

WHITWORTH UNIVERSITY 2023-24

BILLING GUIDE

- › CONTINUING STUDIES
- › GRADUATE PROGRAMS



WHITWORTH
UNIVERSITY

The student financial services team is excited to support students during the 2023-24 academic year! We are a committed team of professionals who will walk beside you as you secure all of your available financial aid and navigate the billing process.

We have created this guide and a video to provide you an overview of the key information, dates and resources related to managing your Whitworth student account. We are also available throughout the summer from 9 a.m. to 4 p.m. weekdays.

Billing and Payment Plans: 509.777.4495 or stuacct@whitworth.edu

Financial Aid: 509.777.3215 or finaid@whitworth.edu

Go Pirates!

Traci Spoon Stensland
Assistant Vice President,
Student Financial Services



SAVE A TREE! Establish an Electronic Transfer of Funds

- › Establish an electronic transfer of funds via ACH to receive any credit balances and student employment paychecks directly into your personal bank account.
- › Via Self-Service, go to “Banking Information” to establish this option.

ASSIGNING A PROXY

We strongly recommend that you assign an advocate and/or spouse as a proxy who will have permission to view your student financial account and financial aid information. In addition, your designated proxies will receive billing communications. *Please note the Family Educational Rights and Privacy Act does not allow our staff to speak to anyone who isn't an assigned proxy about a student's finances or academics. Learn more about FERPA at www.whitworth.edu/ferpa.*

STEPS FOR A STUDENT TO ASSIGN A PROXY:

1. Go to Pirate Port and select "Self-Service."
2. Log in with your Whitworth credentials.
3. Select "User Options" on the left side of the page, and click "View/Add Proxy Access."
4. Select a proxy by expanding the drop-down menu.
5. Search and find the person you wish to give access to your Whitworth academic and financial information. If you want to provide access to an individual not listed on this page or in the "Select a Proxy" menu, please email updates@whitworth.edu with the person's name, mailing address, email address, phone number and relationship to you.
6. Select the type of information you want to release to your proxy.
7. Save by selecting the save icon. Once you have completed these steps, your proxy will receive a username and password in an email from the registrar's office.

STEPS FOR THE PROXY TO COMPLETE:

1. Log in to Self-Service with the information sent by the registrar.
2. Select the student's name.
3. You have the option to proceed as yourself or as the person who authorized the proxy access. Please choose the latter option to see the same view as the student. Proxies only have access to the information granted by the student.

CHANGING PROXY ACCESS:

If you wish to adjust the access given to your proxy or add/remove a proxy, you can do this anytime by using "View/Add Proxy Access" in the Self-Service portal.

2023-24 BILLING TIMELINE

Below is an overview of the billing timeline for the upcoming academic year.

- › Apply for financial aid (if you want financial aid to assist with charges).
- › Get accepted to your respective academic program.
- › Sign required financial agreement and authorizations.
- › Be charged for credits taken that semester.
- › Be offered financial aid resources for attendance for the entire academic year.
- › Review charges and financial aid for the semester.

FINANCIAL AGREEMENT AND AUTHORIZATIONS

Upon enrollment, students will complete the following agreements and authorizations.

› Financial Billing and Communication Agreement

The following authorizations can be canceled or modified at any point in a student's course of attendance:

› Authorization to Apply Title IV Financial Aid to Non-Allowable Charges

- › **Accepting** allows all of your federal aid to be used for any type of charges applied to your account.
- › **Declining** prohibits Whitworth from applying financial aid toward charges other than tuition, fees, room and meals.

BALANCES

If your financial aid will cover your charges and no balance is due, no action is required on your part.

If you do have a balance due after financial aid is applied, you have several options:

PAY BALANCE IN FULL

Pay in person using a debit card, check or cash, or mail a check to:

Whitworth University
Student Financial Services
300 W. Hawthorne Road
Spokane, WA 99251

ONE-TIME ONLINE PAYMENTS

You may charge the total balance owing on a U.S. credit* or debit* card (2.85% convenience fee applies) or process an e-check** (\$0.35 fee applies) by accessing the Nelnet Campus Commerce Make a Payment Portal.

FINANCIAL AID

If you are receiving financial aid and plan to use it to cover part or all of your charges, please make sure you have completed your financial aid file. Review your **Required Document** checklist in Self-Service via Pirate Port, select "Financial Aid," and complete any processes and/or documents that might delay your financial aid. Only aid that is finalized will be used to offset charges.

We recognize that students may have expenses and/or loss of income that are not reflected on the FAFSA. For the 2023-24 academic year, continuing students can complete a form to be reviewed for **Special Circumstances** at www.whitworth.edu/financial-aid-forms.

OUTSIDE SCHOLARSHIPS

If you have been awarded scholarships from private donors or organizations, please use the **Outside Scholarship Report** form to report them online: www.whitworth.edu/outside-scholarship-report.

We want to have these resources reflected in your financial aid offer as soon as possible so they reduce any outstanding balance and so your payment plan, if applicable, is calculated correctly.

PURSUE A CREDIT-BASED LOAN

Students can borrow from private commercial lenders to finance higher education costs. For more information, visit www.whitworth.edu/loans.

PAYMENT PLAN

Payment plans are only available for students who begin their program at the start of a semester and who have time to meet all required deadlines for setup.

Whitworth offers an **interest-free** monthly payment plan through a third-party provider, Nelnet. The plan costs \$50 per semester and is available for Fall Term, Spring Term and Summer Term. You can set up a payment plan with a debit or credit card or with an e-check. Plans established with cards will have a 2.85 percent processing fee per payment, while plans integrated with a U.S. checking or savings account will have a flat fee of \$0.35 per payment.

The fall Nelnet payment plan is a four-month plan with payments pulling in August, September, October and November on the 15th of each month. **The deadline to enroll in a fall semester 2023 Nelnet payment plan is Aug. 10.** In addition to the student, proxies are able to view payment plans through Self-Service with their proxy login information.

The spring semester payment plan is also a four-month plan with payments pulling in February, March, April and May on the 15th of each month. **Students have until Feb. 10, 2024, to enroll in a payment plan for the spring semester.**

The new summer payment plan is a three-month plan with payments pulling on the 15th of the month in June, July and August. **The last day to sign up for a payment plan for Summer Term will be June 9, 2023.**

Payment plans must be established each semester and do not roll over from one semester to another. Students wishing to pay their bill with a payment plan for the entire 2023-24 academic year must enroll in a new plan each semester.

New payment plan users will be prompted to create an account, while students who have used a payment plan in the past will be taken to their account.

Once the student is successfully in their Nelnet payment plan account, they will click the green "Set up a Payment Plan" button and follow the instructions from Nelnet.

STEPS TO ESTABLISH A FOUR-MONTH SEMESTER PAYMENT PLAN:

1. Go to Pirate Port and select "Self-Service."
2. Log in with your Whitworth credentials.
3. Click "Student Finance."
4. Select the option that says "Set Up a Payment Plan" under the list of helpful links and proceed through the steps.

Any revisions to financial aid resources (increases or decreases) will reset payment plans to be accurate with the financial updates in your records. Thus, it is important if you receive a revision to your financial aid and you are on a payment plan that you recognize your payments could be increased or decreased accordingly.

EMPLOYER TUITION REIMBURSEMENT

If you have tuition benefits through your place of employment, please make sure that you have completed the Employer Agreement to Pay Tuition Form: <https://apply.whitworth.edu/register/employerpaymentagreement>. This form will provide us information regarding your employer's tuition-reimbursement policy and the annual maximum amount that you can receive. We are required to include that information in our financial aid package. If your employer payments

will not be enough to cover your charges, you will need to pay the remaining balance or make a monthly payment plan to cover the balance.

UNRESOLVED BALANCES

Students will not be allowed to begin classes with an unresolved balance due.

Students with unresolved outstanding balances will not be allowed to register for upcoming terms until the balance is paid.

LATE FEES

Late fees will be applied to any unpaid balances upon completion of your first course in your academic program.

BALANCE	MONTHLY LATE FEE
\$501-\$1,000	\$25
\$1,001-\$5,000	\$50
\$5,001-\$10,000	\$100
>\$10,001	\$200

MONTHLY BILLING COMMUNICATIONS

Around the 10th of each month, you will receive a communication to your Whitworth email account prompting you to review your student account in Self-Service. Your monthly statement of account shows current charges and payments. Please review it carefully for accuracy.

Here are the steps to access and understand your Student Account Statement:

1. Log in to Self-Service from Pirate Port.
2. Click on "Student Finance."
3. Click "Account Activity."
4. Choose "2023 Fall Semester."
5. Click "View Statement."

At this point, you should be viewing your Student Account Statement in PDF format. To help you understand your statement, we ask that you review the following webpage:

www.whitworth.edu/account-statement.

OTHER INFORMATION

ACCESS YOUR 1098-T ELECTRONICALLY

Students receive a 1098-T tax form each year they are enrolled listing the charges paid and financial aid received for the prior calendar year. 1098-T forms will be available to print through Self-Service. If you want it mailed to you, contact stuacct@whitworth.edu. If you want to have accelerated electronic access to your 1098-T form as soon as it is ready, follow this link and accept the electronic delivery option (first in the list): www.whitworth.edu/form-1098.

REFUND POLICIES

ACCELERATED-FORMAT COURSES REFUND SCHEDULE, NINE- OR SIX-WEEK SESSIONS

WITHDRAWAL/DROP	REFUND	APPLICABLE TO
Up to eighth day of session	100 percent	Tuition
Up to 15th day of session	75 percent	Tuition
Up to 22nd day of session	25 percent	Tuition
After third week of class	0 percent	Tuition

TRADITIONAL SEMESTER AND 12-WEEK SESSION REFUND SCHEDULE

WITHDRAWAL/DROP	REFUND	APPLICABLE TO
First and Second Week	100 percent	Tuition and fees
Third Week	75 percent	Tuition, no fees
Fourth Week	50 percent	Tuition, no fees
Fifth Week	25 percent	Tuition, no fees
Sixth Week	0 percent	Tuition, no fees

TUITION AND HOUSING REFUND SCHEDULE FOR FALL 2023 AND SPRING 2024

TRADITIONAL 16-WEEK SEMESTER/ACCELERATED 18-WEEK SEMESTER (SEMESTER LENGTH COURSES)

WEEK	REFUND	CHARGE	FALL 2023 - LAST DAY TO DROP BY 4 P.M.	SPRING 2024 - LAST DAY TO DROP BY 4 P.M.
1	100%	0%	Sept. 6	Feb. 1
2	100%	0%	Sept. 19	Feb. 14
3	75%	25%	Sept. 26	Feb. 21
4	50%	50%	Oct. 3	Feb. 28
5	25%	75%	Oct. 10	March 6
6 +	0%	100%		

ONE-CREDIT WORKSHOP REFUND POLICY

Due to the unique nature and limited class meeting time for one-credit weekend workshops, students who miss a class session, or a significant portion of a class session, will not receive credit for the course. Students who contact the School of Continuing Studies and withdraw by 6:15 p.m. the day prior to the first day of class will be dropped from the class and receive a full refund. Any student who does not contact the school to withdraw by 6:15 p.m. the day prior to the first day of class and does not attend will receive a grade of NS (Not Satisfactory) and will receive no refund of tuition.

FEDERAL AND STATE REFUND POLICIES

Students receiving federal and state financial aid are subject to specific refund calculations upon withdrawing from a respective semester. After 60 percent of the semester has passed, the student is no longer subject to these refund calculations. Fall: Nov. 2, 2023; Jan and Spring: March 21, 2024; Spring: April 9, 2024.