Whitworth University 2026-27

BILLING & PAYMENT GUIDE

› Traditional Undergraduates

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. 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 (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

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
On Campus	See above	$528	$1,728	$1,971
Off Campus	$18,252	$528	$2,808	$1,971
Off Campus with Parent	$9,441	$528	$2,592	$1,971

2026-27 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 2026

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

☐ Late June – Review the **Whitworth Billing & Payment Guide**.

☐ Mid-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. 14 – Arrange for the balance due to be covered by one or more of the following (review "Payment Options" on Pages 6-8):

› Payment in full

› Illumia payment plan

› Four-month option

› Credit-based loan

☐ **Aug. 14 – Arrangements to cover the balance must be in place. The deadline to set up the four-month payment plan is Aug. 14.**

SPRING TERM 2027

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

☐ December – Review the **Whitworth Billing & Payment 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 through Feb. 12 – Arrange for the balance due to be covered by one or more of the following (review "Payment Options" list on Pages 6-8):

› Payment in full

› Illumia payment plan

› Four-month option

› Credit-based loan

☐ **Feb. 12 – Arrangements to cover the balance must be in place. The deadline to set up a four-month plan is Feb. 12.**

MONTHLY BILLING COMMUNICATIONS

Starting in the second month of each semester (October in the fall and March in spring), 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 "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 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 around the 15th 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.**

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 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.

PAYMENT OPTIONS

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 Documents** 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 2026-27 academic year, continuing students can complete a form to be reviewed for **Special Circumstances** at **www.whitworth.edu/special-circumstances**.

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.

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.

SEMESTER PAYMENT PLAN THROUGH ILLUMIA (FORMERLY TRANSACT)

Whitworth offers an **interest-free** monthly payment plan through a partnership with Illumia (formerly Transact). The plan costs $50 per semester, and the enrollment fee is due at the time the plan is set up. Semester payment plans are available for Fall Term and Spring Term. You can set up a payment plan with a debit card, credit card or 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.

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 fall semester 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 2026 fall semester payment plan is Aug. 14 (four-month).**

The spring semester payment plan is a four-month plan with payments pulling in February, March, April and May on the 15th of each month. **The deadline to enroll in a 2027 spring semester payment plan is Feb. 12 (four-month).**

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.

Note that payment plans will include all federal student loans, unless you contact student financial services to officially decline or reduce them.

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 509.777.3911.)
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.

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.

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 Federal PLUS 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.

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.

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. 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 2026 AND SPRING 2027

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

TUITION REFUND SCHEDULE FOR JAN TERM 2027

Students withdrawing from classes by 4 p.m. on Jan. 12 are eligible for a 100 percent refund of the Jan Term Fee. Jan. 6 is the last day to drop without receiving a "W."

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, students are no longer subject to these refund calculations. Fall: Nov. 5, 2026; Jan and Spring: March 25, 2027; Spring: April 13, 2027.

REGISTRATION

Pre-registration for Jan & Spring 2027	Nov. 9
Pre-registration for Fall 2027	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.