

# GRADUATE ADMISSION, EXPENSES, AND FINANCIAL AID

## FINANCIAL AID

### Understanding Financial Aid

#### Federal Direct Student Loan Program

Degree-seeking graduate students are eligible to apply for Federal Direct Student Loan funds. Graduate students may borrow up to \$20,500 per academic year in a Federal Unsubsidized Direct Loan. The aggregate maximum borrowing limit for graduate students is \$138,500 of which includes undergraduate borrowing.

Students must be enrolled at least half-time each semester in order to borrow or to have loan payments deferred. Half-time is defined as four (4) to five (5) credit hours and full-time is defined as seven (7) or more credit hours per semester.

Applicants must apply for federal financial aid using the Free Application for Federal Student Aid (FAFSA). The Financial Aid Office will then determine the amount of a loan that the student may qualify for and originate the student's loan according to the amounts accepted on the student's Financial Aid Offer.

#### Federal Graduate PLUS Loan

Students may borrow up to the cost of attendance (budget costs minus any financial aid received) and must use the loan funds to pay educational costs. The Department of Education will review the student credit history prior to approval of this loan. PLUS is a fixed rate loan based on first disbursement date. PLUS Loan interest rates are revised annually. Students can choose to make monthly principal and/or interest payments while in school or can choose to defer payments for up to six (6) months after the student graduates or drops below half-time enrollment. For further information concerning this program, contact the Financial Aid Office.

### Cost of Attendance

Graduate students cost of attendance vary based on the graduate program in which the student is admitted. They also vary based on the number of credit hours for which a student enrolls and can include other expenses incurred by the student as a result of enrollment in that graduate program. The allowance for books and supplies is only applicable to programs where books are not included in the cost of tuition. The budget figures listed below are for 12 months (Fall, Spring and Summer semesters).

Type of Expense	Cost Associated
Tuition and Fees	Varies by program
Living Expenses	\$15,792
Transportation	\$2,544
Direct Student Loan Fees	\$217
Personal Expenses	\$3,048
<b>TOTAL</b>	<b>\$21,601 + Program tuition and fees</b>

### Student Aid Index

Your 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.

### Satisfactory Academic Progress

Graduate students must maintain satisfactory progress in order to receive Title IV (federal) student financial aid funds and institutionally funded financial aid. Title IV student financial aid includes the following programs: Federal Work Study, Federal Direct Unsubsidized Loan and Federal Graduate PLUS Loan. Please note that Satisfactory Academic Progress (SAP) is NOT the same as Academic Standing as determined by the Registrar's Office.

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

Letter Grade	Description
W	Withdrawn
WF	Withdrawn Failing
UW	Unofficial Withdrawal
I	Incomplete
NC	No Credit
X	Repeat
T	Temporary

**Program Length Requirement**

In addition, the quantitative measure is based on completion of a graduate program in a time frame that is within 150% of the program length to continue to receive federal financial aid.

**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. If a student changes programs, 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.

**Incompletes, Noncredits, or Withdrawals**

Grades of incompletes, noncredits, or withdrawals (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 if they comply with the satisfactory academic progress policy. The academic year ends with Spring Semester and will include any period of time during the academic year the student was enrolled. Students who have grade changes that affect academic progress after it has been reviewed are responsible for notifying the Financial Aid Office so that 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 for the student's record to be re-reviewed for satisfactory progress in that semester.

**Enrollment Status for Financial Aid Funds**

Full-time graduate student status is defined as seven (7) or more credit hours per semester. Half-time graduate student status is between four (4) credit hours and five (5) credit hours. Graduate students must be enrolled at a half-time status to be eligible for federal student loans. Financial aid may be adjusted based on enrollment status.

**Retaking Courses and Financial Aid**

Retaken coursework may count toward enrollment status and federal financial aid eligibility for a student who is repeating a previously passed course once. This class may be counted toward a student's enrollment status awarded Title IV aid based on that 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 of Financial Aid**

After becoming ineligible for 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 requirements 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 determined to be ineligible for financial aid has the right to appeal.

- 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 ten working days of receipt of a complete 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 make 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 disbursed for a student who completely withdraws or does not attend the scheduled classes during a term payment period, or period of enrollment. The Title IV programs included under these regulations for graduate students are: Federal Direct Unsubsidized Loans and Federal Direct Graduate PLUS loans.

**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 remain 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 the university beyond the 60% point has "earned" all Title IV federal financial aid for the period.

Unearned Title IV funds 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. 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 in proportion to the aid each is assumed to possess.

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 Loan
2. Direct Grad PLUS Loan
3. Federal TEACH Grant

Students withdrawing after the end of the university's refund period are liable for the remaining charges independent of financial aid adjustments. Students considering withdrawal or enrollment below half-time status should call or visit the Financial Aid Office to determine the specific implications. Official withdrawal notifications 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.

### Official Withdrawal

Official withdrawal notifications 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 class during a semester will be reviewed as a potential unofficial withdrawal. Faculty members report the last date of attendance for any student receiving a failing grade. That last date of attendance is determined by faculty for academically related activities. Academically related 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 a last date of attendance can be documented.

### Additional Information

Further information about return of federal funds calculations can be obtained from the Financial Aid Office.

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## 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 webpage for the [Tuition Refund Schedule](#).

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## Miscellaneous Information

**Notification of Financial Aid Offer**– Students submitting applications and other supporting documentation are notified of aid awarded 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 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 canceled 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.