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Westminster awards merit-based and need-based financial aid to support new and continuing students, and the college makes vigorous efforts every year to expand this broad-base of financial aid offered to provide options to students who excel in their academic studies. The college makes every effort to determine each student's personal needs and abilities and to create an individually tailored financial aid package which is appropriate to the student's own unique situation. Merit-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, loans, and work-study. In addition, government Direct Loans may be available to students who do not qualify for other need-based aid, and who still lack the financial resources to pay for their education in full.

Academic Standards and Criteria for Institutional Scholarship and Grant Renewal

All Westminster scholarship and grant funds require a student to maintain good academic standing and satisfactory academic progress as outlined in the Academic Catalog. The student's academic standing and progress will be measured at the end of each Spring Term and will be used to determine whether the student is eligible for institutional funds in the next academic year. Both the May and Summer semesters may be used by a student to regain institutional fund eligibility. Effective Fall 2010, students are required to maintain a 2.0 cumulative GPA and to have successfully completed 70% of the cumulative credit hours attempted for which they have been enrolled at Westminster College. A student may receive institutional funds for up to a total of 8 semesters.

Eligibility for restricted and endowed scholarship funds will be determined by the specific donor agreements for each scholarship.

To receive merit-based aid, a student must be enrolled full-time (at least 12 semester credit hours), except where otherwise specified by the individual award.

Merit-Based Aid

Merit scholarships are awarded to recognize academic achievement. These scholarships are awarded on the basis of merit and do not have to be repaid.

Some scholarships are established to recognize special groups such as non-traditional students, single parents, part-time students, and others. Although specific criteria vary, scholarship applicants are always required to maintain good academic standing as outlined in the college's Academic Standing policy. Scholarship awards are made for the academic year only (Fall and Spring semesters). The total annual award will be divided equally between Fall and Spring semesters.

All admitted applicants will be considered for most merit-based scholarships automatically upon submission of the admissions application. For Fall semester, to be considered for the full range and amount of merit-based academic scholarships, applicants should submit the admission application as early as possible.

To be considered for need-based financial aid, students must file the Free Application for Federal Student Aid (FAFSA) form. The FAFSA form may be filed October 1 every academic year for the upcoming Fall Term. In order to qualify for the full range of aid available, submit your FAFSA as early as possible. The FAFSA is available online at www.fafsa.ed.gov. The FAFSA code for Westminster College is 003681.

Scholarships

A list of annually-funded scholarships is available in the Office of Financial Aid. Scholarship funds are provided by individuals and/or organizations to support qualified students on a year-to-year basis.

General Scholarship Fund

In addition to annually-funded scholarships, the college maintains a General Scholarship Fund that consists of a series of financial gifts made to Westminster by individuals and families who support the college. The General Scholarship Fund is used to support the Institutional Scholarships awarded each year.

Other Scholarships

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

Air Force ROTC Scholarship—Available on a competitive basis for 2 to 4 years. Provides partial to full tuition, reimbursement for textbooks, and a monthly allowance. In addition, Westminster College awards a housing grant.

Army ROTC Scholarship—Available on a competitive basis for 2 to 4 years. Provides full tuition, reimbursement for textbooks, and a monthly allowance. In addition, Westminster College awards a housing grant.

Navy ROTC Scholarship—Available on a competitive basis for 2 to 4 years. Provides full tuition, reimbursement for textbooks, and a monthly allowance.

In addition, Westminster College awards a housing grant.

Other Financial Aid

Students in need of an emergency book loan may contact the Financial Aid Office to be considered.

Federal Aid

Federal Direct Stafford Student Loan Program

Degree-seeking undergraduate students are eligible to apply for Federal Direct Stafford Student Loan funds.

First-year undergraduate students may borrow up to \$5,500 per academic year if they are dependent and up to \$9,500 if they are independent. Second-year undergraduate students may borrow up to \$6,500 per academic year if they are dependent and up to \$10,500 if they are independent. Undergraduates past the second year may borrow up to \$7,500 per academic year if they are dependent and up to \$12,500 if they are independent. The Direct Student Loan borrowing maximum (combined subsidized and unsubsidized loan amounts) is \$31,000 for dependent undergraduate students and \$57,500 for independent undergraduate students. There is an aggregate maximum of \$23,000 in subsidized loan funds for both dependent and independent undergraduate students.

Applicants must apply for need-based financial aid using the Free Application for Federal Student Aid (FAFSA). The Office of Financial Aid will then determine the amount of a loan that the student may qualify for and certify the student's loan according to the amounts accepted on the student's Financial Aid Award Notice. Direct Stafford loans have a government origination fee deducted prior to loan disbursement. Repayment of Direct Stafford loans can be deferred for up to six months after the student graduates or drops below part-time enrollment.

Federal Direct PLUS Loan

This loan is available to parents of dependent undergraduate students. Applicants are subject to a governmental credit history review and may borrow up to the cost of education (budget costs minus any financial aid received) and must use the loan funds solely to pay for educationally related costs. The Direct PLUS loan is a fixed rate loan based on the first disbursement date. Interest rates will be 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 part-time enrollment. If a parent is ineligible for a PLUS loan, the dependent undergraduate student may be eligible to borrow an additional Direct Unsubsidized Stafford Loan. For further information concerning this program, contact the Financial Aid Office.

Student Employment (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 vacation periods. Under this program, the college 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 every two weeks 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.

Student Budgets

Student budgets vary depending upon whether the student is dependent or independent, where they live, and the number of credit hours for which they enroll. Sample budgets are shown below and are based on tuition figures for the 2018–2019 academic year.

Dependent Commuter

(This budget is based on an undergraduate, full-time 12–16 hours enrollment each semester, student lives at home with parents, 9-month duration.)

Tuition and Fees	\$34,000 (2018-2019)
Orientation Fee	\$300 (New Student Only)
Books and Supplies	\$1,000
Room and Board	\$2,472
Transportation	\$1,590
Stafford Loan Fees	\$80
Personal Expenses	\$2,300
TOTAL	\$41,742

Dependent/Independent On-Campus

(This budget is based on an undergraduate, full-time 12–16 hours enrollment each semester, student lives in on-campus housing, 9-month duration.)

Tuition and Fees	\$34,000
Orientation Fee	\$300 (New Student Only)
Books and Supplies	\$1,000
Room and Board	\$10,245
Transportation	\$1,360
Stafford Loan Fees	\$80
Personal Expenses	\$2,300
TOTAL	\$49,285

Dependent/Independent Off-Campus

(This budget is based on an undergraduate, full-time 12–16 hours enrollment each semester, 9-month duration.)

Tuition and Fees	\$34,000
Books and Supplies	\$1,000
Room and Board	\$8,690
Transportation	\$1,590
Stafford Loan Fees	\$80
Personal Expenses	\$2,915
TOTAL	\$48,281

Determination of Need

To determine the financial need of a student, calculate College Costs (Student Budget) and subtract the Expected Family Contribution. If the Family Contribution is less than the College Costs, financial need is established. The Family Contribution is determined by completing the Free Application for Federal Student Aid (FAFSA), including information about income, assets, and non-taxable income.

Satisfactory Academic Progress Requirements for Receipt of Student Financial Aid

Undergraduate students must maintain satisfactory academic progress in their academic studies in order to receive Title IV (Federal) student financial aid funds and institutionally funded financial aid. Title IV (Federal) student financial aid includes the following programs:

Federal Pell Grant
Federal Supplemental Educational Opportunity Grant (SEOG)
Federal Work Study (FWS)
Federal Direct Stafford Loan
Federal Direct PLUS Loan

Students Receiving Student Financial Aid Funds

The Financial Aid Office will utilize the College's Academic Standing Policy. In addition, full-time and part-time students must complete at least 70 percent of the semester credit hours for which they 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:

A, A-	Excellent	I	Incomplete	CR	Credit
B+, B, B-	Above Average	T	Temporary	NC	No Credit
C+, C, C-	Average	W	Withdrawn	X	Repeat
D+, D, D-	Poor	WF	Withdrawn failing	R	Repeated
F	Failure	UW	Unofficial withdrawal	AU	Audit [no credit]

The student must maintain a cumulative grade point average of 2.0 or higher to be eligible for financial aid.

Grade Requirement

Students will be monitored for compliance on an annual basis at the end of the academic year. If a student is placed on satisfactory academic progress suspension by Westminster College, the student will not be eligible for financial aid. To reinstate financial aid eligibility, the student must regain a 2.0 GPA at Westminster College.

Program Length Requirement

In addition, 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 other requirements, based on grades and cumulative satisfactory academic progress.

If satisfactory progress requirements are not met, the student will be determined ineligible to receive Title IV student financial aid funds.

Students enrolled in the Bachelor of Business Administration (BBA) Program will be reviewed for compliance with the Satisfactory Progress Policy using grade or grade equivalencies. Grades of "EX" (Exceeds Project Standards) are regarded as equivalent to "A" level work; grades of "M" (Meets Project Standards) are regarded as equivalent to "B" or "C" level work; grades of "DN" (Does Not Meet Project Standards) are regarded as equivalent to "D" or "F" level work. Grades of "EX" and "M" will be counted as credit hours completed while grades of "DN" will not be counted as credit hours completed.

Transfer Credits

Transfer credits taken prior to attending Westminster College are counted as completed hours. Transfer students will have a GPA based only on courses completed at Westminster College. A student that transfers must take 36 credit hours at Westminster College. 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 in the 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 College 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.

Cumulative Satisfactory Academic Progress

In addition, a student must have a 70% cumulative completion rate of the hours attempted to continue eligibility for federal financial aid. Also outlined is the Satisfactory Academic Appeal process. A 2.0 GPA is required to be considered in good academic standing at Westminster College.

If satisfactory academic progress requirements are not met, the student will be determined ineligible to receive Title IV federal and Institutional funds.

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 academic year ends with May Term 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 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. Grade Reports Special Note:

The following will not be counted as credit hours completed:

F	Failure	I	Incomplete
W	Withdrawn	NC	No Credit
UW	Unofficial Withdrawal	X	Repeat
WF	Withdrawn Failing	T	Temporary

Enrollment Status for Student Financial Aid Funds

Full-time undergraduate students taking twelve (12) credit hours or more are eligible to receive financial aid funds. Students 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; however are not eligible for Pell Grant funds. Financial aid awards will be adjusted based on an enrollment status of full-time or part-time.

Retaking Courses and Student 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

The Financial Aid Office will notify by letter 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 most current local address and/or email on file at the college. It is the student's responsibility to inform the Registrar's Office of a correct mailing address at all times.

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 academic progress decision will submit a written appeal to the Financial Aid Office to discuss the circumstances which caused the student to not meet the satisfactory academic progress requirements and provide documentation of those circumstances when possible and as requested. The Financial Aid Office will give a decision in writing, within five working days of receipt of the appeal.

If the appeal is not approved, and the student wishes to proceed further with the appeal, the student can submit an 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.

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. On an annual basis at the end of Spring term, a student will receive a notice from the Financial Aid Office about ineligibility for federal financial aid. If an appeal is granted, the student will develop an Academic Plan with a staff academic advisor. Once the Academic Plan has been submitted, the student must complete 100% of the coursework outlined in the plan each term. A student will continue on the Academic Plan until the cumulative completion rate is over 70% and the student is in "Good Standing" with federal financial aid.

Withdrawal and Its Effect on Financial Aid

Return of Title IV Funds

Federal regulations govern the return of Title IV (federal) financial aid funds that have been disbursed for a student who completely withdraws from college during a term or period of enrollment. The Title IV programs included

under these regulations are for undergraduate students: Federal Pell Grants, Direct Stafford Loans, Direct PLUS Loans, and Federal Supplemental Educational Opportunity Grants (FSEOG). 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 he/she remains enrolled (that is, the percentage of time during the enrollment period that the student remained enrolled is the percentage of disburseable aid for that period that the student earned). A student who withdraws from college 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 students withdrew.

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 College 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. Unsubsidized Direct Loan
2. Subsidized Direct Loan
3. Direct Parent PLUS Loan
4. Pell Grant
5. FSEOG
6. Iraq & Afghanistan Service Grant

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

Students considering withdrawal or dropping courses affecting enrollment status of less than part-time status should call or visit the Financial Aid Office to determine the specific implications. Official withdrawal notification should be provided to the Registrar's Office. For official withdrawals, a student's last date of attendance from the withdrawal form is used to determine the amount of aid earned.

In addition, students who do not successfully complete any coursework during a semester will be reviewed to determine whether or not they may have unofficially withdrawn during the course of the semester. Faculty report a 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 physically attending a class, submitting an academic assignment, taking an exam, completing an interactive tutorial, participating in computer-assisted instruction, attending a study group assigned by the instructor, participating in an online discussion about academics, and initiating contact with a faculty member about academic subject matter in the course. 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, 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—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 college 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. Financial Aid awards may be reduced.

Withdrawal from College—If a student receiving merit-based aid withdraws from the college 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 college. Continuing students are reminded to reapply for financial aid each academic year. Financial Aid awards 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 Office of Financial Aid.