For further information concerning this program, contact the Financial Aid Office.

Student Employment & Federal Work-Study

The Federal Work-Study program makes awards based on financial need. Students are given the opportunity to work part-time on-campus while attending school. They can work full-time during the summer and other break periods. Under this program, the university pays a portion of the student wages and the government pays the remainder.

Students with Federal Work-Study eligibility have the opportunity to apply for a position from a listing of job openings on campus. Students are paid twice a month for work performed until they have earned the total amount of their Federal Work-Study award for the academic year. There are also positions available for summer work.

Student employment is offered on campus in addition to Federal Work-Study.

Satisfactory Academic Progress

Students must maintain Satisfactory Academic Progress in order to receive Title IV (federal) and institutionally funded financial aid. Please note that Satisfactory Academic Progress is NOT the same as Academic Standing as determined by the Registrar's Office.

Title IV student financial aid includes the following programs:

- Federal Pell Grant
- Federal Supplemental Educational Opportunity Grant (FSEOG)
- Federal TEACH Grant
- Federal Work-Study (FWS)
- Federal Direct Student Loans
- Federal Direct PLUS Loan

Even if a student is not receiving federal financial aid, any course or term a student is enrolled will count toward the Satisfactory Academic Progress policy standards.

Grade Requirement

The qualitative measure of a student's Satisfactory Academic Progress is based on meeting a minimum GPA requirement. Students must maintain at least a cumulative 2.0 GPA. This requirement does not take transfer credits into consideration.

Completion Requirement

The quantitative measure of a student's Satisfactory Academic Progress is based on the completion of at least 70 percent of the credit hours for which students attempt to be making satisfactory progress. Any class that appears on the academic transcript will be counted toward total credit hours. Transcript grades include the following:

Letter Grade	Description
A, A-	Excellent
B+, B, B-	Above Average
C+, C, C-	Average
D+, D, D-	Poor
F	Failure
CR	Credit
NC	No Credit
W	Withdrawn
WF	Withdrawn Failing
UW	Unofficial Withdrawal
I	Incomplete
T	Temporary
X	Repeat
R	Repeated
AU	Audit Credit

The following will not be counted as credit hours completed:

Letter Grade	Description
F	Failure
W	Withdrawn
WF	Withdrawn Failing

Letter Grade	Description
UW	Unofficial Withdrawal
I	Incomplete
NC	No Credit
NC	No Credit
X	Repeat
T	Temporary

Program Length Requirement

In addition, the quantitative measure is based on completion in a time frame less than 150% of the program length to continue to receive federal financial aid. An example would be an undergraduate program that requires 124 credit hours to complete. In this case, a student may receive federal financial aid up to 186 hours or 150% of the entire program length, as long as a student meets grade and completion requirements.

Transfer Credits

Transfer credits taken prior to attending Westminster University are counted as completed hours. Transfer students will have a GPA based only on courses completed at Westminster University. A student that transfers must take 36 credit hours at Westminster University. A maximum of 88 external undergraduate credit hours can be accepted toward a degree.

If a student has a bachelor's degree and is earning a second bachelor's degree, the student would be automatically awarded 88 hours of transfer credit. This will also count toward the maximum time frame for completion. If a student changes majors, the coursework will still be counted toward Satisfactory Academic Progress and part of the 150% program length time frame. If a student pursues a second degree, the time frame will be evaluated for the 150% program length.

Coursework completed during Summer Term will be counted in the overall completion rate and entered into the 150% program length. Noncredit remedial courses are not offered at Westminster University and will not count as a transfer credit.

Incompletes, Noncredit, or Withdrawals

Incompletes, noncredit, or withdrawal grades (F, I, NC, W, T, WF) will be counted as attempted and not completed courses.

Timetable for Review

Students' records will be reviewed at the end of each academic year to determine whether they are in compliance with the Satisfactory Academic Progress policy. The review process will take place annually after all grades have been recorded for the Spring Term.

Students who have grade changes that affect academic progress after it has been reviewed are responsible for notifying the Financial Aid Office so their progress may be re-reviewed for compliance. Grade changes, including incomplete grade updates, affecting student eligibility for financial aid must be on file with the Registrar's Office prior to the first date of classes in the next semester of enrollment in order for the student's record to be re-reviewed for Satisfactory Academic Progress in that semester.

Enrollment Status for Financial Aid Funds

Full-time undergraduate students taking 12 credit hours or more are eligible to receive Westminster institutional financial aid funds. Students taking less than 12 credit hours may not be eligible for Westminster institutional funds. Part-time student status is taking between 6 credit hours through 11 credit hours and aid will be awarded based on enrollment status.

Students pursuing a second undergraduate degree may be awarded additional financial aid but are not eligible for Federal Pell Grant funds. Financial aid awards will be adjusted based on an enrollment status of full-time or part-time.

Retaking Courses and Financial Aid

Retaken coursework may count toward enrollment status and federal financial aid eligibility for a student who is repeating, for the first time only, a previously passed course. This retaken class may be counted toward a student's enrollment status and the student may be awarded Title IV aid for the enrollment status based on inclusion of the class. A student may be paid for repeatedly failing the same course as long as satisfactory academic progress requirements are met.

Reinstatement

After becoming ineligible for student financial aid funds, a student can be considered for receipt of financial aid only when the completion percentage and grade point average requirements have been met.

Notification

On an annual basis at the end of Spring Semester, the Financial Aid Office will notify by email any student receiving financial assistance who does not meet the satisfactory academic progress requirement and has been determined to be ineligible for financial aid. The notice will be addressed to the student's Westminster University email address.

Satisfactory Academic Progress Policy/Appeal/Academic Plan

Any student who has been determined to be ineligible for financial aid has the right to appeal. The following appeal process will be utilized:

- The student appealing the satisfactory progress decision **will** submit a written appeal to the Financial Aid Office. The appeal must explain why the student failed to make satisfactory academic progress and what has changed in their situation that **will** allow them to make satisfactory academic progress in the future. The Financial Aid Office will give a decision to the student's Westminster email account within five working days of receipt of the appeal.
- If an appeal is granted, the student will develop an Academic Plan with an academic advisor. Once the Academic Plan has been submitted, the student must complete 100% of the coursework outlined in the plan each term. Students who meet the conditions of their academic plan will continue to meet with an academic advisor to develop Academic Plans until satisfactory academic progress requirements have been met. Students who do not meet the conditions outlined in their academic plan will lose all aid eligibility until they meet satisfactory academic progress requirements.
- If the appeal is not approved, and the student wishes to proceed further with the appeal, the student can submit an additional appeal to the Director of Financial Aid. The Director of Financial Aid will give a decision, in writing, within five working days of receipt of the appeal.

Withdrawal and Its Effect on Financial Aid

Return of Title IV Financial Aid Funds

Federal regulations govern the return of Title IV (federal) financial aid funds that have been originated and/or disbursed for a student who completely withdraws from university during a term or period of enrollment. The Title IV programs included under these regulations are for undergraduate students:

- Federal Pell Grants
- Federal Direct Student Loans
- Federal Direct PLUS Loans
- Iraq & Afghanistan Service Grant
- Federal Supplemental Educational Opportunity Grants (FSEOG)
- Federal Teach Grant

Earning Title IV Financial Aid

The regulations operate under the principle that a student "earns" financial aid based on the period of time enrolled.

During the first 60% of the enrollment period, a student "earns" Title IV federal financial aid funds in direct proportion to the length of time they enrolled (for example, a student attending 45 days, of 102 days in the semester, would earn 44% of their scheduled financial aid). A student who withdraws from university beyond the 60% point has "earned" all Title IV federal financial aid for the period.

Unearned Title IV funds, other than Federal Work-Study earnings, must be returned to the federal financial aid programs. Unearned aid is the amount of disbursed Title IV aid that exceeds the amount of Title IV aid earned under the formula. Returns of unearned Title IV program funds are processed no later than 45 days after the date of the school's determination that the student withdrew.

Repayment of Unearned Title IV Financial Aid

The responsibility to repay unearned Title IV aid is shared by the institution and the student.

The institution's share is the lesser of: the total amount of unearned aid; or institutional charges multiplied by the percentage of unearned aid.

The student's share is the difference between the total unearned amount and the institution's share.

Westminster University will return the unearned aid for which the school is responsible by repaying the Department of Education to the following sources, in order, up to the total net amount disbursed from each source.

Title IV programs order of federal funds returned:

1. Federal Direct Unsubsidized Student Loan
2. Federal Direct Subsidized Student Loan
3. Federal Direct Parent PLUS Loan
4. Federal Pell Grant
5. Iraq and Afghanistan Service Grant
6. Federal Supplemental Educational Opportunity Grants (FSEOG)
7. Federal TEACH Grant

Return of Institutional Funds

When withdrawing, a student should keep in mind that the requirements for Title IV federal financial aid program funds are separate from the university policy on institutional funds. A student withdrawing from the university during a term in which they are receiving a university-funded scholarship or grant may forfeit the scholarship or grant. Students withdrawing after the end of the university's refund period are liable for all charges even when their financial aid is decreased.

Students considering withdrawal or dropping courses affecting enrollment status of less than full-time status should call or visit the Financial Aid Office to determine the specific implications.

Official Withdrawal

Official withdrawal notification should be provided to the Registrar's Office. For official withdrawals, a student's date of withdrawal from the withdrawal form is used to determine the amount of aid earned.

Unofficial Withdrawal

Students who do not successfully complete at least one course during a semester will be reviewed as a potential unofficial withdrawal. Faculty members report a last date of attendance for any student receiving a failing grade. That last date of attendance is determined by faculty for academic engagement activities. Academic engagement activities include:

- Attending a synchronous class, lecture, recitation, or field or laboratory activity, physically or online, where there is an opportunity for interaction between the instructor and students;
- submitting an academic assignment;
- taking an assessment or an exam;
- participating in an interactive tutorial, webinar, or other interactive computer-assisted instruction;
- participating in a study group, group project, or an online discussion that is assigned by the institution; or
- Interacting with an instructor about academic matters; and

Does not include (for example):

- Living in institutional housing;
- participating in the institution's meal plan;
- logging into an online class or tutorial without any further participation; or
- participating in academic counseling or advisement.

That last date of attendance is used to calculate Title IV aid eligibility. If the Financial Aid Office cannot document a student's attendance through 60% or more of the semester, a student is considered to have unofficially withdrawn and the student's federal financial aid will be subject to the Return of Title IV Aid calculation described above. A student found to have unofficially withdrawn will have the calculation performed using the 50% point in the semester, unless the last date of attendance can be documented.

Additional information

Further information, worksheets, and examples of return of federal funds calculations can be obtained from the Financial Aid Office.

Institutional Refund Policy

Institutional refunds are determined on the date that add/drop or withdrawal forms are completed and processed in the Registrar's Office. Refer to the appropriate class schedule for the specific refund schedule for each semester. All institutional charges (tuition, fees, and room and board) are refunded based on the tuition refund schedule. Please check the Student Accounts Services web page for the Tuition Refund Schedule.

Miscellaneous Information

Notification of Award Offer—Students submitting applications and other supporting documentation are notified of aid offered electronically or by mail.

Changes in Financial Status—Students are responsible for reporting any change in family financial resources from extra income, gifts, or outside aid. If the additions reduce the financial need, the award may be reduced. Failure to report additional resources may result in total cancellation of all financial aid. If resources decrease, students may request additional funds. The university makes every effort to assist students in securing the financial aid they need to be successful in their studies and career goals, based on the availability of funds.

Employer Reimbursement—Students receiving reimbursement from their employers who apply for financial aid through the Free Application for Federal Student Aid (FAFSA) are required to notify the Financial Aid Office and submit documentation of the amounts to be received. Employer reimbursement is considered estimated financial aid and financial aid awards may be reduced.

Withdrawal from University—If a student receiving merit-based aid withdrawals from the university or is suspended before the end of the semester, the student's financial aid award is cancelled and all unpaid tuition resulting from the cancellation of the merit-based aid for that semester is due and must be paid immediately.

Incoming students are encouraged to apply for financial aid at the time they apply for admission to the university. Continuing students are reminded to reapply for financial aid each academic year. Financial Aid offers are made on a first-come, first-serve basis; therefore, it is in each student's best interest to submit application materials as early as possible. Regulations and policies for many of the Federal Financial Aid Programs change periodically. For additional information about any type of financial aid, contact the Financial Aid Office.

NEW AND RETURNING STUDENT ORIENTATION

New Student Orientation (NSO)

To help you adjust to [life at Westminster](#), there are orientation experiences for first-year and transfer students, as well as events that will help you get to know and be involved in your new community. New Student Orientation is a mandatory program for all new students, with programs offered both fall and spring semester. Students who are entering the fall semester will attend either the New Student Orientation (first-year students) or Transfer Orientation. Students entering in the spring semester will attend Spring Orientation.

First-Year Students

Before attending New Student Orientation, all first-year students will attend a New Griffin Registration. At New Griffin Registration, first-year students will register for classes, meet with the Financial Aid office, and set up a payment plan. After completing New Griffin Registration, first-year students will then

prepare for New Student Orientation in August, which is a two-day program. New Student Orientation is required for all students and first-year students are expected to attend each program day. First-year students will also be assessed a \$300 orientation fee.

Transfer Students

Transfer students entering for the fall semester are required to attend the Transfer Orientation, a one-day program in August (usually the day before classes start). This program is designed specifically for students who have previously attended another institution. Transfer students will be assessed a \$100 orientation fee, which covers the cost of their program.

Returning Students

If a student is returning after two or more years, they will need to attend another orientation program upon the semester they return. Since many services and resources change/update within a two-year period, completing an orientation program is valid for two years. If students have question about this, please contact the Dean of Students Office.