WHITWORTH UNIVERSITY 2023-24

BILLING GUIDE

› **TRADITIONAL UNDERGRADUATES**

WHITWORTH
UNIVERSITY

The student financial services team is excited to support students and families 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 sources and navigate the billing process.

We have created this guide 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 **stuaccts@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 (PARENTS, PLEASE NOTE)

We strongly recommend that you assign a parent, guardian or spouse as a proxy who will have permission to view your student financial account and financial aid information. It is helpful to have support in understanding the billing processes. In addition, your designated proxies will receive billing communications. *Please note the Family Educational Rights and Privacy Act (FERPA) 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.

COST AND PAYMENT INFORMATION

WHITWORTH COSTS	TUITION	MANDATORY FEES*	JAN TERM FEE (OPTIONAL)	ROOM & MEALS
On Campus	$49,600	$1,320	$350	$13,700
Off Campus	$49,600	$1,320	$350	**

*Total mandatory fees include ASWU ($270), Wellness ($300), Technology & Campus Facility ($620) and Accident Insurance ($130).

**On-campus room and meals are based on a shared double room with the maximum meal plan. Other estimated costs are based on survey information. Your budget may vary.

OTHER ESTIMATED COSTS	ROOM & MEALS	BOOKS & SUPPLIES	TRANSPOR-TATION	PERSONAL EXPENSES
On Campus	see above	$768	$1,800	$1,953
Off Campus without Sponsor	$10,647	$768	$1,944	$1,953
Off Campus with Sponsor	$3,519	$768	$1,800	$1,953

2023-24 BILLING TIMELINE

Below is an overview of the billing timeline for the upcoming academic year. All day students will be charged full-time tuition, unless registration for less than a full-time load is confirmed with student financial services.

FALL TERM 2023

- ☐ **May/June** – Complete your financial aid file with any required documents. Missing documents are listed in the Self-Service portal.

- ☐ **Mid-June** – Review the **Whitworth Billing Guide**.

- ☐ **Early July** – Watch your Whitworth email account for your **Billing Communication Email**.

- ☐ **July** – **Review your charges and financial aid**.
    - **Determine if and how much of a balance is owed**.
    (Please note students taking more than 16 credits will be charged overload fees after the 10th day of the semester.)

- ☐ **July-Aug. 9** – Arrange for the balance due to be covered by one or more of the following (review the "Tools to Pay the Balance Due" list on Pages 6-8):

    › Payment in full

    › Credit-based loan

    › Nelnet payment plan

- ☐ **Aug. 9 – Arrangements to cover the balance must be in place. This is the deadline to set up a four-month payment plan.**

SPRING TERM 2024

- ☐ **November/December** – Students starting in the spring should complete their financial aid file with any required documents.

- ☐ **December** – Review the **Whitworth Billing Guide**.

- ☐ **Early January** – Watch your Whitworth email account for your **Billing Communication Email**.

- ☐ **January** – **Review your charges and financial aid.**
    - **Determine if and how much of a balance is owed**.
    (Please note students taking more than 16 credits will be charged overload fees after the 10th day of the semester.)

- ☐ **January-Feb. 9** – Arrange for the balance due to be covered by one or more of the following (review the "Tools to Pay the Balance Due" list on Pages 6-8):

    › Payment in full

    › Credit-based loan

    › Nelnet payment plan

- ☐ **Feb. 9 – Arrangements to cover the balance must be in place. This is the deadline to set up a four-month payment plan.**

ANNUAL FULL-TIME UNDERGRADUATE COST AND PAYMENT CALCULATOR

Visit our online Annual Cost and Payment Calculator to determine your balance due, if any, for the 2023-24 academic-year: **www.whitworth.edu/payment-calculator**.

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

Annual Full-Time Undergraduate Cost and Payment Calculator

Welcome to the Whitworth Annual Cost and Payment Calculator for 2023-24. We provide this tool to help full-time, day, undergraduate students and their parents ESTIMATE how much will be owed to Whitworth after applying resources from financial aid. (International students please be sure to include your required health insurance costs when doing your calculations.) Actual costs per semester may vary depending on outside scholarships being applied to only one or both semesters. Also, there may be additional fees not reflected in this estimator. Prior to each semester, students will be able to electronically review their specific fall and spring billing information.

To review a list of all costs (billable and non-billable) related to attending Whitworth, visit https://www.whitworth.edu/cms/administration/financial-aid/cost-and-payment-information/.

Billable Costs	Fall Term	Spring Term	Year
Tuition ⓘ	$24,800	$24,800	$49,600
Fees ⓘ	$660	$660	$1,320
☑ Jan Term ⓘ	$0	$350	$350
Housing ⓘ	$0	$0	$0
Meal Plan ⓘ			$0
Total	$25,460	$25,810	$51,270

Financial Aid
Students who participate in student employment receive their earnings directly and thus are not used to offset the bill.

	Fall Term	Spring Term	Year
Grants and Scholarships ⓘ	$0	$0	$0
Federal Direct Student Loans ⓘ	$0	$0	$0
Other Loan ⓘ	$0	$0	$0
Federal Direct Parent Loan (Plan to borrow for the entire year) ⓘ	$0	$0	$0
Outside Scholarships ⓘ	$0	$0	$0
Total	$0	$0	$0

	Fall	Spring	Year
Billable Costs	$25,460	$25,810	$51,270
- Financial Aid	$0	$0	$0
Net Cost	$25,460	$25,810	$51,270

Please Note:

Students are encouraged to complete their financial aid files as soon as possible so that all their awarded aid can be is used to offset costs at the time of billing.

Students who have overload credit schedules (i.e. more than 16 credits registered) won't be billed charged for the overload costs until after 10th day of class - but should plan accordingly to determine in their accurate balance due. The cost per each overload credit is $1,390.

Fall Payment Plan Options
○ 4 Payments of **$6,365.00** per semester.
◉ No Payment Plan - Total is **$25,460.00** for the semester.

ONLINE EXAMPLE

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" or "2024 Spring 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**.

LATE FEES

Starting in the second month of each semester (October in the fall and March in spring), outstanding balances not covered by a payment plan are subject to late fees.

Whitworth assesses late fees based on the following schedule:

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

TOOLS TO PAY THE BALANCE DUE

MAKE A PAYMENT

Make a personal payment in part or in full by visiting the following: **www.whitworth.edu/payment**. This page includes instructions for paying online, in person or by check.

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 and parents 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.

PAYMENT PLAN THROUGH NELNET

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. 9.** In addition to the student, parents 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. 9, 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 10, 2024.**

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 pre-existing 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 THROUGH NELNET:

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.

CREDIT-BASED LOANS

› Federal Direct Parent PLUS Loan

Whitworth offers the Federal Direct Parent PLUS Loan, which is available to parents of dependent students who are enrolled at least half time. A parent can be a student's biological or adoptive

parent or a student's stepparent, if the biological or adoptive parent has remarried at the time of application. Parents can find out how much they will need to borrow by using the Annual Cost and Payment Calculator at: **www.whitworth.edu/payment-calculator**.

Once parents determine the amount they need to borrow, they can apply for a PLUS Loan at **studentaid.gov/plus-app/parent/landing**. Parents know within a few minutes if their loan has been approved or denied. Whitworth will be notified of the outcome of a parent's application.

If a parent is denied, first- and second-year students can borrow an additional $4,000, and third- and fourth-year students can borrow an additional $5,000 on their unsubsidized federal direct loan.

Excess PLUS funds are to be refunded to the parent listed on the application unless the parent has designated that their student receive the funds. Refunds from parent loans will be issued after the 10th day of classes.

› Private Education Loans – Commercial Lenders

A number of commercial lenders offer private education loans. Students will typically need a cosigner unless they have established credit themselves. The terms of these loans vary. More information about financing higher education costs through loans can be found under the "loans" section of the financial aid website: **www.whitworth.edu/loans**.

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.

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. Parents of dependent students may need this form for tax purposes. Proxies can also print the 1098-T. 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**. The form will be available to print through Self-Service. If you want it mailed to you, contact stuaccts@whitworth.edu.

IMPORTANT DATES

Students should be aware of key dates related to refunds and grades each semester.

TUITION AND HOUSING REFUND SCHEDULE FOR FALL 2023 AND SPRING 2024

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%		

TUITION REFUND SCHEDULE FOR JAN TERM 2024

Students withdrawing from classes by Jan. 10 are eligible for a 100 percent refund of the Jan Term fee.

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.

ACADEMIC DEADLINES FOR GRADES

	FALL 2023	SPRING 2024
Last day to drop/add course without instructor and advisor approval	Sept. 12	Feb. 7
No grade assigned to full semester courses dropped by	Sept. 19	Feb. 14
W grade from	Sept. 20-Nov. 7	Feb. 15-April 10
WF grade	Nov. 8	April 11
No courses may be added after	Sept. 19	Feb. 14

REGISTRATION

Pre-registration for Jan, Spring, Summer 2024	Nov. 6-17
Pre-registration for Fall 2024	April 2-12

Students with unresolved outstanding balances will not be allowed to register for upcoming terms, participate in study abroad programs, and/or receive their cap and gown until the balance is paid.