

The Financial Aid Application Process

You must apply for admission to a Whitworth undergraduate or teacher-certification program through the appropriate admitting office. **Only students who have been accepted into a degree or teaching-certificate program will be considered for financial aid.** Whitworth University requires students to be high-school graduates or to have passed the G.E.D. in order to be admitted.

You should submit the Free Application for Federal Student Aid (FAFSA) to the federal processor. You can apply through the web at www.fafsa.ed.gov. Designate on your FAFSA that you want the information sent to Whitworth University (code #003804).

You will receive a Student Aid Report (SAR) from the processor within a few weeks after filing your FAFSA. Review it for accuracy and make any necessary changes, as directed. The federal processor will simultaneously send an electronic record of your Student Aid Report to the financial-aid offices you listed on the FAFSA.

Once the federal processor determines your expected family contribution, our office will let you know the types and amounts of aid you are eligible to receive by sending you a Financial Aid Award Notice. Your award may be estimated if additional information is needed to determine your exact eligibility. Therefore, estimated awards are subject to change until complete information is received. (Please respond promptly to our requests for additional information.)

You must reapply for financial aid each academic year. Students who apply for financial aid at the beginning of a term should plan to make payment arrangements with Whitworth Student Accounting Services. Financial aid takes a few weeks to process.

Aid Disbursement

Aid is disbursed to your account during the second week of each semester. Please review the following steps you may need to take to receive your aid.

First-time borrowers must complete a Federal Direct Stafford Loan master promissory note and entrance loan counseling. Information regarding this requirement will be included with your award.

If you are borrowing under both the Perkins and Stafford programs, you must complete entrance loan counseling for each program. Stafford Loan counseling can be done on the web at www.ed.gov/directloan.

You must be registered for the number of credits upon which your award is based.

Finally, students should check their e-mail accounts regularly. The Whitworth Financial Aid Office will often use e-mail to communicate with students.

If you have questions regarding billing procedures or payment options, please contact Whitworth Student Accounting Services at 509.777.3209, 777.4317 or 800.535.4668.

Tips for Success

As you begin, try to plan your schedule so that you are taking courses you can reasonably expect to complete while managing family and employment responsibilities. Financial-aid recipients are required to make satisfactory academic progress. This includes maintaining a minimum GPA and completing a required number of classes. You can learn more about the satisfactory-progress requirements at our website.

You will also want to plan your budget carefully so that you will have money available to buy your books and supplies before the semester begins. Financial-aid resources may not be available until a few weeks into the semester.

Finally, be sure to stay current with any previous student loans you may owe. Students who attend at least half time may be able to defer payments. Contact your lender for more information.

For Assistance

The Whitworth Financial Aid Office staff welcomes your questions and can be reached at 800.533.4668 or 509.777.3215; or fax us at 509.777.4601. Our standard office hours are Monday-Friday, 9 a.m.-5 p.m. Our website address is www.whitworth.edu/financialaid.

Whitworth does not discriminate in its educational programs on the basis of race, color, age, religion, sex, national origin or physical disability.

Financial Aid Options at Whitworth

Continuing Studies/Adult Learner
Undergraduate Programs
Teacher Certification Program



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How Financial Aid Is Determined

Financial aid is available to assist students attending Whitworth University in meeting the cost of their education. To be considered for financial aid, you must complete the Free Application for Federal Student Aid (FAFSA). To qualify for need-based financial aid, you must demonstrate financial need. Determine your financial need by calculating your expected family contribution (EFC) from the information provided on the FAFSA, and then apply this basic formula:

$$\frac{\text{Educational costs} - \text{Expected family contribution}}{\text{=Eligibility for need-based financial aid}}$$

If you would like a breakdown of the educational costs for your program, please check our website at www.whitworth.edu/financialaid. A modest, but standard, living allowance is used. The educational-costs budget that we use is only an estimate; your actual costs may vary. You (and your spouse, if you are married) are expected to contribute toward your expenses, based on formulas developed by the federal government. The formulas include a variety of factors such as family size, number of family members in college, income, assets, etc.

If changes take place in your income or your family circumstances, please inform the Whitworth Financial Aid Office so that we will have the latest information when we evaluate your application.

Types of Aid Available

Aid for U.S. Citizens and Eligible Non-Citizens

Federal, state and private aid is available for undergraduate students who are U.S. citizens or eligible non-citizens. A qualified student must be fully accepted and must be enrolled at least half time (six credits) for all programs except the Pell Grant Program, which allows a student to be enrolled less than half time. Your financial-aid award will also be based on your number of credits and length of program. A brief description of each program is listed below.

Students who are not yet admitted, and who are working on prerequisites at least half time, may be eligible for Federal Direct Stafford Loans.

Federal Pell Grant

Eligibility: High financial need; seeking first bachelor's degree

Maximum amount: \$4,731 for full-time enrollment for the 2008-09 academic year

Federal Supplemental Education Opportunity Grant

Eligibility: High financial need and eligibility for the Federal Pell Grant

Range of amounts: \$400-\$3,000 for the year at Whitworth

Washington State Need Grant

Eligibility: Financial need as determined by the need-grant formula; Washington residency; seeking first bachelor's degree; not pursuing a theology degree or certificate

Maximum amount: \$6,234 for full-time enrollment for the 2008-09 academic year

Educational Opportunity Grant (EOG)

Eligibility: Washington residency; high financial need; junior standing; status as transfer student in first term at Whitworth; facing personal barriers to pursuit of education; not pursuing a theology degree or certificate; preference given to full-time students

Maximum amount: \$1,250 per term for four terms

Application information: www.hecb.wa.gov/eog

Federal Perkins Loan

Eligibility: High financial need

Maximum amount: \$4,000 per year

Terms: Payment of principal begins, and interest accrues, at a 5.0 percentage rate, nine months after the student ceases to be enrolled at least half time. Loan counseling is required before the student can receive these funds.

Federal Direct Subsidized Stafford Loan

Eligibility: Based on annual determination of financial need

Maximum amount: Freshmen: \$3,500; sophomores: \$4,500; junior, senior and teacher-certification students: \$5,500 per year

Terms: Payment of principal begins, and interest accrues, six months after the student ceases to be enrolled at least half time. The interest rate is 6.0 percent. Fees of up to 3 percent are charged to the student at the time of disbursement, as set by federal law.

Federal Direct Unsubsidized Stafford Loan

Eligibility: Not based on need

Maximum amount: Freshmen: \$3,500; sophomores: \$4,500; junior, senior and teacher-certification students: \$5,500 per year, which includes any Federal Direct Subsidized Stafford Loan that the student has borrowed. Independent students may qualify for an additional amount up to \$5,000.

Terms: Payment of interest begins immediately, unless the student elects to defer the interest payments (which will then be capitalized). The interest rate is 6.8 percent. Fees of up to 3 percent are withheld at the time of disbursement, as specified by law.

Students who transfer to Whitworth and who have borrowed student-loan money at another institution during the same academic year may have reduced loan eligibility at Whitworth. The maximum total a student may borrow for undergraduate work through the Stafford Loan Program is \$46,000.

For more information regarding Federal Direct Student Loans, please visit the following website: www.ed.gov/directloan.

Alternative Student Loans (Private Educational Loans)

Eligibility: Students who are credit-worthy (who have established credit and have handled it in a satisfactory manner). In certain situations, borrowers may need a co-signer.

Maximum amount: Usually the total of the educational costs less other financial aid, though this may vary

Terms: Alternative student loans are processed by lending institutions and are not guaranteed by the federal government. Loan terms are determined by each lender and may vary accordingly. If you would like more information on alternative student loans, please see the lender-comparison chart within the Alternative Private Educational Loans link provided on the "Forms" page on our website.

Federal and State Work-Study

Eligibility: Based on annual determination of financial need

Maximum hours: 19 per week

Wages: Varies with each position

Outside Funds

Private or outside scholarships may supplement your college expenses. To learn about the private scholarships that are currently available, please visit our website at www.whitworth.edu/financialaid. You may also want to contact your local library, your employer's personnel office (for a tuition-reimbursement program), and/or civic organizations and clubs. You can explore scholarship searches on the Internet at www.fastweb.com. These scholarships are sponsored by businesses, clubs and nonprofit corporations, and each has its own deadline and application requirements.