

# UNDERGRADUATE ADMISSION, EXPENSES, AND FINANCIAL AID

## 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         |
| <b>TOTAL</b>             | <b>\$61,496</b> |

#### 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         |
| <b>TOTAL</b>      | <b>\$60,472</b> |

#### 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         |

| Type of Expense | Cost Associated |
|-----------------|-----------------|
| <b>TOTAL</b>    | <b>\$50,716</b> |

### 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 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 |
|                        |                    |            |                      |            |

| Undergraduate Students |         |         |         |          |
|------------------------|---------|---------|---------|----------|
| 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     |
| 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.

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## 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 withdraws 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.