



WEST CHESTER UNIVERSITY FINANCIAL AID





UNDERSTANDING YOUR FINANCIAL AID AWARD LETTER

TOTAL DIRECT COSTS:

Direct costs are those you see on your bill each semester.

If you are living on campus, the housing cost provided on your award letter is for University Student Housing (USH) and the meal plan cost is for the 14 meals per week option. If you are changing your housing status, please contact Admissions for next steps. For additional cost information, please visit the Bursar's website at wcupa.edu/bursar.

GIFT AID:

Scholarships and grants are gift aid that you do not have to repay.

Grants, including the Golden Ram Award, are based on current FAFSA information and enrollment status. If there is a change to your FAFSA or enrollment status your grant amount will be re-evaluated.

For additional information about West Chester University grant and scholarship criteria, please visit our website at wcupa.edu/scholarships.

LOANS:

Federal loans are funds that you have to repay and the amount is determined by your enrollment

status and the cumulative amount of credits you have earned.

There are two types of federal direct loans that you could be awarded:

Subsidized: Need-based federal loan that does not accrue interest while you are enrolled in college.

Unsubsidized: A federal loan that is not based on financial need. Interest accrues once the loan is disbursed.

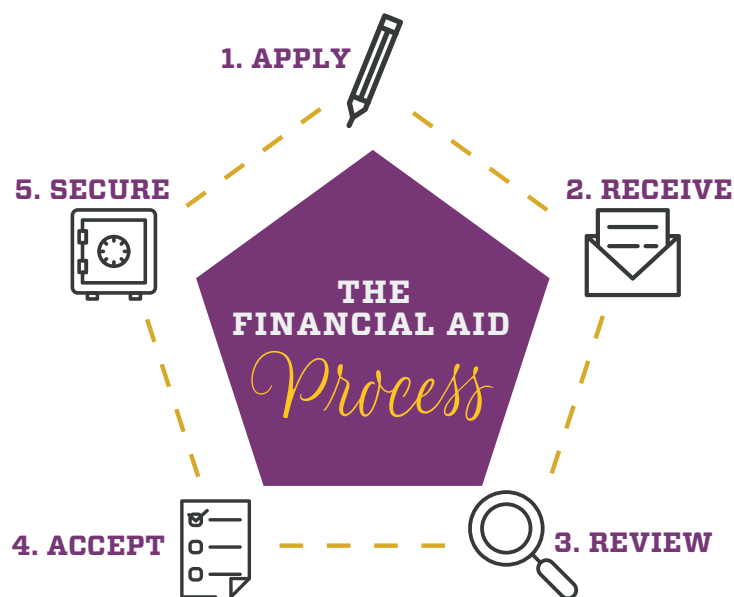
If you applied for additional financing, such as a Direct Parent PLUS Loan and/or a private education loan, these will be added to your financial aid award once certified by our office.

WORK STUDY:

Federal work study is not deducted from direct costs because the amount is earned and paid via paychecks throughout the academic year.

In order to receive work study, you must apply by completing the Federal Work Study Application annually, which is found on our website under "Forms."

You will receive an emailed contract before the start of the fall term that provides information on your job assignment, pay rate, and next steps to secure the position.



FINANCIAL AID PROCESS

apply, receive, review, accept & secure

1. APPLY

As a reminder, students are required to complete a FAFSA each year starting October 1st.

Priority Deadline: February 1st. The FAFSA will still be accepted after February 1st, but you may not be considered for all need-based programs.

- While completing your FAFSA, make sure that West Chester University (003328) is listed on the application as your current school/university.
- Work Study: Complete FWS application, located online at www.wcupa.edu/finaid under "Forms".
- Apply for WCU Scholarships using the General Application starting mid-February. Learn more about scholarships at www.wcupa.edu/scholarships.

2. RECEIVE

After receiving your initial award letter any changes will be sent via email in order to notify the student of an updated amounts on MyWCU.

3. REVIEW

Students can review their financial aid award under "View Awards" as well as check to see if they are missing any forms under "View Financial Aid Alerts." Both of these sections can be found on your myWCU account under the "Financial Aid Alerts" page/section. Any alert that has a status of "initiated" requires action by the student.

4. ACCEPT

Accept (or decline/reduce) your Direct loans online by logging on to your myWCU account at www.wcupa.edu/mywcu.

5. SECURE

In order to secure your Direct subsidized and unsubsidized loans, you must complete the following at <https://studentaid.gov> by logging in with your FSA ID and password:

1. Direct Subsidized/Unsubsidized Entrance Counseling
2. Direct Subsidized/Unsubsidized Master Promissory Note (MPN)

Additional Financing Options (if needed):

- Parents may be eligible for a Federal Direct Parent PLUS loan. In order to apply, your parent will need to login with their FSA ID and password at studentaid.gov.
- Private Education Loans: You can apply with the lender of your choice; for more information about lenders WCU students have borrowed from in the past, please see our private loan comparison tool at wcupa.edu/privateloans.
- Use the payment plan offered by the Bursar's Office.

Once you are billed by the Bursar's Office, you must activate your account and confirm your enrollment online. You may do this by logging into your myWCU and clicking the link "Confirm Enrollment Activate Your Account" on the left hand side.

Reminder: If your total amount due is "\$0" you will have no problem (Activating Your Account). However, if you still owe a balance to the Bursar because your financial aid does not cover the total cost of your bill, you will be unable to Activate; in this case, please contact the Bursar's Office to discuss payment options at (610) 436-2552.

HOW DO I REQUEST MY FINANCIAL AID TO BE RECONSIDERED?

Students who have had a change in their household size or family income since filing the FAFSA can request a special situations review by scheduling a phone appointment with a counselor.

If there is a significant difference in your out-of-pocket cost between West Chester University and comparable 4-year institutions, you may request a review of your financial aid. Please access the award letter comparison tool at wcupa.edu/finaid under "Forms" for additional instructions.

| UNDERSTANDING YOUR COSTS | ON-CAMPUS TRADITIONAL | ON-CAMPUS UNIVERSITY STUDENT HOUSING | COMMUTER |
|--|-----------------------|--------------------------------------|-----------------|
| Estimated Direct Billable Costs | | | |
| Tuition & Fees | \$22,558 | \$22,558 | \$22,558 |
| Housing | \$5,626 | \$11,060 | \$0.00 |
| 14-wk Meal Plan | \$2,978 | \$2,978 | \$0.00 |
| Total Annual Costs | \$31,162 | \$36,596 | \$22,558 |
| Indirect Costs (not billable) | | | |
| Books | \$1,200 | \$1,200 | \$1,200 |
| Personal | \$1,600 | \$1,600 | \$1,600 |
| Transportation | \$920 | \$920 | \$2,992 |
| Total Indirect Costs | \$3,720 | \$3,720 | \$5,792 |
| Total Cost of Attendance | \$34,882 | \$40,316 | \$28,350 |

Visit the Bursar's Office and Residence Life and Housing Service websites to review other housing and meal plan cost options.

HOW WE CALCULATE YOUR COSTS

The annual costs are estimated for the 2020-21 academic year. Tuition and updated costs will be provided in April, once rates are finalized.

The costs provided are for the full-time undergraduate students; if you are attending part-time please see the Bursar's website (wcupa.edu/bursar) for additional cost information.

Students living in University Student Housing (USH), will be receiving a separate bill for their housing charges. For additional information on the University Student Housing billing process, please see ushcommunities.org.



F.A.Q.

Q: What do I need to do to secure my financial aid?

A: All students should review their Financial Aid Alerts on the MyWCU portal. Any “initiated” alerts should be cleared in order to secure funding. If you are selected for verification, please understand your aid is estimated until this process is completed.

Q: Do I have to apply for financial aid each year?

A: Yes, you do have to re-apply for financial aid every year. The FAFSA becomes available October 1st each year for the following academic year. The FAFSA priority deadline is February 1st of each year.

Q: Are there academic requirements for federal financial aid?

A: Yes, your transcript will be reviewed each semester to confirm you are earning a cumulative GPA of 2.0 or better as well as successfully completing the required number of credits for federal and state aid. Other types of aid may have additional requirements.

Q: If my family’s income has changed since I filed the FAFSA is there a way to be re-considered for additional financial aid?

A: Yes, please contact our office to schedule a phone appointment with a financial aid counselor.

Q: Do you provide support to unaccompanied homeless and foster youth?

A: Starting in the fall 2020 term, students coming from foster care can apply for the Fostering Independence Waiver, a last-dollar tuition scholarship. If you identify as Foster or Unaccompanied Homeless Youth, you should contact our office to schedule a phone appointment with our Promise Program Counselor to learn about resources.

Scholarship Opportunities for Golden Rams

Rams have access to more than 400 scholarship opportunities each year, using the resources below. Visit www.wcupa.edu/scholarships to learn more about scholarship opportunities including:

- **WCU General Scholarship Application:** This on-line application allows you to complete one form and be considered for a number of West Chester University scholarships. The application opens in early February.
- **WCU Scholarship Opportunities:** Use the “search & apply” tool to find scholarship opportunities that are based on criteria such as major and grade level.
- **Outside Scholarships:** Review a master list of external scholarship opportunities that are sorted by the application deadline.



The Value of a WCU Degree

At WCU, you’ll earn a nationally renowned degree at the affordable cost of a public education.

What’s more is that 93% of Golden Rams are employed within 6 months of graduation, thanks to the recognized quality and experience of our students and the thriving alumni network.

Best Value

TOP 100 BEST VALUE

by Kiplinger

If you haven’t already, submit your deposit today to join the Ram family!
Deposit online at www.wcupa.edu/paydeposit



WCU
WEST CHESTER
UNIVERSITY

Financial Aid Office
Website: www.wcupa.edu/finaid
Email: finaid@wcupa.edu
Phone: (610) 436-2627
Fax: (610) 436-2574

AskRammy: Chat with us 24/7 using our chatbot found on the bottom of our homepage.