



_____, we are pleased to offer you the enclosed financial aid award for the 2009-10 academic year. Whitworth is one of the best higher education values in the western U.S. and is a great investment for students seeking to prepare for successful careers and lives that make a difference in the world. This award was prepared especially for you based on your FAFSA information and application for admission. In our effort to help make a Whitworth education possible, we are sending you the best award possible based on the data and resources we have.

Please note:

- Your award is based on **the credits listed under each term and the housing arrangement indicated on your award notice.** If this is incorrect, please contact our office so that your award and budget can be corrected.
- If there is a **missing document notification letter enclosed**, please complete and return all requested forms and complete all online processes at your earliest convenience. Receipt of the item(s) is necessary before your financial aid award can be disbursed. You can track what has been submitted and what is needed for your financial aid file on our website, through WhitNet.
- Your financial aid award should remain consistent from year to year as long as your family's resources stay consistent.

Financial Aid Timeline (students who receive their first award notice later in the year can still expect the same series of events to occur):

- | | |
|---------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Early Spring | <ul style="list-style-type: none">• Receive Financial Aid Award Notice (enclosed); visit www.whitworth.edu/financialaid for specific program information.• Complete financial aid file; be sure to complete required online loan processes. |
| Early Summer | <ul style="list-style-type: none">• Use the online scholarship reporting page at www.whitworth.edu/outsidescholarshipreport, to report outside scholarships to the financial aid office. |
| Mid-Summer | <ul style="list-style-type: none">• Receive online billing information; if there is a balance due to the university, determine payment strategy (institutional payment plan, federal parent loan, or pay in full). For payment information, visit www.whitworth.edu/paymentoptions.• Work-study students will receive information about applying for on-campus employment.• Students who have Perkins Loans will receive a promissory note and loan counseling information in the mail. |
| Early Fall | <ul style="list-style-type: none">• If you are registered, have a complete financial aid file, and have completed all required online processes, financial aid will be disbursed to your Whitworth student account at the beginning of the semester. |

We hope that the enclosed award will help you with your college planning and that you will be able to become a special part of Whitworth's community. More information about financial aid can be found on our website, www.whitworth.edu/financialaid, and includes the following:

- Satisfactory progress requirements
- Students' rights and responsibilities
- Information, including interest rates, on the Stafford, Perkins, and Parent Loan Programs
- Work-study program descriptions
- Money management tools
- A link to the FAFSA form; students with federal, state or need-based aid must reapply each year
- Financial aid forms
- Withdrawal processes

(over)

Costs:

| Billable costs | On campus | At home (with parent or parents) |
|----------------------------|-----------|-------------------------------------|
| Tuition & Fees* | \$28,650 | \$28,650 |
| Room & board** | \$8,120 | see below |
| Direct costs total | \$36,770 | \$28,650 |
| Non-billable costs*** | | |
| Room & board**** | see above | \$2,738 |
| Books & supplies | \$960 | \$960 |
| Transportation | \$840 | \$840 |
| Personal expenses | \$1,609 | \$1,609 |
| Average Stafford Loan fees | \$104 | \$104 |

- * Fees include mandatory insurance, ASWU and Student Center fees.
- ** On-campus room-and-board cost is based upon a shared double room with the maximum meal plan.
- *** Non-billable costs are based upon survey information; your individual budget may vary.
- **** Off-campus room-and-board estimates are available upon request.

To estimate how much you will owe Whitworth for the academic year after you have used your financial aid, add the applicable billable costs and then subtract the amounts of your scholarships, grants and Perkins Loan. Finally, subtract the amount of your Federal Direct Stafford Loan, multiplied by .995*.

Example

| | |
|----------|----------------------------------|
| \$36,770 | Whitworth charges |
| \$16,000 | Grants/Scholarships/Perkins Loan |
| \$5,472 | Stafford multiplied by .995* |
| \$15,298 | Remaining balance |

Your calculations

= _____



*By multiplying your Stafford Loan amount by .995, you are taking into account the 1.5 percent fee and the 1.0 percent interest rebate. The interest rebate is given to students up front to encourage on-time repayment. Work-study earnings are not included in the calculation because they are paid directly to you throughout the semester via the payroll process.

Remaining balances can be paid by parents of dependents by borrowing a Federal Parent Loan, by students borrowing a private alternative educational loan, and/or by using a Whitworth payment plan. More information regarding all of these options is available at www.whitworth.edu.

Contacts:

| | | |
|-----------------------------------------------------------------------------------------|------------------------------|--------------------------------------------------------------------------------------|
| Financial Aid Office | 509.777.3215 800.533.4668 | fnaid@whitworth.edu |
| Admissions Office | 509.777.3212 800.533.4668 | admissions@whitworth.edu |
| Student Accounting Services | 509.777.3209 800.535.4668 | stuacct@whitworth.edu |
| Housing Office | 509.777.3250 | housing@whitworth.edu |
| Whitworth Federal Perkins/Institutional Loan Office Ask for the Perkins Loan Office. | 509.777.4323 800.535.4668 | stuloan@whitworth.edu |
| Student Employment | 509.777.4707 | studentemployment@whitworth.edu |

The following is a link to the 2009-10 Federal Student Aid Guide. It provides students with a complete guide to federal programs: www.studentaid.ed.gov/students/publications/student_guide/index.html