Whitworth University 2026-27

BILLING & PAYMENT GUIDE

› International Students

WHITWORTH
UNIVERSITY

The student financial services team is dedicated to supporting students and families 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 sources 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. Pacific Daylight Time (PDT) weekdays.

For questions about billing and payment plans, please contact:
International Student Account Representative Rebecca Walker, 509.777.4203 or **rwalker@whitworth.edu**

ASSIGNING A PROXY

We highly encourage you to assign a parent, guardian 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.

COST AND PAYMENT INFORMATION

NINE-MONTH ESTIMATED BUDGET FOR 2026-27

WHITWORTH COSTS	TUITION	MANDATORY FEES*	ROOM & MEALS**
On Campus	$26,900	$1,500	$14,900
Off Campus	$26,900	$1,500	

*Total mandatory fees include ASWU ($360), Wellness ($340), Technology & Campus Facility ($670) 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	HEALTH INSURANCE*
On Campus	See above	$528	$2,904	$1,908	$1,435
Off Campus without Sponsor	$17,703	$528	$3,984	$1,908	$1,435
Off Campus with Sponsor	$9,153	$528	$3,768	$1,908	$1,435

*Mandatory health insurance is $1,435 for all international students. Annual amount is charged all in the fall.

2026-27 BILLING TIMELINE

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

FALL TERM 2026

FOR NEW WHITWORTH STUDENTS:

- ☐ **During May** – Review the **Whitworth Billing & Payment Guide**.
- ☐ **June 15** – **A deposit of $1,000 is due**. Use the Transact International Payment option.
- ☐ **July 15** – **A commitment payment of $4,000 is due**. Use the Transact International Payment option.
- ☐ **Aug. 14** – **Your fall semester balance is due. Please review your charges and financial aid to determine if and how much of a balance is owed.** Then use the Cost Worksheet on page 6 to calculate your fall costs and ***subtract*** the $4,000 initial payment to calculate the balance owed.

  (Please note: Students taking more than 16 credits will be charged overload fees after the 10th day of the semester. Further, international students are required to register for 12 credits each semester per their visa requirements. Both of these situations require the student and/or proxy to consult with their student account representative to ensure payments cover all additional charges.)

  Next, arrange for the balance due to be covered - *If this payment is not received by the deadline, your Form I-20 will be canceled, which will make you ineligible to travel to Whitworth.*

  › Pay in full.

  OR

  › Establish a Transact four-month payment plan. The remaining balance due will be divided into four equal payments, with the first payment due on Aug. 15. The remaining payments will be due monthly on the 15th, and the entire balance paid in full on Nov. 15. All payments are pulled automatically from the source of payment you have set up. Monthly payment plan failures will result in your account being put on **HOLD** and the assessment of late fees.

  Please note that your fall account balance must be paid in full by Nov. 15. Unpaid accounts will be placed on HOLD, which will result in the inability to register for the following semester and/or will put already established class registration in jeopardy.

FOR RETURNING/ESTABLISHED WHITWORTH STUDENTS:

- ☐ **End of June** – Review the **Whitworth Billing & Payment Guide**.
- ☐ **Mid-July** – Watch your Whitworth email account for your **Billing Communication Email**.

  Review your charges and financial aid to determine if and how much of a balance is owed. Use the Cost Worksheet to calculate your fall costs.
- ☐ **By Aug. 14** – **Arrange for balance to be covered.**

  › Pay in full.

  OR

  › Establish a Transact four-month payment plan. The remaining balance due will be divided into four equal payments, with the first payment due on Aug. 15. The remaining payments will be due monthly on the 15th and the entire balance paid in full on Nov. 15. All payments are pulled automatically from the source of payment you have set up. Monthly payment plan failures will result in your account being put on **HOLD** and the assessment of late fees.

FALL TERM 2026: **RETURNING/ESTABLISHED** WHITWORTH STUDENTS (CONT.)

Whitworth will no longer be offering an institutional payment plan with a promissory note.

Please note that your fall account balance must be paid in full by Nov. 15. Unpaid accounts will be placed on HOLD, which will result in the inability to register for the following semester and/or will put already established class registration in jeopardy.

SPRING TERM 2027

FOR WHITWORTH STUDENTS **STARTING THEIR FIRST SEMESTER IN SPRING 2027**:

- ☐ During December – Review the **Whitworth Billing & Payment Guide**.
- ☐ Between January-Feb. 13 – **Review your charges and financial aid.**

  Determine if and how much of a balance is owed. Use the Cost Worksheet to calculate your spring costs.

  (Please note: Students taking more than 16 credits will be charged overload fees after the 10th day of the semester. Further, international students are required to register for 12 credits each semester per their visa requirements. Both of these situations require the student and/or proxy to consult with their student account representative to ensure payments cover all additional charges.)
- ☐ By Feb. 13 – **Arrange for the balance to be covered.**
  - › Pay in full.

  OR
  - › Establish a Transact four-month payment plan. The remaining balance due will be divided into four equal payments, with the first payment due on Feb. 15. The remaining payments will be due monthly on the 15th and the entire balance paid in full on May 15. All payments are pulled automatically from the source of payment you have set up. Monthly payment plan failures will result in your account being put on **HOLD** and the assessment of late fees.

  Please note that your spring account balance must be paid in full by May 15. Unpaid accounts will be placed on HOLD, which will result in the inability to register for the following semester and/or will put already established class registration in jeopardy.

FOR **ALL RETURNING/ESTABLISHED** WHITWORTH STUDENTS:

- ☐ By Feb. 13 – **Arrange for the balance to be covered.**
  - › Pay in full.

  OR
  - › Establish a Transact four-month payment plan. The remaining balance due will be divided into four equal payments, with the first payment due on Feb. 15. The remaining payments will be due monthly on the 15th and the entire balance paid in full on May 15. All payments are pulled automatically from the source of payment you have set up. Monthly payment plan failures will result in your account being put on **HOLD** and the assessment of late fees.

  Whitworth will no longer be offering an institutional payment plan with a promissory note.

  Please note that your spring account balance must be paid in full by May 15. Unpaid accounts will be placed on HOLD, which will result in the inability to register for the following semester and/or will put already established class registration in jeopardy.

2026-27 COST WORKSHEET
International Students

ANNUAL DIRECT COSTS BILLED BY WHITWORTH UNIVERSITY

Tuition (12-16 credits)	$26,900
Fees*	$1,500
Room & Meals (est.)	$14,900
Jan Term Fee	$385
Required Health Insurance	$1,435
TOTAL FOR THE YEAR	**$45,120**

FALL 2025 DIRECT COSTS BILLED BY WHITWORTH UNIVERSITY

Tuition (12-16 credits)	$13,450
Fees	$750
Room & Meals (est.)	$7,450
Required Health Insurance	$1,435
FALL 2025 TOTAL	**$23,085**

ESTIMATED FALL 2025 CHARGES **MINUS-**	**$23,085**
Scholarship	____________
Other Financial Aid	____________
Commitment Payment (only first-year students; due July 15)	$4,000
EQUALS = **TOTAL AMOUNT DUE**	____________

Pay in full or establish a four-month payment plan through Transact by Aug. 13.

SPRING 2026 DIRECT COSTS BILLED BY WHITWORTH UNIVERSITY

Tuition (12-16 credits)	$13,450
Fees	$750
Room & Meals (est.)	$7,450
Jan Term Fee	$385
SPRING 2026 TOTAL	**$22,035**

ESTIMATED SPRING 2026 CHARGES **MINUS-**	**$22,035**
Scholarship	____________
Other Financial Aid	____________
EQUALS = **TOTAL AMOUNT DUE**	____________

Pay in full or establish a four-month payment plan through Transact by Feb. 13.

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 "2026 Fall Semester" or "2027 Spring Semester."
5. Click "View Statement."

To help you understand your statement, we ask that you review the following webpage: **www.whitworth.edu/account-statement**.

LATE FEES

Starting the second month of each semester (October in the fall semester and March in spring semester), outstanding balances not covered by a payment plan are subject to late fees. Late fees will be billed the 10th of each month. **Accounts with balances greater than $500 will be placed on HOLD. No administrative actions can occur when an account is on hold, such as adding/dropping classes or registering for classes.**

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**

UNRESOLVED BALANCES

Students will not be allowed to begin classes with an unresolved balance of over $500 due.

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.

PAYMENT OPTIONS

MAKE A PAYMENT

Make a personal payment in part or in full by visiting **www.whitworth.edu/payment**.

- **International Debit/Credit Card: 4.25%**
- **U.S. Debit/Credit Card: 2.85%**
- **U.S. Electronic Check (E-Check, ACH): $0.45 fee**
- **Flywire transfers** can be initiated through Transact. This allows payments in most currencies.
- **Wire transfers**
  To process a wire transfer to Whitworth's bank account, please provide the following information to your bank. Please note, the payee is responsible for all bank fees that may be charged for this transaction.

  Account Number: 4940479827
  ABA Routing Number: 121000248
  Wells Fargo Bank
  601 W First Ave Ste 900
  Spokane, WA 99201
  International Swift Code: WFBIUS6S

  Whether you are paying by wire transfer or by Flywire, please be sure to include **your name and Whitworth ID number** on the information so we know who the payment is for. You can find your ID number in your Whitworth account and on your admission and award letters.

LOCAL BANKING INSTITUTIONS

U.S. bank accounts can be used to make payments, and incoming students will have the opportunity to establish an account once they arrive to campus for Orientation. Payments due after the Aug. 9 deadline can be made with newly established U.S. bank accounts.

These are some banks close to the Whitworth campus:

Columbia Bank
10406 N. Division St., Spokane, WA 99218
509.468.3740

Chase Bank
9604 N. Newport Highway, Spokane, WA 99218
509.353.3054

Wells Fargo Bank
9405 N. Newport Hwy Suite 300, Spokane, WA 99218
509.904.1860

U.S. Bank
7307 N. Division St. Suite 101, Spokane, WA 99208
509.464.0530

SEMESTER PAYMENT PLAN THROUGH TRANSACT

Whitworth offers an **interest-free** monthly payment plan through our partner, Transact Campus. The plan costs $50 per semester, and the enrollment fee is due at the time the plan is set up. You can set up a payment plan with a debit card, credit card or e-check. Plans established with international cards will have a 4.25 percent processing fee per payment. Plans established with

U.S. cards have a 2.85 percent processing fee per payment. Plans established with a U.S. checking or savings account will have a flat fee of $0.45 per payment.

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 Transact 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 TRANSACT 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 **"Transact (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 **"Transact (Authorized Payer)"** under the helpful links.
6. Log in using your **Transact 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.

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.

SUMMER INTERNSHIPS

› International students are eligible for a one-time scholarship equivalent to one summer credit.

› International students on HOLD will not be allowed to register for internships.

FINANCIAL AGREEMENT

Upon enrollment, students will read and sign a Financial Agreement that outlines the financial commitment and responsibilities of being a student at Whitworth.

IMPORTANT DATES

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

TUITION AND HOUSING REFUND SCHEDULE FOR FALL 2026 AND SPRING 2027

WEEK	REFUND	CHARGE	FALL 2026 WEEKLY START DATES	SPRING 2027 WEEKLY START DATES
1	100%	0%		
2	100%	0%	Sept. 22	Feb. 17
3	75%	25%	Oct. 5	Feb. 26
4	50%	50%	Oct. 14	March 9
5	25%	75%	Oct. 23	March 18
6 +	0%	100%		

TUITION REFUND SCHEDULE FOR JAN TERM 2027

Students withdrawing from classes by Jan. 6 are eligible for a 100 percent refund of the Jan Term Fee. Jan. 6 is the last day to drop without receiving a "W."

REGISTRATION

Pre-registration for Jan, Spring, Summer 2027	Nov. 9
Pre-registration for Fall 2026	April 19

Students with unresolved outstanding balances will not be allowed to register for upcoming terms or participate in study abroad programs until the balance is paid.