



Widener University  
**Financial Aid Handbook**



Widener University

## Important Telephone Numbers

**Financial Aid Services** (610) 499-4161  
 General Information  
 Work-Study Information  
 Loan Information

Fax (610) 499-4687  
 E-mail [finaid@widener.edu](mailto:finaid@widener.edu)  
 Website <http://Widener.edu/FinancialaidOffice>

**Widener University Federal Perkins Loan Office** (610) 499-4172

**Office of the Bursar** (610) 499-4161

### Federal Student Aid Information Center

To request a copy of your Student Aid Report or check on the status of your Free Application for Federal Student Aid (FAFSA) processing:

1-800-433-3243

FAFSA On the Web  
<https://studentaid.ed.gov/sa/fafsa>

### FS AID

To create an electronic signature for the FAFSA and Federal Loans.

<https://studentaid.gov/fsa-id/create-account/launch>

### PHEAA

State Grant Division 1-800-692-7392

On the Web [www.pheaa.org](http://www.pheaa.org)

### Delaware Higher Education Commission

(302) 735-4120 or  
 toll free (800) 292-7935

**Selective Service** (847) 688-6888 or  
 toll free (888) 655-1825

On the Web [www.sss.gov](http://www.sss.gov)



**Main Campus**

One University Place  
Chester, PA 19013  
(610) 499-4000

**Enrollment Services /  
Financial Aid Services**

Lipka Hall  
(610) 499-4161

<http://Widener.edu/FinancialaidOffice>

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# Financial Aid Handbook

## A Guide to Your Financial Aid

### Contents

Welcome to Widener	4
What Do I Do Next?	5
The Financial Aid Offer	
The Loan Application Process	
How Does My Financial Aid Affect My Bill?	8
Financial Aid and Billed Charges	
Payment Plan	
Withdrawal/Adjustment of Charges	
What Makes Me Eligible?	9
General Eligibility Requirements	
Other Determination Factors	
Satisfactory Academic Progress	
Pennsylvania State Grant Academic Progress	
What Financial Aid Resources Are Available?	11
Grants	
Scholarships	
Loans	12
Work-Study	13
Special Consideration and Appeals	
What Else Do I Need to Know?	14
The Student's Rights and Responsibilities	
Code of Conduct	16

*Note: The information in this handbook is subject to change as federal regulations or university policies are revised.*

*It is the policy of Widener University not to discriminate on the basis of sex, handicap, disability, race, age, color, religion, national or ethnic origin, marital status, or sexual or affectational preference in its educational programs, admissions policies, employment practices, financial aid, or other school-administered programs. This policy is enforced by federal law under Title IX of the Education Amendments of 1972, Title VI of the Civil Rights Act of 1964, Section 504 of the Rehabilitation Act of 1973, and the Americans With Disabilities Act of 1990.*

*Further, in compliance with state and federal laws, Widener University will provide the following information upon request to the Vice President for University Advancement, Widener University, One University Place, Chester, PA 19013-5792; (610) 499-4123: (a) copies of documents pertinent to the university's accreditations, approvals, or licensing by external associations, agencies, or governmental bodies; (b) reports on crime statistics and information on safety policies and procedures; (c) information regarding gender equity relative to intercollegiate athletic programs. Comments or requests for information about services and resources for disabled students should be sent to Director of Student Accessibility Services, Widener University, One University Place, Chester, PA 19013-5792; (610) 499-1266.*

# Welcome to Widener University

The Financial Aid Handbook provides answers to the following questions:

- ❖ How am I notified of my financial aid offer?
- ❖ What do I do after I receive my financial aid offer?
- ❖ How does my financial aid affect my bill?
- ❖ What makes me eligible for financial aid?
- ❖ What financial aid resources are available?
- ❖ What else do I need to know?

Because a college degree is one of the most important investments you will make for your future, it is the goal of the Financial Aid Services Office to help make a Widener University education accessible to you and to guide you through the financial aid process.

In addition, your knowledge of the rules and regulations involved in finalizing your offer is the key to successfully completing the financial aid process. Please read this handbook carefully.

Please note that the University holds all family financial information in strict confidence and considers any financial aid offer to be a confidential matter between the University and the applicant and family.

## **Financial Aid Application Priority Dates**

New Students– December 15th each year

Continuing Students- March 1st each year

All Graduate Students– March 1st each year



# How am I notified and what do I do next?

## Financial Aid Offer

Incoming freshmen and transfer students will receive a Financial Aid Offer online once the student receives an acknowledgement with log in information and the University receives a completed FAFSA. The Financial Aid Offer will list the amounts and types of aid for which you are eligible. Returning students will be notified by email and can also view offers through MyWidener.

All students will have access to their Financial Aid Offer through log on to the student portal My.Widener.

## Verification Status

All financial aid records have a "Verification Status." The U.S. Department of Education selects a small percentage of our student population each year for verification. Verification is the process of confirming the accuracy of the information provided on your Free Application for Federal Student Aid (FAFSA). Widener University may also select students for verification when their application data appears conflicting or incomplete.

If you receive a financial aid offer, your verification status will be listed on your offer. Your status may be "Not Required," "Complete," or "Incomplete." If your verification status is "Incomplete," you will be asked to confirm the data reported on your application and/or submit additional information.

The information required may include, but is not limited to, Federal tax transcripts, W-2 forms, documentation of asset value and debt, and confirmation of household size and number in college. You must submit the information within 60 days of our initial request or your offer of aid may be cancelled.

**Note:** Until verification is complete, your financial aid offer is only an estimate. While our policy permits time to gather the information needed to complete the verification process, we highly encourage you to do so as quickly as possible. We cannot credit federal funds or Widener need-based aid to your university account until verification is complete. We cannot disburse your Federal Direct Loan or Federal Direct Parent PLUS or GradPLUS Loan until verification is complete.

The following types of aid may require further action on your part before the offer is finalized:

**State Grants** are estimated until Widener University receives official notification from your state grant agency. This notification usually occurs in late August or early September. Be sure to comply with any requests for information made by the state grant agency. Inform your state grant agency that Widener University is the school you will be attending. Widener is not responsible for completing student information requests from State Grant Agencies.

**Non-University Scholarships** are part of your financial aid offer. Please notify your financial aid counselor of any outside scholarships you may receive. These scholarships will be credited to your student account after the awarding organization or donor has forwarded the funds to the University. These scholarships may affect the amount of your University grants and scholarships. If the donor requires an invoice before disbursing the funds, please contact the Office of the Bursar.

**Federal Work-Study** funds are earned by working. They are not credited to your university student account. If Federal Work-Study appears on your Financial Aid Offer, it lists your maximum earning eligibility. Actual earnings will depend on the number of hours you work. Paychecks are issued biweekly based on your wage rate and the number of hours worked. Student employment position listings and employment instructions usually appear each year in August, on My.Widener through Handshake. If you wish to start working during the summer, you may request a summer work-study application from the Enrollment Services Office.

**Student Status** refers to housing: resident, commuter, or off-campus, and enrollment: full-time or part-time. You must notify the Enrollment Services Office if there is any change in your housing or enrollment because it may affect your financial aid offer.

**Federal Direct PLUS Loans** enable parents with good credit histories to borrow in order to pay the educational expenses of each child who is a dependent undergraduate (see p. 7) enrolled at least halftime. The yearly limit on a Federal Direct PLUS loan is equal to your cost of attendance minus any other financial aid you receive. If your parents are unable to get a Direct PLUS loan due to credit history, you may borrow additional funds under the Direct Unsubsidized Loan Program (see p. 7)

## The Loan Application Process

Widener University is a Federal Direct Lending participating school. To apply for the Federal Direct Subsidized/Unsubsidized Loan, you must complete the **Free Application for Federal Student Aid (FAFSA)** online at <https://fafsa.ed.gov/> sign a Loan Agreement (MPN), and Complete Entrance Loan Counseling. The MPN is valid for ten years and only needs to be signed once. Financial Aid Services will only process loans that have been requested by students for whom verification is complete or was not required.

Because the funding for these loans comes straight from the U.S. Department of Education, you do not need to find a lender to borrow through this program.



### Federal Direct Subsidized Loan

A Federal Direct Subsidized Loan is available to help meet financial need after other resources are subtracted or to the maximum loan limit, whichever is lower. Interest rates can be found at <https://studentaid.gov/understand-aid/types/loans/interest-rates>.

Effective July 1, 2013, first time\* Direct Loan borrowers are limited in the amount of time they can receive Direct Subsidized Loans.

Borrowers may receive Federal Direct Subsidized Loans for no more than 150% of the length of the student's current academic program (ex. 6 yrs for a 4-yr program).

Once a student has reached 150% time limit, they will not be eligible for any further subsidized loans.

If a student has reached 150% time limit, and they continue to enroll, they will lose the interest subsidy on the subsidized loans they borrowed in the past.

Students who have reached the 150% limit will remain eligible for Federal Direct Unsubsidized Loans. The time limit only applies to borrowing subsidized loans which will be adjusted to reflect part time attendance and attendance for only one semester.

*\*First-time borrowers are students with no outstanding federal loan balance as of July 1, 2013.*

### Federal Direct Unsubsidized Loan

A Federal Direct Unsubsidized Loan is not based on your financial need. If your estimated cost of attendance is greater than your financial aid, you may qualify for an unsubsidized loan. Interest rates can be found at <https://studentaid.gov/understand-aid/types/loans/interest-rates>. You are charged interest on this loan from the time it is disbursed until it is paid in full. You have the option to pay the interest while in school, or to allow the interest to accumulate, which adds to the principal amount of the loan and increases the amount to be repaid.

### School Certification

**All borrowers: Informed Borrowing Confirmation.** Every year, all borrowers must view and acknowledge the amount they currently owe in federal student loans before a loan can be disbursed. This process is completed online at <https://studentaid.gov>.

**For first-time borrowers.** If you have requested a loan and have completed verification or verification was not required, we will determine your eligibility and certify your Federal Direct Subsidized and Unsubsidized Loan. You will need to complete the Loan Agreement (MPN) and Entrance Loan Counseling online at <https://studentaid.gov>.

**For returning borrowers.** If you requested a loan and have completed verification or verification was not required, Widener will determine your eligibility and process your Federal Direct loan.



### Guaranty/Approval

If this is your first loan, it will be approved after the school has certified your eligibility and you have completed a valid MPN. If you already have a valid MPN on file from a prior year, the loan is approved as soon as Widener certifies the application. The Department of Education will mail an approval notice to you. This notification lists the amount approved, loan term, and estimated disbursement dates. If you wish to reduce the amount of your loan at this point, you may contact Financial Aid Services.

**Delivery** Loan funds will be applied by the Bursar's Office on or near to the scheduled disbursement date. The Bursar's Office will notify you via email when the funds have been credited. If you do not want all the funds credited to your account, you may instruct the Bursar's Office to return them within 30 days of crediting.

If your loan funds create a credit balance, you may request a refund that you can use to pay non-institutional educational expenses such as travel and textbook costs. You may also choose to return any credit balance to your lender to reduce your loan debt. Notify the Enrollment Services Office if you wish to do so.

### Federal Direct PLUS Loan Application

The Federal Direct Parent Loan for Undergraduate Students (PLUS) enables parents with good credit histories to borrow funds to pay the educational expenses of each dependent undergraduate child enrolled at least half time. The yearly limit on a Federal Direct PLUS loan is equal to the cost of attendance minus any other financial aid.

Interest rates can be found at <https://studentaid.gov/understand-aid/types/loans/interest-rates>. Parent borrowers can choose to defer payments on a Federal Direct PLUS loan until 6 months after the date the student ceases to be enrolled at least half time. Accruing interest could either be paid by the parent borrower monthly or quarterly, or be capitalized quarterly. There are no penalties for paying off the loan early.

You can visit <https://studentaid.gov> for more information on the Federal Direct PLUS loan and to apply. The parent will need to indicate the amount they would like to borrow as part of the process. The parent borrower must sign the application electronically and sign the Loan Agreement (MPN) with the same parent FSA ID that they used for the FAFSA process.

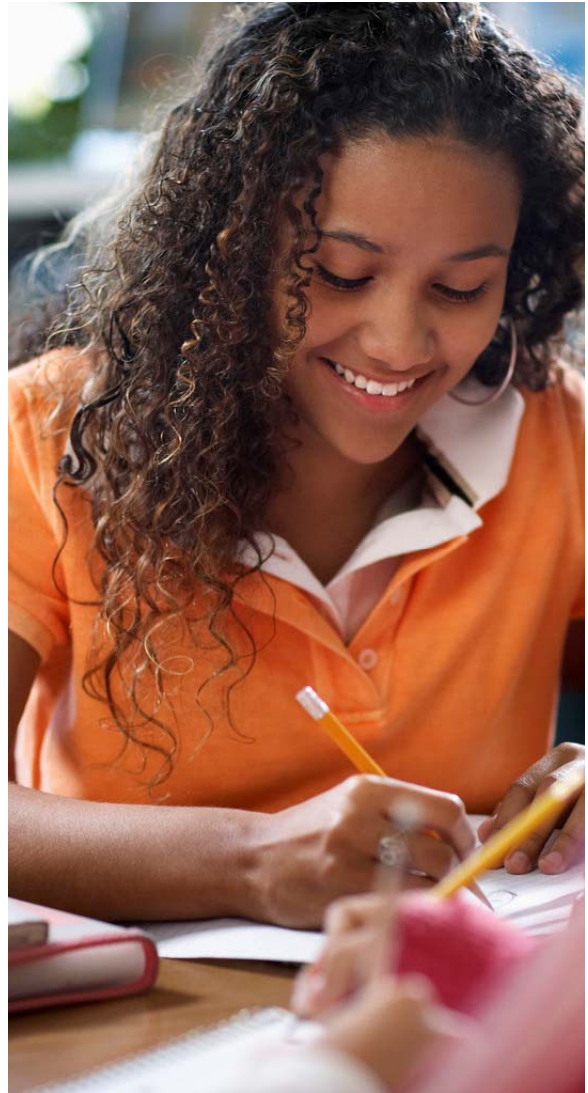
The loan will be disbursed in two installments sent directly to the Bursar's Office.

### Federal Direct GradPLUS Loan

The Federal Direct GradPLUS loan is a federally guaranteed, credit-based loan available to assist graduate/professional students in financing their education. The Financial Aid Services Office is recommending that students who require additional funding after other aid, Federal Direct Unsubsidized Loan, consider borrowing through the Federal Direct GradPLUS loan program.

Interest rates can be found at <https://studentaid.gov/understand-aid/types/loans/interest-rates>. Graduate borrowers can choose to defer payments on a Federal Direct GradPLUS loan until 6 months after the date they cease to be enrolled at least half time.

Accruing interest could either be paid monthly or quarterly, or be capitalized quarterly. Payments on interest can be tax deductible and there are no penalties for paying off the loan early.



# How does my financial aid affect my bill?

## Financial Aid and Billed Charges

The Bursar's Office issues e-Bills each semester. Payments are due prior to the start of each semester. Financial aid that has been credited to your student account will appear on your Statement of Account and be subtracted from your balance due. Aid will be disbursed per semester as indicated on the Financial Aid Offer.

In order to obtain the most current tuition and fees please access the Office of the Bursar at <http://Widener.edu/BursarOffice> and refer to the Tuition Rate and Payment Guide for your program.

In order to see how financial aid affects the bill, subtract the total amount of financial aid (do not count work-study) from the total amount of charges.

## Payment Plan

If your financial aid offer does not cover your tuition bill, you may want to take advantage of the 4-month semester payment plan offered by Widener University to pay the remaining balance. The Widener Payment Plan allows a monthly payment option instead of the traditional two payments, one at the start of each semester.

Your financial aid can be taken into consideration when setting up your budget for the Payment Plan. If you wish to inquire about the payment plan option, call the Enrollment Services Office at 610-499-4161.

## Withdrawal/Adjustment of Charges

In case of total withdrawal from a semester, tuition and room-and-board charges will be adjusted on a pro rata basis. A detailed description of each semester's refund formula is available from the Enrollment Services Office.

If the student has already received a credit disbursement of financial aid and then withdraws during the refund period, his or her eligibility must be recalculated. If the student received financial aid in excess of the student's revised eligibility, the student will be required to repay those funds to the university so that the funds can be returned to the appropriate aid programs.

The Financial Aid Services Office will notify the student of any adjustment to the student's financial aid offer resulting from withdrawal. The student may request a detailed worksheet of the distribution formula from the Financial Aid Services Office and should contact the Bursar's Office concerning any balance due. Federal Loans cannot be processed if a student is no longer enrolled on at least a half-time basis.

Withdrawing students who receive Federal Direct Loan funds should notify the Financial Aid Services Office. Students who received Federal Perkins Loan funds or University Loans need to contact the Perkins Loan Office to perform exit counseling.

## Return of Title IV funds

The Financial Aid Services Office is required by federal statute to recalculate federal financial aid eligibility for students who withdraw, drop out, are dismissed, or take a leave of absence prior to completing 60% of a payment period or term. The federal Title IV financial aid programs must be recalculated by Widener University in these situations.

Recalculation is based on the percentage of earned aid using the following Federal Return of Title IV funds formula:

- Percentage of payment period or term completed = the number of days completed up to the withdrawal date divided by the total days in the payment period or term. (Any break of five days or more is not counted as part of the days in the term.) This percentage is also the percentage of earned aid.

Funds are returned to the appropriate federal program based on the percentage of unearned aid using the following formula:

- Aid to be returned = (100% of the aid that could be disbursed minus the percentage of earned aid) multiplied by the total amount of aid that could have been disbursed during the payment period or term.

If a student earned less aid than was disbursed, the institution would be required to return a portion of the funds and the student would be required to return a portion of the funds. Keep in mind that when Title IV funds are returned, the student borrower may owe a debit balance to the institution.

If a student earned more aid than was disbursed to him/her, the institution would owe the student a post-withdrawal disbursement which must be paid within 120 days of the student's withdrawal.

The institution must return the amount of Title IV funds for which it is responsible no later than 45 days after the date of the determination of the date of the student's withdrawal.

Refunds are allocated in the following order:

- Direct Unsubsidized Federal Loans
- Direct Subsidized Federal Loans
- Federal Direct Parent (PLUS) Loans
- Federal Pell Grants for which a Return of funds is required
- Federal SEOG Grant for which a Return of funds is required
- Other assistance under this Title for which Return of funds is required (e.g. LEAP)





# What makes me eligible?

To qualify for federal financial aid and Widener University need-based funds, students must meet the following eligibility requirements:

- ✓ Demonstrate financial need.
- ✓ If enrolling in higher education for the first time on or after July 1, 2012, in order to be eligible for federal student aid, the student must have either a high school diploma or a recognized equivalent; such as a (GED) or have been home schooled. [You will no longer have the option of becoming eligible for federal student aid by passing an approved test or completing at least six credit hours or 225 clock hours of postsecondary education].
- ✓ Be enrolled or accepted for enrollment in a degree or certificate program, or in another program leading to a recognized education credential.
- ✓ Not be simultaneously enrolled in an elementary or secondary school.
- ✓ Be a U.S. citizen, U.S. national, or eligible non-citizen.
- ✓ Have a valid Social Security Number (SSN).
- ✓ Maintain satisfactory academic progress toward a degree, certificate, or other recognized education credential.
- ✓ Not be in default on any federal education loan and not owe a refund for any Title IV grant or loan received for attendance at any institution.
- ✓ File a statement of educational purpose and a certificate statement on overpayment and default [both are located on the Free Application for Federal Student Aid (FAFSA)].
- ✓ If required by law, be registered with Selective Service.
- ✓ Not be incarcerated in a federal or state facility at the time the funds are disbursed or delivered.
- ✓ Meet the criteria specific to each aid program.
- ✓ For Federal Direct Loans and Federal Perkins Loans, have received a valid Expected Family Contribution (EFC) which is the result of filing a FAFSA.
- ✓ Not have borrowed in excess of the annual or aggregate limits on any Title IV loan.

## Other Determination Factors

Your offer was based on your Expected Family Contribution (EFC), the cost of attendance (see p. 15), and the following factors:

- Whether you demonstrate need.
- Whether you are a full- or part-time student.
- Whether you attend school for a full academic year or less.
- Whether you are a graduate or undergraduate student.
- Whether you are independent or dependent student
  - ◆ If you claim to be independent but do not meet the traditional criteria, you may ask to appeal your dependency status. Contact the Financial Aid Services Office if you wish to make an appeal.

- Whether you live on campus, at your parent's home, or off campus.
- Whether you have siblings or other dependent household members also attending a postsecondary school.

When awarding institutional funds, *Widener Institutional Methodology* does not count parents in college or siblings in graduate school in determining the number in college.

The *Federal Methodology* does not count parents in the number in college when awarding Federal funds.

**Academic Year** Widener University follows a standard academic year consisting of fall and spring semesters. Fall and spring semesters combined consist of 30 weeks of instructional time for the academic year. Although the minimum number of credits for undergraduate full time enrollment is 24 (12 each semester), undergraduate students should be completing a minimum of 31 credits each academic year in order to graduate in 4 years. For graduate enrollment most programs are 18 credits (9 each semester) for full time enrollment. Graduate MSW and DPT and PSYD students are considered full time at 24 credits (12 each semester)

*Summer is considered a separate enrollment period at Widener (summer sessions are combined and considered one enrollment period for financial aid, e-Billing, and enrollment reporting). The summer enrollment period is treated as an academic year header tied to the upcoming academic year.*

**Study Abroad.** Financial aid may be available for students interested in overseas learning experiences. Students considering study abroad should make an appointment with their financial aid counselor.

**Satisfactory Academic Progress** To receive and remain eligible for Federal Title IV and institutional financial aid, students must progress toward the completion of their program of study at a rate that will ensure graduation in a reasonable length of time. Widener University has established a policy that measures academic progress both quantitatively (credit hours) and qualitatively (grades) at the end of each semester. Widener University's policy on satisfactory progress for financial aid recipients can be found online at: <http://Widener.edu/FinancialaidOffice>

**Quantitative Measurement.** Students must successfully complete a minimum of 67 percent of the total credits attempted while enrolled at Widener University. Successful completion is based on the percentage of total (cumulative) credit hours attempted compared to the total credit hours completed. Earned credits for a course cannot be counted more than once. Grades of "I" (incomplete), "F" (failure), "W" (withdrawal), "NP" (no pass), and "Z" (no grade submitted) count as credits attempted but do not count as credits completed. For a full definition of attempted and completed credits please contact the Enrollment Services Office.

**Qualitative Measurement.** Undergraduate students must achieve the following minimum cumulative grade point average

<i>Credit Hours Completed Minimum GPA</i>	
15.5 or fewer	1.70
16 - 30.5	1.80
31—60.5	1.90
61 and more	2.00

(GPA):

Schools and colleges within Widener University may have their own qualitative measurement to remain in the program, check the catalog for your degree program requirements.

Graduate or doctoral students must achieve the cumulative GPA required by their respective programs. These requirements are listed in the graduate handbook.

**Maximum Time Frame Requirements.** The maximum time frame to complete the credits required for graduation is measured in credit hours attempted. The maximum time frame may not exceed 150 percent of the published length of the academic program. The maximum time frame for a transfer student may not exceed 150 percent of the published length of the program minus the number of credits accepted for transfer at the point of matriculation.

**Dismissal/Suspension.** Academically dismissed or suspended students are ineligible for financial aid while suspended and must appeal or request reinstatement upon readmission to regain financial aid eligibility for subsequent semesters. Academic readmission does not automatically grant reinstatement of financial aid eligibility.

**Reinstatement.** Reinstatement of financial aid eligibility is a possibility once the student has earned 67 percent of total credit hours attempted and has achieved the required grade point average, either at the student's own expense or by completing unfinished class assignments, except when aggregate hours (total hours attempted) are the cause of ineligibility.

The student is responsible for making certain that the completed credits and grades have been properly posted with the University Registrar before requesting reinstatement of financial aid. To request reinstatement, the student may either submit the reinstatement form, available from the Enrollment Services Office, or submit a written request accompanied by an advising transcript to the Enrollment Services Office. Requests for reinstatement should be made as early as possible after the student's transcript has been updated.

A student is encouraged to file all financial aid application forms by the university's annual priority financial aid deadline of March 1, so that if reinstatement is achieved, eligibility for aid can be determined as quickly as possible.

**Repeat Coursework.** Effective July 1, 2011, per federal regulations (34 CFR Section 668.2), repeat coursework for undergraduate students that falls under the following conditions cannot be included in a student's enrollment status for Title IV Federal Aid eligibility, including the Federal Pell Grant and Federal Direct Loans:

- Repeating a previously passed course more than once. A course is considered passed if the student receives a grade of "D" or better.

- Repeating a previously passed course due to failing other coursework.
- Repeating a previously passed course for the sole purpose of gaining eligibility for Title IV aid.

Federal Title IV aid will be recalculated based on the student's adjusted enrollment status. This recalculation will be applied regardless of whether a student received aid for previous course enrollments.

Some courses are repeatable per university policy and are not restricted by these regulations. Students will be notified if they are receiving Title IV aid and enrolled in non-repeatable coursework for a term.

#### Example 1:

A student is repeating a previously passed (3) credit hour course for the second time. The student is enrolled in a total of (12) credit hours for the term. Per federal regulations, the repeated course must be excluded from the student's Title IV enrollment status. Only (9) of the student's (12) hours can be used to calculate his Title IV aid eligibility. The student's Federal Pell Grant will be reduced to reflect three quarter time instead of full-time enrollment.

#### Example 2:

A student repeats a previously passed course. The student receives an "F" on the second attempt. The student attempts the course for the third time. The third course attempt will not be counted in total enrollment hours for Title IV aid purposes.

#### Example 3:

A student repeats a previously passed course. The student withdraws from the course on the second attempt. The student attempts the course for the third time. The third course attempt will not be counted in total enrollment hours for Title IV aid purposes.

**Appeals.** Students who do not achieve Satisfactory Academic Progress may appeal their loss of financial aid. Satisfactory Academic Progress is measured once a year at the end of spring semester. Students who do not meet the minimum standards will be contacted by e-mail notification. Notifications will outline student options to make progress by attending classes at their own expense, or to submit an appeal.

There is no appeal for excessive aggregate credit hours.

For additional information regarding the University's minimum Satisfactory Standards of Academic Progress for Financial Aid, please contact the Enrollment Services Office.

#### **Pennsylvania State Grant Academic Progress**

If you receive a Pennsylvania state grant, you are subject to the Pennsylvania Higher Education Assistance Agency's (PHEAA) academic progress policy in order to receive and maintain your state grant. The student is required to successfully complete a minimum of 12 credits per semester for each full-time state grant received and a minimum of 6 credits per semester for each part-time offer. Academic progress for a Pennsylvania state grant is measured only once per year, at the end of the spring semester. PHEAA sends a copy of this policy to each state grant recipient. The policy is available on line at [www.PHEAA.org](http://www.PHEAA.org).

# What financial aid resources are available?

Each year, Widener University develops a packaging formula that takes into consideration annual allocations of federal student aid, university funds, and anticipated student enrollment. We put together a financial aid offer to assist in meeting your need. This section describes the types of financial aid resources that are available, depending on your circumstances. You may be eligible to receive one or a combination of the following:

- \* Grants — aid that you do not have to repay; usually need-based.
- \* Scholarships — aid that you do not have to repay; usually merit-based.
- \* Loans — borrowed money that you must repay with interest.
- \* Work-Study — funds you earn by working.

## Grants

**Federal Pell Grant.** The Pell Grant is a federal grant administered by the Student Financial Services Office. It is awarded to undergraduate students who have not earned a bachelor's or professional degree. Federal Pell award amounts are determined on your Expected Family Contribution and your enrollment. For example, you will receive less as a part-time student than you will as a full-time student. Federal Pell Grant awards are calculated at the end of drop/add. The amount of the award is based on the student's registration at that time.

**Federal Supplemental Educational Opportunity Grant (FSEOG).** This is a grant for undergraduate students who have not earned a bachelor's or professional degree. Students must also be eligible for a Federal Pell Grant, but not every student receiving a Federal Pell Grant will receive a FSEOG. Awards are given to the neediest students, according to availability of funding.

**State Grants.** State grant award levels and eligibility criteria are controlled by the awarding state. The FAFSA must be completed. Generally, state grants are awarded on the basis of need and limited to students attending schools within their own state of residence. Some states, such as Delaware, have reciprocity (interchangeable) agreements with Pennsylvania. For information about your state's reciprocity agreements, contact your state agency. State agency addresses are available from the Enrollment Services Office or from high school guidance counselors. All financial aid applicants who are residents of Pennsylvania, Delaware, or other reciprocal states are expected to apply for their state grant.

Pennsylvania - [www.pheaa.org/](http://www.pheaa.org/)

Delaware - <https://www.doe.k12.de.us/Page/316>

**Widener Grant-In-Aid.** Widener Grant-In-Aid is awarded from university resources to full-time undergraduate day students who are pursuing their first degree and demonstrate financial need. Transfer students who are eligible, may have less than eight semesters depending on the number of accepted transfer credits.

## Scholarships

**Widener Academic Scholarships.** These are awarded to incoming undergraduate students based on criteria established by

the Admissions Office. Incoming students are automatically considered for scholarship aid when they apply for admission. Scholarships are renewed in compliance with the standards established by the Admissions Office and may vary by year of admission. Assistance is limited to the equivalent of eight consecutive semesters. Transfer students may have fewer than eight semesters depending on the number of accepted transfer credits. All University Scholarships are for tuition only. For complete information, contact Enrollment Services-Financial Aid Services Office 610-499-4161.

**Other University Scholarships.** Individual departments may have endowed scholarship funds that they award based on criteria established by the donor. Recipients are selected from the student body. If an application is required, students will be notified by the appropriate department or the Development Office.

**Private Scholarships.** Widener University encourages students to seek private scholarships to assist in meeting the cost of education. The university has adopted a generous adjustment policy.

Federal regulations stipulate that students receiving federal need-based aid may not receive more aid than their demonstrated need. Widener's policy permits external non-University scholarships that do not cover full tuition to fill any gap that exists between the student's demonstrated financial need and the amount of his or her financial aid package. Once need has been met, Widener adjusts Federal Perkins Loan and Federal Work-Study before retracting any need-based gift aid offered by the university.

Consult your financial aid counselor if you have specific questions about how a private scholarship will affect your aid package. Private scholarships must be reported to the Financial Aid Services Office and will appear on the Financial Aid Offer.

For more information about sources of private scholarships, check with your public library, guidance counselor, community organizations, and civic groups. On campus, the Enrollment Services Office posts available private scholarships on the bulletin board in the lobby in Lipka Hall. Similarly, many of the deans post private scholarship information on their bulletin boards. Other sources of scholarship information are the reference desk at Wolfgram Library and the internet.

## Employee Tuition Benefit Programs

Employees or employee dependents who qualify for tuition remission or a tuition exchange program benefit should contact Enrollment Services. Employee tuition benefit program eligibility will replace offered University Scholarship or grant program eligibility.

## Loans: William D. Ford Direct Loan Programs

**Federal Direct Loans.** The Federal Direct Subsidized and Unsubsidized Loan are low interest federal loans. Interest rates can be found at <https://studentaid.gov/understand-aid/types/loans/interest-rates>. Depending on need and dependency status, the interest that accrues on the loan during in-school, grace, and deferment periods can be subsidized or unsubsidized. If the student has demonstrated need, the federal government will pay the interest for the student. If the student does not have sufficient need, the student may still borrow the funds but the interest that accrues must either be paid by the student or capitalized. If you choose to capitalize interest, all the interest that accrues in school and throughout your grace period will be added to the principal at repayment. Interest accrues on that new amount.

**Borrower Eligibility.** Degree-seeking students who are enrolled at least half time may receive Federal Direct Loan funding as long as they meet the general eligibility require-

ments described under **What Makes Me Eligible?** (p. 9).

**Borrowing Limits.** The Federal Direct Subsidized and/or Unsubsidized loan amount shown on the offer is the Financial Aid Services estimate of the student's eligibility. As a general rule, the following grade level maximums apply:

Year in School	Base Amount <sup>a</sup>	Additional Eligibility <sup>b</sup>
Freshman	\$ 5,500	\$ 4,000
Sophomore	\$ 6,500	\$ 4,000
Junior	\$ 7,500	\$ 5,000
Senior	\$ 7,500	\$ 5,000 <sup>c</sup>
Graduate	\$20,500	\$12,500 <sup>d</sup>

- a For all students, at least \$2,000 of the total is always Unsubsidized.
- b For independent students and for dependent students whose parents are rejected for a Direct PLUS Loan.
- c Non-degree-seeking students who are enrolled at least half time in a teacher certification program or in coursework required to be accepted into a graduate or professional program may borrow at the senior level as a fifth year undergraduate. Students who think they may qualify for this exception should contact the Financial Aid Services Office.
- d Clinical Psychology students may be able to borrow more. Due to the phase out of the HEAL loan program, the Department of Education has been given the authority to increase the borrowing limits for students who previously could borrow HEAL. As a result, Clinical Psychology students have been able to borrow an additional \$12,500 through the Federal Direct Unsubsidized Loan program.

**Cost of Borrowing.** Federal Direct Subsidized and Unsubsidized Loans must be repaid with interest. Interest rates can be found at <https://studentaid.gov/understand-aid/types/loans/interest-rates>. In addition, guarantee and origination fees are deducted from the loan check when it is disbursed. The combined total of the guarantee and origination fees will not exceed 4 percent.

**Repayment.** Loan repayment begins six months after a student ceases to be enrolled on at least a half-time basis. The repayment term is usually 10 years. You will be responsible for paying interest that accrues during your grace period. If you choose not to pay the interest that accrues during your grace period, the interest will be added to your principal balance.

Students who borrow smaller amounts will have shorter repayment terms. Students who borrow larger amounts may wish to consolidate and extend the repayment term. By extending the term, monthly payments can be reduced but interest charges over the life of repayment will increase. Students entering repayment should consult with their loan servicers or Financial Aid Services about this option. A sample repayment schedule is found on pg.13.

**Deferment/Discharge/Cancellation.** Under certain conditions, federal regulations allow students to defer loan repayment. The most common deferments are for enroll-

ment on at least a half-time basis, unemployment, and economic hardship. During a deferment, the federal government will pay interest that accrues on any subsidized funds. Interest on unsubsidized loans is the student's responsibility. Complete information about loan deferments will be provided to borrowers during the entrance and exit counseling processes.

Students may be eligible for discharge or cancellation of loans.

**Federal Direct Parent Loan for Undergraduate Students**

**(PLUS).** The Federal Direct Parent Loan for Undergraduate Students (PLUS) enables parents with good credit histories to borrow funds to pay the educational expenses of each dependent undergraduate child enrolled at least half time. The yearly limit on a PLUS is equal to the cost of attendance minus any other financial aid.

Interest rates can be found at <https://studentaid.gov/understand-aid/types/loans/interest-rates>. The first payment of interest and principal is generally due 60 days after the loan is fully disbursed.

**Federal Direct GradPLUS**

The Federal Direct Graduate PLUS loan is a federally guaranteed, credit-based loan available to assist graduate/professional students in financing their education. The Financial Aid Services Office is recommending that students who require additional funding after other aid, including Federal Direct Unsubsidized Loans, consider borrowing through the Federal Direct GradPLUS loan program.

**Alternative Private Loans.** Additional non-need-based loan programs are offered by a variety of private lenders and organizations. The repayment terms and eligibility requirements of these loan programs vary widely. Students are encouraged to review carefully the provisions of the loan before incurring additional obligations.

**SFA Ombudsman**

The SFA Ombudsman's Office has been created by the U.S. Department of Education to help student loan borrowers resolve loan disputes and problems. They help borrowers having problems with the following federal loans:

- \*Federal Direct Loans - Subsidized and Unsubsidized Direct Student Loans, Direct PLUS Loans, and Direct Consolidation Loans
- \*Federal Family Education Loans – Subsidized and Unsubsidized Stafford Loans, FFEL PLUS Loans (for parents), GradPLUS and FFEL Consolidation Loans
- \* Federal Guaranteed Student Loans and SLS Loans
- \* Federal Perkins Loans

If you have done everything you can to resolve your dispute, contact the Ombudsman Group through one of these methods: The Web address is <https://studentaid.ed.gov/sa/repay-loans/disputes/prepare/contact-ombudsman>



Postal Mail:  
 U.S. Department of Education  
 FSA Ombudsman Group  
 830 First Street, N.E., Mail Stop 5144  
 Washington, DC 20202-5144

The Ombudsman Customer Service Line is:  
 1-877-557-2575

Fax:  
 202-275-0549

Or complete the secure and confidential *Ombudsman Assistance Request Form* on <https://studentaid.ed.gov/repay-loans/disputes/prepare/contact-ombudsman>.

If you have a dispute about your private student loan, contact the *Consumer Financial Protection Bureau* on <http://www.consumerfinance.gov/complaint/>

**Work-Study and Other Student Employment**

There are two types of student employment: Federal Work-Study, which includes community service jobs, and institutional employment. Priority for job placement is given to students with Federal Work-Study eligibility. This means that the eligible student demonstrated financial need and therefore qualifies for an award, which appears on the Financial Aid Offer.

Students must interview for work-study and institutional employment jobs and are paid biweekly at the rate of at least the current minimum wage. Employment is not guaranteed. The Enrollment Services Office must approve all employment before work may begin.

The student is required to complete payroll tax withholding forms and a Student Employment Agreement prior to beginning employment. Under federal law, the student is

also required to present original documentation of identity and citizenship status.

Students may work up to 15 hours per week during the school year. Part-time and full-time summer Federal Work-Study positions are also available.

All supervisors and student employees are expected to follow the university's *Conditions, Instructions and Program Procedures*, which are contained in the student's Employment Agreement supplied to each student upon being hired. Additional information about student employment is available in the Student Employee Handbook. Failure to meet the supervisor's expectations may lead to the student's dismissal from the job.

Students have the opportunity to perform community service as Federal Work-Study employees. Examples of community service positions include teacher's aides, tutors, and library service aides. Contact the Enrollment Services Office for more information on currently available community service positions.

**Special Consideration and Appeals**

You may appeal the university's offer offer if there are extenuating circumstances not reflected on your application for financial aid. Your written appeal should detail the circumstance that has affected your financial situation. The circumstances must be verifiable. Examples of extenuating circumstances are a reduction of income due to the loss of employment, the death of a parent or spouse, or costly long-term medical expenses. The Financial Aid Services Office may request additional documentation and require a personal interview. You will be notified in writing of any action taken.

**Sample Repayment Schedule**

Federal Direct Subsidized Loan Monthly Payments at 8.25% Over 10 years

Total Indebtedness	Interest Charges	Number of Payments	Total Repaid	Monthly Payment
\$2,600	\$628.42	65	\$3,228.42	\$50.00
\$5,000	\$2,358.97	120	\$7,358.97	\$61.33
\$7,500	\$3,538.80	120	\$11,038.80	\$91.99
\$10,000	\$4,718.00	120	\$14,718.00	\$122.65
\$15,000	\$7,077.60	120	\$22,077.60	\$183.98

# What else do I need to know?

## The Student's Rights and Responsibilities

### The Student Has the Right to Ask the School—

- \* The names of its accrediting and licensing organizations. The student also has the right to ask for copies of the documents describing the university's accreditation or licensing.
- \* About the university's programs; its instructional, laboratory, and other physical facilities; and its faculty.
- \* The cost of attendance, and the university's policy on refunds for students who withdraw.
- \* What financial assistance is available, including information on all federal, state, local, private, and institutional financial aid programs.
- \* Who the financial aid personnel are, where they are located, and how to contact the Financial Aid Office for information.
- \* What the procedures and deadlines are for submitting applications for each available financial aid program and how financial aid recipients are selected.
- \* How financial need is determined.
- \* The interest rates and other costs on any student loan the student has, the total amount to be repaid, the length of time for repayment, when repayment must start, and what cancellation or deferment (postponement) provisions apply.
- \* For a sample loan repayment schedule.
- \* If offered a Federal Work-Study job, what kind of job it is, what hours the student must work, what the duties will be, what the rate of pay will be, and how and when payment will be made.
- \* To reconsider the financial aid package if a mistake has been made or if enrollment or financial circumstances have changed.
- \* How satisfactory progress is determined and what happens if the student is not making satisfactory academic progress.
- \* What special facilities and services are available to the handicapped?
- \* How and when the student will receive financial assistance payments.

### It Is the Student's Responsibility to—

- \* Review and consider all information about the university prior to enrollment.
- \* Know and meet all the deadlines for applying or reapplying for financial aid.
- \* Pay special attention to the financial aid application, complete it accurately, and submit it on time to the right place. Errors can delay or prevent the receiving of aid.
- \* Provide all documentation, corrections, and new information requested by either the Financial Aid Services Office or the agency to which the student applied for aid.
- \* Attend or complete entrance counseling prior to receiving the first disbursement of a Federal Perkins Loan, Federal Direct Loan, or Federal Direct GradPLUS loan at the university.
- \* Satisfactorily perform the work agreed upon for a Federal Work-Study job, if the student has one.
- \* Understand the university's refund policy. If the student withdraws from school within a short time after starting classes, the student may be entitled to a partial reduction of educational charges. After a certain date, charges will not be reduced. The student must check with the Widener University Enrollment Services Office to determine deadlines for withdrawal.
- \* Read, understand, and keep copies of all forms the student is asked to sign.
- \* Notify the university of any information that has changed since the student applied for financial aid.
- \* Notify the university of a change in name, address, or attendance status (half-time, fulltime, etc.). Students who have loans must also notify their lenders of these changes.
- \* Attend or complete an exit interview at the university if the student has a federal education loan. Exit Counseling can be done online at <http://www.nsls.ed.gov>.
- \* Repay any student loans. When the student signs a promissory note, the student agrees to repay any loans.

**Cost of Attendance**

The cost of attendance is based on a combination of billed expenses and indirect expenses. Billed expenses include tuition and room and board; indirect expenses include transportation to campus, supplies needed for coursework, and so on.

**Tuition** represents the largest single cost item. The program of study or major you choose at Widener University may affect these costs. For example, engineering majors have an additional engineering fee.

**Room and Board** cost will depend on where you live while attending school: at home with your parents, in a residence hall on campus (charges will vary by residence hall), or off campus.

**Books and Supplies** will vary in cost depending on your courses and whether you purchase new or used books, or rent books.

**Transportation** costs depend on whether you commute daily to campus or you are in a residence hall.

**Personal Expenses** will vary depending on your standard of living while attending school.

To obtain the most current fees and payment information please access the Office of the Bursar at <http://Widener.edu/BursarOffice> and see the Tuition Rate and Payment Guide for your program of study.



Widener University (“University”) hereby adopts this Code of Conduct (“Code”) relating to its financial aid and educational loan practices:

#### **I. Prohibition of Certain Remuneration to University Employees**

1. Officers, trustees, directors, employees, or agents of the University are prohibited from accepting anything of more than nominal value on his or her own behalf or on behalf of another from or on behalf of a Lending Institution, except that this provision shall not be construed to prohibit any officer, trustee, director, employee, or agent of the University from conducting non-University business with any Lending Institution. As used in the preceding sentence and throughout this Code, a Lending Institution is defined as:

- (a) Any entity that itself or through an affiliate engages in the business of making loans to students, parents or others for purposes of financing higher education expenses or that securitizes such loans; or
- (b) Any entity, or association of entities, that guarantees education loans.

2. Nothing in this Code shall prevent the University from holding membership in any nonprofit professional association. The University shall continue to have personnel representing the University on current and successor state agency boards as they may be created to promote the University’s interest in all current and future state grant programs as benefit the University’s students. These boards do not have a primary function of providing the University or any board member representation in determining any lender(s) or guarantor(s) loan programs for student borrowers.

3. The prohibition set forth in the subparagraph 1 above shall include, but not be limited to, a ban on any payment or reimbursement by a Lending Institution (not including state agency boards and/or similar governmental or non-profit entities) to a University employee for lodging, meals, or travel to conferences or training seminars.

#### **II. Limitations on University Employees Participating on Lender Advisory Boards**

The University shall prohibit any officer, trustee, director, employee, or agent of the University from receiving any remuneration for serving as a member or participant of an advisory board of a Lending Institution, or receiving any reimbursement of expenses for so serving, provided, however, that participation on advisory boards that are unrelated in any way to higher education loans shall not be prohibited by the Agreement.

#### **III. Prohibition of Certain Remuneration to the University**

The University may not accept on its own behalf anything of value from any Lending Institution in exchange for any advantage or consideration provided to the Lending Institution related to its education loan activity. This prohibition shall include, but not be limited to, (i) “revenue sharing” by a Lending Institution with the University, (ii) the University’s receipt from any Lending Institution of any computer hardware for which the University pays below-market prices and (iii) printing costs or services. Notwithstanding anything else in this paragraph, the University may accept assistance as contemplated in 34 CFR 682.200(b)(definition of “Lender”)(5)(i) and nothing contained herein shall prohibit or restrict the University’s “School as Lender” programs or any successor or affiliated loan programs which are permitted by law.

#### **IV. Alternative Loan Preferred Lender Lists**

In the event that the University promulgates a list of preferred or recommended lenders or similar ranking or designation (“Preferred Lender List”) with respect to alternative loans, then

(a) Every brochure, web page or other document that sets forth a Preferred Lender List must clearly disclose the process by which the University selected lenders for said Preferred Lender List, including but not limited to the criteria used in compiling said list and the relative importance of those criteria.

(b) Every brochure, web page or other document that sets forth a Preferred Lender List or identifies any lender as being on said Preferred Lender List shall state in the same font and same manner as the predominant text on the document that students and their parents have the right and ability to select the education loan provider of their choice, are not limited to or required to use any of the lenders on said Preferred Lender List, and will suffer no penalty from the University for choosing a lender that is not on said Preferred Lender List. In addition, each such brochure, web page or other document that sets forth a Preferred Lender List shall include a statement that the University is required to process, and shall not delay the processing of, the documents required to obtain a loan from any eligible lender the student or parents select.

(c) The University’s decision to include a Lending Institution on any such list and the University’s decision as to where on the list the Lending Institution’s name appears shall be determined solely by consideration of the best interests of the students or parents who may use said list without regard to the pecuniary interests of the University.

(d) The constitution of any Preferred Lender List shall be reviewed no less than annually.

(e) No Lending Institution shall be placed on any Preferred Lender List unless the said lender provides assurance to the University and to student and parent borrowers who take out loans from said Lending Institution that the advertised benefits upon repayment will continue to inure to the benefit of student and parent borrowers regardless of whether the Lending Institution’s loans are sold.

(f) No Lending Institution of which the University is expressly aware that has an agreement to sell its loans to another unaffiliated Lending Institution shall be included on any Preferred Lender List unless such agreement is disclosed therein in the same font and same manner as the predominant text on the document in which the Preferred Lender List appears.

(g) No Lending Institution shall be placed on any one of the University’s Preferred Lender Lists or in favored placement on any one of the University’s Preferred Lender Lists for a particular type of loan, in exchange for benefits provided to the University or to the University’s stu-



dents in connection with a different type of loan.

(h) Every Preferred Lender List shall include at least three unrelated Lending Institutions, and for any affiliated lenders on the list, the University shall disclose the specifics of such affiliation.

(i) The University may provide a list of allowable and prohibited practices and services that Lending Institutions may provide.

(j) The University shall not allow any Lending Institution to use the name or any symbol or logo of the University in marketing any loan in any way that implicates that the University endorses the loans offered by the Lending Institution.

(k) The University shall prohibit the use of the logo of any Lending Institution on the University's financial aid materials.

#### **V. Prohibition of Lending Institutions' Staffing of University Financial Aid Offices**

The University shall prohibit employees or other agents of a Lending Institution from being identified to students or prospective students of the University or their parents as an employee or agent of the University. No employee or other agent of a Lending Institution may staff the University financial aid offices at any time.

#### **VI. Prohibition of Opportunity Loans**

The University shall not arrange with a Lending Institution to provide any "Opportunity Loans." The term "Opportunity Loans" shall mean agreements which provide that the Lender will make loans up to a specified aggregate amount to students with poor or no credit history, or international students who the Lender claims would otherwise not be eligible for the Lender's alternative loan program.

#### **VII. Conflict of Interest**

This Code shall prohibit a conflict of interest or the appearance of a conflict of interest with the responsibilities of any University officer, employee or agent with respect to student loans or other financial aid.

#### **VIII. Training**

The University shall require all of its officers, employees and agents with responsibilities with respect to student loans or other financial aid annually to obtain training, and/or to acknowledge compliance, with this Code.

This Code of Conduct was adopted effective May 17, 2007, and may be amended, revised, altered or revoked by the University at any time.