Whitworth University 2026-27

BILLING & PAYMENT GUIDE

- Whitworth Online Adult Degree Programs
- Graduate Programs

WHITWORTH
UNIVERSITY

The student financial services team is dedicated to supporting students during the 2026-27 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 to provide you with 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: 509.777.4340 or **finaid@whitworth.edu**

SAVE A TREE! Establish an Electronic Transfer of Funds

- Establish an electronic transfer of funds via ACH to receive any credit balances 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.

2026-27 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 agreements 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.

Please note: Students will pay the tuition rate for their program, regardless if they take classes in a different program with a less expensive tuition rate.

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:

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 2026-27 academic year, Whitworth Online students can complete a form to be reviewed for **Special Circumstances** at **www.whitworth.edu/financial-aid-forms**.

Please note: Students who drop credits may have their future federal student loan disbursement reduced. The amount a student can receive is tied to their enrollment/credits.

IMPORTANT DISBURSEMENT INFORMATION FOR ONLINE PROGRAMS

The U.S. Department of Education has sent guidance to schools offering online degrees to students eligible for federal financial aid. New regulations advise schools to check academic participation in distance courses prior to disbursing funds as a way to prevent fraud.

Beginning in the fall 2026 semester, initial disbursement of funds for all online programs will not occur until two weeks after the start of each term. If you are expecting a refund from your financial aid, plan to receive payment at least three weeks after the start of the term and budget accordingly.

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.

Please note that any reported scholarship must be received by Oct. 1 for the fall semester and April 1 for the spring semester. Students should be prepared to contact the donors to verify when the funds will be sent or if the donor needs information from them (fall/spring grades, etc.). Reported scholarships not received by the deadlines will be removed from financial aid offers, which may result in a balance due. Any unpaid balances are due by Nov. 15 in the fall and May 15 in the spring.

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**.

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.

ILLUMIA PAYMENT PLAN (FORMERLY TRANSACT)

Whitworth offers an **interest-free** monthly payment plan through a partnership with Illumia (formerly Transact). **Whitworth does not offer an in-house monthly 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. Students who don't meet the payment plan deadlines for Illumia and need their accounts manually monitored by Whitworth will be charged a $100 per semester fee.

The Illumia plan costs $50 per semester and is available for Fall Term and Spring 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 $0.45 per payment.

The fall 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 2026 payment plan is Aug. 14.**

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. 12, 2027, to enroll in a payment plan for the spring semester.**

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 2026-27 academic year must enroll in a new plan each semester.

Student account changes and revisions to financial aid resources (increases or decreases) will impact the amounts owed through the monthly payment plan. Payment plan increases will require that you consolidate the additional amount into the plan through Illumia or pay this amount independently, while payment plan decreases will automatically decrease the payment plan payment amounts. Thus, if you receive a revision to your financial aid and you are on a payment plan, it is important that you recognize your payments may need to increase or decrease accordingly.

STEPS TO ESTABLISH A SEMESTER PAYMENT PLAN (STUDENT)

1. Go to **Pirate Port** and select **"Self-Service."**
2. Log in with your Whitworth credentials.
3. Click on **"Student Finance."**
4. Select **"Illumia (Current Students)"** under the helpful links.
5. Click on **"Payment Plans"** on the main menu screen.
6. Click on the **"View Payment Plan Options**" button and follow the instructions to complete enrollment.

STEPS TO ESTABLISH AN ILLUMIA MONTHLY PAYMENT PLAN (AUTHORIZED PAYER)

STEP 1: Student Grants Access

1. Log in to **Pirate Port** and select **"Self-Service."**
2. Log in with your Whitworth credentials.
3. Click on **"Student Finance."**
4. Select **"Illumia (Current Students)"** under the helpful links.
5. Click on **"My Account"** on the main menu screen.
6. Select **"Send a Payer Invitation**" and complete the page.
   (Note: This sends the authorized payer an email with login credentials.)

STEP 2: Authorized Payer Sets Up Payment Plan

1. Go to **Pirate Port** and select **"Self-Service."**
2. Log in using **proxy credentials**.
   (For login assistance, contact the help desk at helpdesk@whitworth.edu or 509.777.3901.)
3. Select the student's name.
4. Click on **"Student Finance."**
5. Select **"Illumia (Authorized Payer)"** under the helpful links.
6. Log in using your **Illumia Authorized Payer Credentials**.
7. Click on **"Payment Plans"** on the main menu screen.
8. Click on the **"View Payment Plan Options"** button and follow the instructions to complete enrollment.

THIRD-PARTY PAYMENTS

Payments that are coming from third parties often require additional forms to be completed.

- **EMPLOYER PAYMENTS**
  If you have tuition benefits through your place of employment, please make sure that you have completed the Employer Agreement to Pay Tuition Form: **apply.whitworth.edu/register/employerpaymentagreement**. This form will provide us with 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.

- **VA BENEFITS**
  To ensure you meet all required deadlines and form submissions, please contact Alicia Ordaz, a Veterans Affairs School Certifying Official, at 509.777.3601 or aordaz@whitworth.edu.

- **TUITION REMISSION FORMS**
  Tuition remission forms must be submitted prior to each term that the benefit is needed. Past due balances related to late tuition remission forms are subject to late fees. Complete and submit a tuition remission form by going to the Forms and Resources List in Pirate Port and clicking on the "Human Resources" category.

UNRESOLVED BALANCES

Students will not be allowed to begin classes with an unresolved balance due that is greater than $500.

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

Students who are registered and have a past due unpaid balance risk being dropped from their classes.

MONTHLY BILLING COMMUNICATIONS

Around the 20th 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 the applicable semester.
5. Click "View Statement."

At this point, you should be viewing your Student Account Statment in PDF format. To help you understand your statement, we ask that you review the following webpage: **www.whitworth.edu/account-statement**.

LATE FEES

For students on the accelerated calendar, late fees will be applied to any unpaid balances upon completion of your first course in your academic program.

For students on the traditional calendar, starting in the second month of each semester (October in the fall and March in the spring), outstanding balances not covered by a payment plan are subject to late fees on the 15th day of each month. Accounts with balances over $500 will be placed on HOLD. No administrative actions can occur when an account is on hold, such as adding/dropping credits or registering for a future term.

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

OTHER INFORMATION

ACCESS YOUR 1098-T ELECTRONICALLY

Students in degree seeking programs will 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 stuaccts@whitworth.edu.

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 2026 AND SPRING 2027

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

REFUND	FALL 2026 - LAST DAY TO DROP BY 4 P.M.	SPRING 2027 - LAST DAY TO DROP BY 4 P.M.
100 percent	Sept. 22 (10th day)	Feb. 17 (10th day)
75 percent	Sept. 29	Feb. 24
50 percent	Oct. 6	March 3
25 percent	Oct. 13	March 10
0 percent	After 4 p.m. on Oct. 13	After 4 p.m. on March 10

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 Whitworth Online and withdraw by 4 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 4 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.

Traditional Calendar
Fall: Oct. 31, 2026; Jan and Spring: March 21, 2027; Spring: April 7, 2027.

Accelerated Calendar
Dependent on student's enrollment.