

FINANCIAL AID

Financial Aid Office

The Financial Aid Office at West Chester University provides financial assistance and counseling to undergraduate and graduate students in support of their educational goals. Financial aid consists of gift aid in the form of scholarships or grants, and self-help aid in the form of employment or loans. Financial aid is a supplement to family contribution and is to be used for educational expenses.

Eligibility for financial aid, with the exception of some scholarships, loans, and assistantships (graduate students), is based on demonstrated financial need. Family income, assets, and family size influence a student's demonstrated financial need.

All documents, correspondence, and conversations among the applicants, their families, and the Financial Aid Office are confidential and entitled to the protection provided by the Family Education Rights and Privacy Act (FERPA) and Higher Education Act (HEA).

In order to receive financial aid, the student must:

1. Be accepted for admission as a degree seeking student at West Chester University, or, in the case of a student already attending the University, be enrolled and making satisfactory academic progress as a degree seeking student. See the Financial Aid Office (<http://www.wcupa.edu/financialAid/>) for a more detailed explanation of this requirement.
2. Submit a Free Application for Federal Student Aid (FAFSA) before March 1st for priority consideration. This application will be used to determine the demonstrated financial need for the student. All students are encouraged to complete this application.
3. If a resident of Pennsylvania, apply for the PA state grant using the PA State Grant form on the FAFSA. If the student lives out of state, they should check with their state agency about grant availability. See State Grants below.
4. Submit any other requested documentation concerning financial and family circumstances that may be requested by the Financial Aid Office, or any agency that administers financial assistance programs. Financial aid applicants may be required to submit tax transcripts of their IRS forms, and/or their parents' forms, or various other income-related documents.

Submission of the above does not automatically entitle a student to receive financial aid. The Financial Aid Office follows the regulations established by the federal and state governments in awarding need-based aid. Applicants are ranked according to unmet need (based on budget, federal grants, state grants, and expected family contribution), and available funds are offered to the neediest students first. Students must apply for financial aid each academic year.

Unless otherwise specified, requests for scholarships, grants, loans, and employment opportunities described in this catalog should be made to the Financial Aid Office. Application forms for state and federal grants may be obtained online.

Questions concerning financial aid may be directed to the:

Office of Financial Aid (<http://www.wcupa.edu/financialAid/>)
Kershner Student Service Center, Suite 30
25 University Avenue
West Chester University
West Chester, PA 19383
610-436-2627

Office hours:

- 8 a.m. to 4:30 pm: Monday-Tuesday-Thursday-Friday
- 9 a.m. to 4:30 pm: Wednesday

Student Consumer Rights and Responsibilities

You have the right to ask a school...

1. The names of its accrediting organizations.
2. About programs; instructional, laboratory, and other physical facilities.
3. What the cost of attending is and what its policies are on refunds to students who drop out.
4. What financial assistance is available, including information on all federal, state, local, private, and institutional financial aid programs.
5. What the procedures and deadlines are for submitting applications for each available financial aid program.
6. What criteria it uses to select financial aid recipients.
7. How it determines your financial need. This process includes how costs for tuition and fees, room and board, travel, books and supplies, personal and miscellaneous expenses, etc. are considered in your budget. It also includes what resources (such as parental contribution, other financial aid, your assets, etc.) are considered in the calculation of your need.
8. If you have a loan, what the interest rate is, the total amount that must be repaid, the length of time you have to repay the loan, when payments are to begin, and any cancellation and deferment provisions that apply.
9. If you are offered a work-study job, what kind of job it is, what hours you must work, what your duties will be, what the rate of pay will be, and how and when you will be paid.
10. To reconsider your aid package, if you believe a mistake has been made.
11. How the school determines whether you are making satisfactory academic progress, and what happens if you are not.
12. What special facilities and services are available to the disabled.

You have the responsibility to...

1. Review and consider all information about a school's program before you enroll.
2. Pay special attention to your application for student financial aid, complete it accurately, and submit it on time to the right place. Errors can delay your receipt of financial aid.
3. Provide all additional documentation, verification, corrections, and/or new information requested by either the Office of Financial Aid or the agency to which you submitted your application.
4. Read and understand all forms that you are asked to sign and keep copies of them.
5. Accept responsibility for the promissory note and all other agreements that you sign.
6. If you have a loan, notify the lender of changes in your name, address, or enrollment status.
7. Perform in a satisfactory manner the work that is agreed upon in accepting a college work-study job.
8. Know and comply with the deadlines for applying for aid.
9. Know and comply with your school's refund procedures.

Federal Work-Study Program

The Federal Work-Study Program provides part-time employment to help students in need to finance the cost of post-secondary education. Students may be employed on campus; at a federal, state, or local public agency; or a private nonprofit organization. The application is made through the Free Application for Federal Student Aid (FAFSA). Students who qualify for work study can then search for job opportunities via Handshake at <https://wcupa.joinhandshake.com/login> (<https://wcupa.joinhandshake.com/login/>). The priority deadline is March 1st. If a student misses the priority deadline, however, they

should still file the FAFSA to be considered for remaining financial aid funds.

Federal Pell Grant

The Federal Pell Grant Program provides need-based grants to low-income undergraduate students to promote access to post-secondary education. Grant amounts are dependent on the student's expected family contribution (EFC); the cost of attendance (as determined by the institution); the student's enrollment status (full-time or part-time); and whether the student attends for a full academic year or less. Students may not receive Federal Pell Grant funds from more than one school at a time. Interested students must file the Free Application for Federal Student Aid (FAFSA). WCU's priority deadline is March 1st of the current academic year. If a student misses the priority deadline, however, they should still file the FAFSA to be considered for remaining financial aid funds.

Federal Supplemental Educational Opportunity Grant (FSEOG)

The Federal Supplemental Educational Opportunity Grant (FSEOG) program provides grants for undergraduate students with exceptional financial need. Students who will receive Federal Pell Grants and have the most financial need will receive FSEOG funds first. Students must file the Free Application for Federal Student Aid (FAFSA). The priority deadline is March 1st. If a student misses the priority deadline, however, they should still file the FAFSA to be considered for remaining financial aid funds.

State Grants

The Pennsylvania Higher Education Assistance Agency (PHEAA) awards state grants to students who are Pennsylvania residents and who demonstrate need on the FAFSA. Students must be enrolled for at least six credits per semester in an undergraduate degree program to qualify. First-time applicants must complete additional information requested by the Agency before grant eligibility can be determined. In accordance with PHEAA policy, state grant recipients must successfully complete 24 credits per year for each full-time year of state grant awarded. The FAFSA must be filed by May 1 of each year to meet the state grant deadline.

Other states award grants to their residents to attend Pennsylvania schools. These states include Delaware, the District of Columbia, Ohio, Massachusetts, Vermont, and West Virginia. Eligibility requirements vary per state. Students should contact their agencies in these states for more information.

- Delaware: Learn More (<http://www.collegescholarships.org/grants/states/delaware.htm>)
- Vermont: Learn More (<http://www.vsac.org/pay/student-aid-options/grants/>)
- Ohio: Learn More (<https://www.ohiohighered.org/ocog/>)
- District of Columbia: Learn More (<https://osse.dc.gov/page/college-and-career-resources-students-and-families/>)
- West Virginia: Learn More (https://secure.cfww.com/Financial_Aid_Planning/Scholarships/Scholarships_and_Grants/West_Virginia_Higher_Education_Grant.aspx)
- Massachusetts: Learn More (<http://www.mass.edu/osfa/home/home.asp>)

Federal Direct Student Loan Programs

Federal Direct Student Loans are low-interest loans for students and parents to help pay for the cost of a student's education. The lender is the U.S. Department of Education rather than a bank or other financial institution.

To be eligible for a loan, a student must do the following:

1. Be enrolled or accepted in a degree program
2. File a Free Application for Federal Student Aid (<http://fafsa.gov/>) (FAFSA)
3. Maintain satisfactory academic progress (<https://www.wcupa.edu/financialAid/sapCalculator.aspx>)
4. Be classified as at least a half-time student (enrolled in at least 6 credit hours for undergraduate students or 4.5 credit hours for graduate students).

Subsidized loans are for undergraduate students with demonstrated financial need, as determined by federal regulations. Direct Loans do not require a credit check. No interest is charged on subsidized loans while a student is in school at least half-time, during the grace period, and during deferment periods. Interest is charged on unsubsidized loans. When completing the application, students indicate their choice of making monthly payments, or deferring payments until they are no longer enrolled at least half time. The interest that accrues is added to the amount borrowed. If a student can make interest payments while still enrolled at least half-time, they can save a considerable amount over the life of the loan.

The federal government also limits the amount of money that can be borrowed each academic year. Annual loan limits are \$5,500 for first-year students, \$6,500 for second-year students and \$7,500 for undergraduate students who have completed two years. Independent students may borrow additional unsubsidized funds: up to \$4,000 per year for their first two years, and up to \$5,000 per year after they have completed two years. The total maximum indebtedness for a dependent undergraduate is \$31,000 with \$23,000 being subsidized and \$57,500 for independent students with \$23,000 being subsidized. The academic level maximum amounts are not guaranteed. The loan amount is influenced by the receipt of other aid. Interest rates are determined each spring for new loans being made for the upcoming award year, which runs from July 1 to the following June 30. Each loan will have a fixed interest rate for the life of the loan. For subsidized loans, interest begins to accrue when repayment commences – six months after the student completes their educational program or drops below half-time status. Interest for unsubsidized loans will start to accrue on the day the loan is disbursed, and continue until the loan is paid in full. Students must complete the Free Application for Federal Student Aid (FAFSA), and will also be required to complete online entrance counseling and electronically sign a Master Promissory Note.

The maximum loan per academic year for graduate students is \$20,500 (unsubsidized) or the cost of the education. The total maximum indebtedness for all years of undergraduate and graduate study is \$138,500.

Direct Graduate PLUS Loan

Graduate students may borrow under the PLUS program up to their cost of attendance, minus other financial aid received. Each borrower must do the following:

1. Be enrolled or accepted in a graduate degree program
2. File a Free Application for Federal Student Aid available at studentaid.gov/fafsa (<https://studentaid.gov/h/apply-for-aid/fafsa/>)
3. Maintain satisfactory academic progress
4. Be classified as at least a half-time student
5. Complete the Grad PLUS Loan application (<https://studentaid.gov/app/launchPLUS.action/?plusType=gradPlus>)

A credit check will be conducted. If a student has an adverse credit history, they may still be able to receive a PLUS loan if they meet additional requirements. To become eligible, a borrower with adverse credit must:

- Obtain an endorser

- Or-

- Document extenuating circumstances to the satisfaction of the U.S. Department of Education, AND
- Complete PLUS Credit Counseling.

For further information contact the Financial Aid Office (<http://www.wcupa.edu/financialAid/>) at 610-436-2627 or finaid@wcupa.edu.

Federal Direct PLUS Loan for Parents

Through the Direct PLUS program, parents may borrow up to the cost of education minus other aid for each dependent student attending a post-secondary educational institution for each academic level. Interest rates are determined each spring for new loans being made for the upcoming award year, which runs from July 1 to the following June 30. Each loan will have a fixed interest rate for the life of the loan. Borrowers may defer payments while the student is enrolled at least half time. The application is completed online at www.studentaid.gov (<http://www.studentaid.gov>).

To receive a parent PLUS loan, the borrower must

- Be the biological or adoptive parent (or in some cases, the stepparent) of a dependent undergraduate student enrolled at least half-time at an eligible school
- Meet the general eligibility requirements for federal student aid (the student must also meet these requirements.)
- Not have an adverse credit history
 - To become eligible, a borrower with adverse credit must:
 - Obtain an endorser, OR
 - Document extenuating circumstances to the satisfaction of the U.S. Department of Education
- Complete PLUS Credit Counseling.

Withdrawal/Enrollment Change and Aid

Students who officially withdraw or change their enrollment status may be entitled to a reduction of certain charges, in accordance with University policy (see "Refund Information (<http://catalog.wcupa.edu/general-information/tuition-fees-financial-aid/refund-information/>)" section). If the student has been awarded financial aid for the semester in which the withdrawal or enrollment change occurs, a portion of the financial aid disbursement will be returned to financial aid program funds. When funding is returned, the student may owe a balance to the University. The student should contact the Office of the Bursar (<http://www.wcupa.edu/bursar/>) to make arrangements to pay the balance.

Financial aid reductions due to withdrawals or enrollment changes are processed in accordance with federal, state, and awarding agency guidelines and regulations. A student considering withdrawal or an enrollment status change should consult the Office of Financial Aid (<http://www.wcupa.edu/financialAid/>) to determine the impact of that action on current and future financial aid.

Title IV Federal Financial Aid Compliance Policy

The administration of federal financial student aid under Title IV of the Higher Education Act requires universities to determine whether or not financial aid must be returned for Title IV recipients who withdraw (officially or unofficially) during the term. Proper calculation for the return of Title IV funds is dependent upon verifying attendance in academically related activities.

Attendance under Title IV regulations is defined more broadly than physically attending a class, and must be verified independent of an instructor's individual course attendance policy. That is, even if an instructor does not require students to physically attend class, active participation in the course must be verified. This verification will be captured at two points during the semester, once at the end of the add/drop period, and again at the point when 60 percent of the term is completed.

Students who stop attending a course and fail to officially withdraw from it will receive a grade of Z, which indicates that the student was not engaged in academically related activities in the course. This also

represents an unofficial withdrawal from the course. Students with unofficial course withdrawals may no longer be eligible for the full amount of Title IV funds that the student was originally scheduled to receive. The withdrawal date is set as the last date of an academically related activity in which the student participated.

Faculty will utilize their attendance verification roster in myWCU to electronically report whether their students are in good attendance. During the two attendance periods, faculty need to consider whether a student has been engaged in academically related activities for their course. A student's absence from class on the attendance day is not the only factor to consider when noting attendance. The following guidelines have been developed to assist faculty and students in understanding what types of academically related activities should be considered when determining whether a student is in good attendance for the course. In the event that the student fails a course, faculty will be asked to report the date of last attendance.

Academically related activities include but are not limited to:

- Physically attending a class where there is an opportunity for direct interaction between the instructor and students;
- Submitting an academic assignment;
- Taking an exam, an interactive tutorial, or computer-assisted instruction;
- Attending a study group that is assigned by the instructor;
- Participating in an online discussion about academic matters;
- Initiating contact with a faculty member to ask a question about the academic subject studied in the course; and,
- Reporting to internship, practicum, or field experience site.

Academically related activities do **not** include activities where a student may be present but not academically engaged, such as:

- Living in institutional housing;
- Participating in the university's meal plan;
- Logging into an online class without active participation; or,
- Participating in academic counseling or advisement.

Academically related activity for distance education courses: In a distance education context, documenting that a student has logged into an online class is not sufficient, by itself, to demonstrate academic attendance by the student. The faculty member must determine whether a student participated in class or was otherwise engaged in an academically related activity. Academically related activities in a distance education course include but are not limited to:

- Student submission of an academic assignment;
- Student submission of an exam;
- Documented student participation in an interactive tutorial or computer-assisted instruction;
- A posting by the student showing the student's participation in an online study group that is assigned by the instructor;
- A posting by the student in a discussion forum showing the student's participation in an online discussion about academic matters; and,
- An e-mail from the student or other documentation showing the student initiated contact with a faculty member to ask a question about the academic subject studied in the course.