



WILKES UNIVERSITY

“Consumer’s Guide to Financial Aid”
2007–2008



A Consumer's Guide to Financial Aid
Costs & Charges 2007-2008

General Information

Wilkes University maintains a comprehensive program of financial aid sources that includes scholarships, grants, loans, and part-time employment. The University also participates in the federal campus-based programs and is approved by the Federal Pell Grant Program, the Federal Family Education Loan Programs, the Pennsylvania Higher Education Assistance Agency and individual aid programs as described in the sections that follow.

Students must be enrolled or accepted for admission at the University before their application for financial aid will be considered.

The University subscribes to the belief that the primary responsibility for financing the cost of education rests with the student and his/her family. Consequently, financial aid will be granted only after the family has made every reasonable effort to finance as large a portion of the student's education as possible. When such family support is lacking, the University will seek to develop, with the student, a plan whereby his/her education may be continued through a combination of work, loan, grant, and scholarship assistance.

Types of Financial Aid

Most financial aid packages awarded to Wilkes students consist of a combination of grants, scholarships, loans, and employment opportunities. Funding for the various types of aid is provided by the federal government, state government, Wilkes University, and other private sources. Students are advised to secure up-to-date information and to submit applications to all four aid sources to ensure their needs are adequately met.

Grants and scholarships consist of outright gift assistance. There is no obligation on the part of the recipient to repay any of these funds. While grants generally are based solely on the demonstrated financial need of the applicant, scholarships are based on items such as academic performance and fine arts talent. Financial need may also be a requirement for some scholarships.

Loan programs enable students to borrow funds to pay educational expenses. The student agrees to repay the amount borrowed, plus interest, if any, at a future date. In the case of most student loan programs, the repayment obligation rests solely with the student. Parents or guardians are under no legal obligation to repay the loan even if the student fails to do so. In addition, parents may also apply for loan funds at low interest rates.

Employment programs provide part-time work opportunities, usually on campus, for which the student receives compensation for the hours worked. Payment is in the form of a payroll check in the student's name.

Application Process

Listed on the following pages are the various aid programs available at Wilkes University and the application information required for each. All students who wish to be considered for financial aid must complete and submit the required forms. Financial aid is awarded for a one-year period only. The renewal of financial aid is never automatic and failure to submit renewal applications may result in the loss of financial aid. Specific renewal requirements are detailed in a later section of this publication.

Every applicant for financial aid shall submit confidential information pertaining to the applicant's financial need by completing the Free Application for Federal Student Aid (FAFSA).

Every student applying for University-administered aid must also apply for a Federal Pell Grant and a State Grant/Scholarship, if one is available. Residents of Pennsylvania and surrounding states such as Delaware, Connecticut, Rhode Island, Massachusetts, Vermont, West Virginia and Ohio are required to apply for their state grant program since these states allow the grants or scholarships to be used at Pennsylvania institutions. The Pell Grant, a federal entitlement program, may be used at Wilkes regardless of the student's state of residence.

Applications for the other aid programs must be completed according to the directions supplied with the application and submitted to the proper agency by the filing deadlines.

The FAFSA serves as the application for a Federal Stafford Loan. The first time a student borrows from this program, a Stafford Loan Master Promissory Note (MPN) must also be completed. The MPN is then used for renewal loans for up to 10 years. The Federal PLUS Loan application may be completed on-line by going to the Financial Aid Section of the Wilkes University website and selecting "Apply for a Parent PLUS loan."

Aid Program Summary

Program	Average Annual Award	Application(s) Required	Filing Deadline
Grants			
Federal Pell Grant	\$ 2,675	Free Application for Federal Student Aid (FAFSA)	June 30, 2008
PHEAA Grant	\$ 3,350		May 1, 2007
Federal SEOG Grant	\$ 1,150		
Wilkes Need-Based Grant	\$ 4,450		Incoming student priority date - May 1, 2007
Office of Vocational Rehabilitation Grant	\$ 3,500	Contact the Office of Vocational Rehabilitation	Contact the Office of Vocational Rehabilitation
Scholarships			
University Scholarship	\$11,000	FAFSA	
Presidential Scholarship	\$ 9,000		Incoming student priority date – May 1, 2007
Transfer Student Scholarship	\$ 3,200		Contact Wilkes Admissions Office
Achievement Scholarship	\$ 8,000		
Room & Board Scholarship	\$ 8,500		
Wilkes Named Scholarships	\$ 2,000		
ROTC Scholarship	\$15,000	Contact the Wilkes ROTC Office	Contact ROTC Office
Commitment Award	\$6,000		

Loans

Federal Carl Perkins Loan	\$ 2,000	FAFSA	Incoming student priority date - May 1, 2007
Federal Nursing Student Loan	\$ 2,500		
Gulf Oil Loan	\$ 2,000		
Rutison Evans Loan	\$ 2,000		
Federal Stafford Loan	\$ 4,100	FAFSA and initial MPN	Six to eight weeks prior to need for loan proceeds
Federal Unsub Stafford Loan	\$ 4,600		
Federal PLUS	\$ 9,300	PLUS Loan Application	Six to eight weeks prior to need for loan proceeds

Employment

Federal College Work-Study Program	\$ 1,700	FAFSA and Wilkes Application for Student Employment	Prior to beginning work on campus
State Work-Study Program	\$ 900	FAFSA and SWSF Work-Study Application	Prior to beginning work on campus
Institutional Employment	\$ 1,800	FAFSA and Wilkes Application for Student Employment	Prior to beginning work on campus

Aid Program Descriptions

Grants

Federal Pell Grant

The Federal Pell Grant is considered to be the foundation upon which all other financial aid is awarded. Awards ranging from \$400 to \$4,050 are available to students who demonstrate financial need. The amount of individual grants is determined by the Pell Grant program and is based on the student's Expected Family Contribution and the educational cost of attendance. To be eligible for a Federal Pell Grant the student must: be a U.S. citizen or be an eligible noncitizen, be enrolled as a matriculating student in an eligible degree or certificate program, be registered with Selective Service as required by law, maintain satisfactory academic progress, not already hold a bachelor's degree, not owe a refund on any federal aid nor be in default on any federal educational loan and must sign a statement verifying such. All students who meet these requirements and who wish to apply for any financial assistance from the University or state grant programs must apply for the Federal Pell Grant.

PHEAA Grant

The PHEAA Grant is administered by the Pennsylvania Higher Education Assistance Agency (PHEAA). This grant assistance is provided to Pennsylvania residents and is based on the financial strength of the applicant's family as determined by PHEAA. Students must be enrolled on at least a half-time basis each semester they receive a Pennsylvania State Grant. Eligible students must be high school graduates or have a Pennsylvania GED.

Federal SEOG Grant

The Federal Supplemental Educational Opportunity Grant is awarded to students who demonstrate financial need. Federal SEOG funds awarded by Wilkes University may range from \$200 to \$2,500. Because of limited funds, the University normally awards this grant to students whose family's contribution is less than \$2,000 and who qualify for Federal Pell Grant funds. To be considered for the Federal SEOG students must meet the same eligibility requirements as those stated for the Federal Pell Grant and be enrolled on at least a half-time basis.

Wilkes Need-Based Grant

Wilkes University need-based grants are available to students with good records of achievement and performance in high school or college who cannot fully finance the cost of their education. Awards may range up to \$15,000. These grants are supported by funds received from endowment income and gifts from alumni and friends of the University.

OVR Grant

The Office of Vocational Rehabilitation provides help for qualified students. Eligibility requirements should be discussed with the local service officer.

Scholarships

Wilkes University Scholar

Those students who have achieved a combined SAT (math & critical reading) score of 1200 or greater are considered Wilkes University Scholars and may be awarded a scholarship of \$11,000. Consideration is automatically given to students who meet these criteria and who are accepted to the University.

Wilkes Presidential Scholarship

Wilkes Presidential Scholarships of \$9,000 are awarded to freshmen who have achieved a combined SAT score of at least 1100. Consideration is automatically given to students who meet these criteria.

Wilkes Transfer Student Scholarship

Several Transfer Student Scholarships are awarded each year to students who have earned a minimum of 24 credits at another institution and who have a cumulative grade point average of at least a 3.0. The amount awarded to each recipient ranges from \$3,000 to \$5,000 per year.

Wilkes Deans Scholarship

Deans Scholarships of \$8,000 are awarded to freshmen who have achieved a combined SAT score of at least 1000 or who are ranked in the top 20% of their high school graduating classes. Consideration is automatically given to students who meet these criteria.

Wilkes Commitment Award

Commitment Awards of \$6,000 are given to freshmen who have achieved a combined SAT score of at least 900 and who are in the top half of their high school graduating classes. Consideration is automatically given to students who meet these criteria.

Wilkes Leadership Scholarship

Leadership scholarship funds are allocated to the three major student publications (Beacon, Manuscript and Amnicola) the radio station, and TV Station for distribution. Students are selected for these grants on the basis of the positions they hold within the publication staff. In addition, the president of Student Government, Commuter Council, Inter-Residence Hall Council and Off-Campus Council, and the chairperson of the Programming Board are each awarded scholarships. Students do not need to show financial need to be eligible for these scholarships.

Wilkes Named Scholarship

Several thousand friends and alumni contribute to the scholarship fund of the University on an annual basis. Many friends have created scholarships and awards that bear the names of the donors or of persons whom they have memorialized by means of scholarships. Requirements for these very special scholarships vary greatly.

Wilkes Performance Award

Performance awards are given to students who major in theatre arts or musical theatre. Auditions are required. The amount of the scholarship is based on the recommendation of the faculty.

Wilkes Room and Board Scholarship

Wilkes University offers a limited number of Room and Board Grants to those students who are recipients of two- to four-year Air Force ROTC scholarships and begin enrollment at Wilkes. These funds can only be used to cover Wilkes room and board charges. Further information is available at the Air Force ROTC Office.

Wilkes SAGE Award

Wilkes University participates in the SAGE Award program (a college savings plan program). This program provides a minimum reduction in tuition based on the student's participation in the SAGE program. This reduction may be in the form of a scholarship, grant, or direct discount and may not be additional to the financial aid award for which the student qualifies.

Air Force ROTC Scholarship

The U.S. Air Force offers many two- to five-year, full and partial tuition scholarships for which qualified students may compete, if they enroll in AFROTC. All scholarships are based on individual merit, regardless of financial need, with most scholarship recipients determined by central selection boards. Scholarship selection boards are held early in the school year and applicants must meet certain academic, physical fitness and medical requirements to be considered by the scholarship boards. Contact the Aerospace Studies (AFROTC) Department for additional information.

Robert C. Byrd Honors Scholarship Program

Students who demonstrate outstanding academic achievement and show promise of continued excellence may receive this scholarship. This program is funded by the federal government but is administered by the state agency responsible for public elementary and secondary schools in each state.

Loans

Federal Perkins Loan

This federal program enables the University to provide loans of up to \$3,000 per year to students who demonstrate financial need. No interest is charged and no repayments are required while the student continues to be enrolled on at least a half-time basis at an eligible institution and for the first nine months following termination of such enrollment.

Interest at the rate of 5% per annum begins to accrue with the 10th month after the student ceases to be enrolled on at least a half-time basis. Students who borrowed prior to July 1, 1987, under the National Direct Student Loan Program, are subject to a six-month grace period for both principal and interest. Deferment of payment is available and criteria are listed on the Promissory Note.

To be considered for the Federal Perkins Loan, students must meet the same eligibility requirements as those stated for the Pell Grant and must be enrolled on at least a half-time basis.

Payments of principal and interest are made in equal quarterly payments over a 10-year period with typical repayment schedules as follows:

Amount of Loan	Average Quarterly Payment	Total Interest	Sum of Payments
\$1,000	\$120.00	\$ 62.69	\$ 1,062.69
\$3,000	\$120.00	\$ 619.59	\$ 3,619.59
\$4,000	\$127.69	\$1,107.36	\$ 5,107.36
\$5,000	\$159.61	\$1,384.27	\$ 6,384.27
\$9,000	\$287.29	\$2,491.75	\$11,491.75

Federal Nursing Student Loan

The Federal Nursing Student Loan program, funded jointly by the federal government and the University, provides loans of up to \$2,500 per year to students who show exceptional need and are enrolled in the B.S. degree program in Nursing. The program contains deferment provisions for borrowers. Interest, at the rate of 5% per annum (prior to November 4, 1988 interest was 6%), begins to accrue with the 10th month following termination of half-time enrollment with in the Nursing program and is made in monthly installments of not less than \$40.

Sample repayment schedules for Nursing Loans are as follows:

Amount of Loan	Average Quarterly Payment	Total Interest	Sum of Payments
\$1,000	\$ 40.00	\$ 58.24	\$ 1,058.24
\$3,000	\$ 40.00	\$ 604.57	\$ 3,604.57
\$4,000	\$ 50.00	\$1,108.43	\$ 5,008.43
\$5,000	\$ 62.50	\$1,260.32	\$ 6,260.32
\$9,000	\$112.50	\$2,268.90	\$11,268.90

Federal Stafford Loan

The Stafford Loan is a federal program that enables students to borrow money from a bank, credit union, savings and loan, or other participating lender. It is available to full-time and part-time degree-seeking students. The Federal Stafford Loan may be subsidized or unsubsidized. The Subsidized Federal Stafford Loan is interest-free while the borrower is enrolled at least half-time and for the first six months following termination of such enrollment. The Unsubsidized Federal Stafford Loan requires the payment of interest while the student is enrolled.

The loan limits, per academic grade level, are \$3,500 for first-year undergraduates, \$4,500 for second-year undergraduates, \$5,500 for third- and fourth-year undergraduates and \$8,500 for graduate students. In no case, however, may a student borrow more than the difference between his educational cost and his other financial aid in a given year.

For loans first disbursed on or after July 1, 1994, and before July 1, 2006 there is a variable interest rate not to exceed 8.25%. For loans disdisbursed after July 1, 2006 the interest is fixed at 6.8%. For all other loans, students should refer to their promissory notes or loan disclosures as provided by their lenders.

Repayment of principal and, for subsidized loans, interest begins six months after the student ceases to be enrolled on at least a half-time basis. Under certain circumstances deferment of repayment is available. Federal Stafford Loan funds are issued co-payable to the student and the University and are sent directly to the University. Students who borrow from a PHEAA Guaranteed Lender will have funds credited directly to their account when the funds are received. Other students will be contacted by the Financial Services Office to sign the check

when it is received by the Office. Loans approved for the academic year are disbursed in two checks of equal amounts. An Origination Fee and Insurance Fee may be deducted from the loan proceeds.

To be considered for the Federal Stafford Loan students must meet the same eligibility requirements as those stated for the Pell Grant and must be enrolled on at least a half-time basis.

Additional Unsubsidized Stafford Loan

Independent and graduate students are eligible to apply for additional Unsubsidized Stafford Loan funds that are in excess of the Stafford Loan maximums already mentioned. The student academic year maximum is \$4,000 for grade level one and two, \$5,000 for grade level three and four, and \$10,000 for graduate study. The loan carries the same interest rate and repayment obligations as listed under the section on Stafford Loans.

Federal PLUS Loan

This program is available to parents of dependent undergraduate students. The Federal PLUS Loan enables parents with good credit histories to borrow for each child who is enrolled at least half-time and is a dependent student. The annual loan limit is the student's cost of education minus any estimated financial aid received.

Loans disbursed prior to July 1, 2006 have a variable interest rate; loans disbursed after July 1, 2006 have a fixed interest rate of 8.5%. Repayment begins 60 days after the loan proceeds have been disbursed. In cases of financial hardship, repayment may be delayed in one-year increments, up to a maximum total of three years. Parents must apply for this delay through the lending institution. There are deferment allowances for student borrowers. To be considered for the PLUS Loan, the student for whom the parent is borrowing the fund must meet the same eligibility requirements as those stated for the Pell Grant and must be enrolled at least half-time.

Gulf Oil Loan

The Gulf Oil Loan Fund provides loans of up to \$2,000 per year to students who have exhausted all other means of obtaining financial assistance. The loan is interest-free while the student is enrolled on at least a half-time basis at Wilkes University or is enrolled as a full-time student at another institution and for three months following termination of such enrollment.

Repayment of principal and interest begins with the fourth month following termination of such enrollment and is made in monthly installments of not less than \$50. The interest rate is 6%. The repayment period may extend up to 10 years. Sample repayment schedules for the Gulf Oil Loan are as follows:

Amount of Loan	Average Quarterly Payment	Total Interest	Sum of Payments
\$1,000	\$50.00	\$ 56.24	\$1,056.24
\$2,000	\$50.00	\$ 238.96	\$2,238.96
\$3,000	\$50.00	\$ 575.68	\$3,575.68
\$4,000	\$50.00	\$1,121.08	\$5,121.08
\$6,000	\$66.61	\$1,993.53	\$7,993.53

Rulison Evans Loan

The Rulison Evans Loan Fund provides loans of up to \$2,000 per year to students who have exhausted all other means of obtaining financial assistance. The loan is interest-free while the student is enrolled on at least a half-time basis at Wilkes University or is enrolled as a full-time student at another institution, and for three months following termination of such enrollment.

Repayment of principal and interest begins with the fourth month following termination of such enrollment and is made in monthly installments of not less than \$50. The interest rate is 6%. The repayment period may extend up to 10 years.

Loan Consolidation

In 1987, federal regulations allowed for the Loan Consolidation Program. This program allows students who borrowed from the Federal Perkins Loan, Nursing Student Loan, Stafford Loan and PLUS/SLS Loan programs to consolidate these loans into one single payment plan.

Typical Monthly Repayment Schedule

Length of Repayment Period

Amount of Loan	24 Months		36 Months		60 Months		120 Months	
	Monthly Payments	Sum of Payments	Monthly Payments	Sum of Payments	Monthly Payments	Sum of Payments	Monthly Payments	Sum of Payments
Interest Rate 7%								
\$ 2,000	\$ 89.56	\$ 2,149.44	\$ 61.76	\$ 2,223.36	\$ 59.43	\$ 3,565.80	\$ 58.10	\$ 6,972.00
\$ 3,000	\$ 134.34	\$ 3,224.16	\$ 92.64	\$ 3,335.04	\$ 99.05	\$ 5,943.00	\$ 81.34	\$ 9,760.80
\$ 5,000	\$ 223.90	\$ 5,373.60	\$ 154.40	\$ 5,558.40	\$ 138.67	\$ 8,320.20	\$ 116.20	\$ 13,944.00
\$ 7,000	\$ 313.46	\$ 7,523.04	\$ 216.16	\$ 7,781.76	\$ 198.10	\$ 11,886.00	\$ 174.30	\$ 20,916.00
\$10,000	\$ 447.80	\$10,747.20	\$308.80	\$11,116.80	\$297.15	\$17,829.00	\$232.22	\$27,866.40
\$15,000	\$ 671.70	\$16,120.80	\$463.20	\$16,675.20	\$396.03	\$23,761.80	\$290.28	\$34,833.60
\$20,000	\$ 895.46	\$21,491.04	\$617.55	\$22,231.80	\$495.03	\$29,701.80		
\$25,000	\$1,119.32	\$26,863.68	\$771.93	\$27,789.48				
Interest Rate 8%								
\$ 2,000	\$ 90.45	\$ 2,170.80	\$ 62.67	\$ 2,256.12	\$ 60.83	\$ 3,649.80	\$ 60.67	\$ 7,280.40
\$ 3,000	\$ 135.68	\$ 3,256.32	\$ 94.01	\$ 3,384.36	\$ 101.38	\$ 6,082.80	\$ 84.93	\$ 10,191.60
\$ 5,000	\$ 226.14	\$ 5,427.36	\$ 156.68	\$ 5,640.48	\$ 141.93	\$ 8,515.80	\$ 121.33	\$ 14,559.60
\$ 7,000	\$ 316.59	\$ 7,598.16	\$ 219.35	\$ 7,896.60	\$ 202.76	\$ 12,165.60	\$ 182.00	\$ 21,840.00
\$10,000	\$ 452.27	\$10,854.48	\$313.36	\$11,280.96	\$304.14	\$18,248.40	\$242.66	\$29,119.20
\$15,000	\$ 678.41	\$16,281.84	\$470.04	\$16,921.44	\$405.52	\$24,331.20	\$303.33	\$36,399.60
\$20,000	\$ 904.54	\$21,708.96	\$626.72	\$22,561.92	\$506.90	\$30,414.00		
\$25,000	\$1,130.68	\$27,136.32	\$783.40	\$28,202.40				

The actual payment required depends on the amount borrowed and time available for repayment.
Contact your lender to determine your monthly repayment amount.

Typical Monthly Repayment Schedule

Length of Repayment Period

Amount of Loan	24 Months		36 Months		60 Months		120 Months	
	Monthly Payments	Sum of Payments	Monthly Payments	Sum of Payments	Monthly Payments	Sum of Payments	Monthly Payments	Sum of Payments
Interest Rate 9%								
\$ 2,000	\$ 91.37	\$ 2,192.88	\$ 63.60	\$ 2,289.60	\$ 62.28	\$ 3,736.80	\$ 63.34	\$ 7,600.80
\$ 3,000	\$ 137.06	\$ 3,289.44	\$ 95.40	\$ 3,434.40	\$ 103.80	\$ 6,228.00	\$ 88.68	\$ 10,641.60
\$ 5,000	\$ 228.43	\$ 5,482.32	\$ 159.00	\$ 5,724.00	\$ 145.31	\$ 8,718.60	\$ 126.68	\$ 15,201.60
\$ 7,000	\$ 319.80	\$ 7,675.20	\$ 222.60	\$ 8,013.60	\$ 207.59	\$ 12,455.40	\$ 190.02	\$ 22,802.40
\$ 10,000	\$ 456.85	\$ 10,964.40	\$ 318.00	\$ 11,448.00	\$ 311.38	\$ 18,682.80	\$ 253.36	\$ 30,403.20
\$ 15,000	\$ 685.28	\$ 16,446.72	\$ 477.00	\$ 17,172.00	\$ 415.17	\$ 24,910.20	\$ 316.69	\$ 38,002.80
\$ 20,000	\$ 913.70	\$ 21,928.80	\$ 636.00	\$ 22,896.00	\$ 518.96	\$ 31,137.60		
\$ 25,000	\$ 1,142.12	\$ 27,410.88	\$ 795.00	\$ 28,620.00				
Interest Rate 12%								
\$ 2,000	\$ 94.15	\$ 2,259.60	\$ 66.43	\$ 2,391.48	\$ 66.73	\$ 4,003.80	\$ 71.74	\$ 8,608.80
\$ 3,000	\$ 141.22	\$ 3,389.28	\$ 99.64	\$ 3,587.04	\$ 111.22	\$ 6,673.20	\$ 100.43	\$ 12,051.60
\$ 5,000	\$ 235.37	\$ 5,648.88	\$ 166.07	\$ 5,978.52	\$ 155.71	\$ 9,342.60	\$ 143.47	\$ 17,216.40
\$ 7,000	\$ 329.51	\$ 7,908.24	\$ 232.50	\$ 8,370.00	\$ 222.44	\$ 13,346.40	\$ 215.21	\$ 25,825.20
\$ 10,000	\$ 470.73	\$ 11,297.52	\$ 332.14	\$ 11,957.04	\$ 333.66	\$ 20,019.60		
\$ 15,000	\$ 706.10	\$ 16,946.40	\$ 498.21	\$ 17,935.56				

The actual payment required depends on the amount borrowed and time available for repayment.

Contact your lender to determine your monthly repayment amount.

Employment

Federal Work-Study Program

The Federal Work-Study Program (FWSP), funded jointly by the federal government and the University, provides students with the opportunity to work on campus and utilize these earnings to help meet educational costs. Students are paid an hourly rate of minimum wage to \$9.50. Students may not work more than 20 hours during any week in which classes are held (including summer) and not more than 35 hours during periods in which no classes are held. Students are paid monthly by check. To be considered for the FWSP, students must meet the same eligibility requirements as those stated for the Pell Grant and be enrolled on at least a half-time basis.

FWSP funds are also available to students who work for community nonprofit organizations as part of the Cooperative Education and Community Service programs. A list of available campus employment positions is maintained at the Wilkes Student Service Center in the University Center on Main and at www.wilkes.edu/pages/1672.asp.

Institutional Employment

The University Student Employment Program provides employment opportunities similar to those of the FWSP except that funds for this program are provided solely by the University, and students are not required to demonstrate financial need but must be enrolled full-time to participate in the University program. The rate of pay and payment procedures are identical to those of the Federal Work-Study Program. A list of available campus employment positions is maintained at the Wilkes Student Service Center in the University Center on Main and at www.wilkes.edu/pages/1672.asp.

State Work-Study Program

The State Work-Study Program (SWSP), funded by the Commonwealth of Pennsylvania and administered by PHEAA, provides assistance to needy Pennsylvania residents attending approved Pennsylvania post-secondary institutions. Through this program, the future employability of students is enhanced through placement in career-related and/or community-enrichment positions or with public and private sector employers. Students must be Pennsylvania residents and receive a PHEAA State Grant or Subsidized Stafford Loan to qualify. Applications are available from PHEAA or the Wilkes Student Service Center.

Job Locator Development Program

The federal government and the University support the operation of this department. Part-time, full-time and summer employment opportunities are sought for students who wish to work off campus. Students are paid by the employer for whom they work. For more information, interested students should contact the Job Locator Office at the Max Roth Development Program.

Off-Campus Employment

The Career Services Center, located on the Wilkes University campus, provides students with information about prospective employers in the Wilkes-Barre area. Jobs are available for students seeking full-time, part-time, and summer employment. Students are paid by the employer for whom they work.

Other Programs

Veterans Assistance Programs

Veterans Assistance Programs (VA) provide a wide range of benefits to those who have served their country in the Armed Forces and, in some cases, to the dependent children of a veteran. Interested persons should contact their local VA Office to obtain information concerning GI Education Assistance, Veterans Education Programs, Veteran Rehabilitation, Veteran Educational Loans, the Veterans Work-Study Program, and other sources of Veterans Assistance.

Other-State Financial Aid Programs

Many other states provide financial assistance in the form of scholarships or grants for a resident of the state. Residents of states other than Pennsylvania should contact their high school guidance office for information pertaining to a particular state's aid programs. Students who reside in states that allow their funds to be used in Pennsylvania are required to apply through the appropriate state agency. These states include Delaware, Connecticut, Massachusetts, Rhode Island, Vermont, Ohio, and West Virginia. See Appendix A on page 37 for a complete list of state grant agencies.

Other Non-Institutional Awards

There are literally hundreds of sponsors across the country, each of whom offers scholarships, grants, and/or loans to students pursuing a higher education. In some instances, these funds are unused simply because students are not aware of their existence and availability. While it is not possible to list them here, reference publications are available in college and high school libraries and on the Internet that identify these programs and give application instructions and procedures.

Emergency Loans

The Robert W. and Carol R. Hall Student Loan Fund was established to assist students in meeting small emergency financial needs.

Verification Procedures

Each year student records are selected for a review process called verification. These records may be selected by the Central Processor for the Department of Education or by the University.

Students whose records are selected will be sent a notification from the Financial Aid Office of their status and an indication of what documents must be submitted to complete the process. Typically, students must complete the Verification Form and submit federal tax returns as appropriate. Dependent students must submit their parent's tax return or statement of non-tax filing status and their own tax return or statement of non-tax filing status. Independent students must submit their tax return or statement of non-tax filing status and, if appropriate, their spouse's tax return or statement of non-tax filing status. Some students may also be asked to submit a copy of Social Security Form 1099 to verify the amount of social security benefits received by the family.

Up to three requests for these documents will be sent to each student. If the appropriate documents are not received after three requests, no further action will be taken on a student's request for financial aid until the documentation is received by the Financial Aid Office.

Once all the documents are received by the Financial Aid Office a comparison of the original data on the Free Application for Federal Student Financial Aid and the data on the documents will be completed. If all of the information is correct, no change will be necessary to the financial aid package and payment of funds to the student will occur.

If corrections are necessary and a student's eligibility for financial aid changes as a result of those corrections, a new Financial Aid Award Letter will be sent to the student. All required corrections to student data will be processed electronically.

Renewal Criteria

Financial aid is awarded on a yearly basis. Students who continue to meet initial eligibility requirements must reapply each year to determine eligibility for ALL aid programs. The renewal of financial aid is never automatic and failure to submit renewal requests and updated financial information may result in the loss of financial aid.

Federal Title IV Programs

(Pell Grants, Supplemental Educational Opportunity Grants, Perkins Loans, Stafford Loans, PLUS Loans and Federal Work-Study).

Students who are otherwise eligible for these programs must meet the standards used by the institution to determine if a Title IV recipient is maintaining satisfactory progress in his or her course of study, regardless of whether or not the student had previously received Title IV aid.

Pennsylvania State Grant (PHEAA)

Students who are otherwise eligible for the PHEAA Grant must maintain satisfactory academic progress as defined by PHEAA for continuance of the grant. Beginning with the summer session and ending with the spring semester, students must complete a certain number of credits based on the number of grants received and the enrollment status on which the grant was awarded.

Wilkes University Grants, Scholarships, Loans, and Employment Programs

(Achievement Scholarships, Leadership Scholarships, Multicultural Service Scholarships, Named Scholarships, Need-Based Grants, Performance Awards, Presidential Scholarships, Room and Board Grants, Transfer Student Scholarships, University Scholarships, Gulf Oil Loans, Rulison Evans Loans and Institutional Employment).

Except as indicated below, students must meet the same renewal requirements as those for the Federal Title IV aid programs.

In addition to the regular renewal requirements for all University financial aid, recipients of merit scholarships/awards must maintain a minimum cumulative grade point average of 2.0. Renewal of Performance Awards is based on the students' continued participation in the program and the recommendation of the departmental faculty. Room and Board Grant recipients must continue to be eligible for their AFROTC Scholarship.

Federal Nursing Student Loans

Students must meet the same renewal requirements as those for the Federal Title IV aid programs and must remain a Nursing major.

Other Aid Programs

Renewal requirements vary by aid program. Students are urged to check the renewal requirements for any non-institutional aid from the aid source.

Academic Progress Policy

Federal Programs

Introduction

The Higher Education Act of 1965 mandates institutions of higher education to establish standards of “satisfactory progress” for students receiving financial aid. These standards apply to all federal aid programs including Pell Grants, Supplemental Educational Opportunity Grants, Perkins Loans, Stafford Loans, PLUS/Supplemental Loans and Federal Work-Study.

In order to receive Title IV aid, any student who is otherwise eligible must meet the standards used by the institution to determine if a Title IV recipient is maintaining satisfactory progress in his or her course of study, regardless of whether the student had previously received Title IV aid.

Enrollment Status

Students enrolled for at least 12 undergraduate credits, 12 professional-level credits or 9 graduate credits per semester are considered full-time.

Students enrolled for at least 9 but less than 12 undergraduate or professional-level credits are considered three-quarter time.

Students enrolled for at least 6 but less than 9 graduate or professional-level credits or at least 6 but less than 9 graduate credits are considered half-time.

Students enrolled for less than 6 credits, graduate, professional or undergraduate, are considered less-than-half-time.

Satisfactory Progress

1. For full-time students, academic progress is defined as the successful completion of 24 credits per academic year for undergraduate or professional-level study and 15 credits for graduate study.
2. For three-quarter-time students, academic progress is defined as the successful completion of 18 undergraduate or professional-level credits per academic year.
3. For half-time students, academic progress is defined as the successful completion of 12 undergraduate, professional or graduate-level credits per academic year.
4. For less-than-half-time enrollment, academic progress is defined as the successful completion of all credits for which the student registered.

Students who have not met the credit requirement are not eligible for financial aid until the credit deficiency is made up.

In addition, students must meet the following minimum grade point average requirements:

1. At the end of the 1st year of undergraduate study: 1.70
2. At the end of subsequent years of undergraduate or professional-level study: 2.00
3. Graduate students: 3.00

Maximum Semesters of Financial Aid

Full-time undergraduate students may receive financial aid for a maximum of 12 semesters; 3/4-time students may receive financial aid for a maximum of 16 semesters; 1/2-time students may receive financial aid for a maximum of 24 semesters; less-than-half-time students may receive financial aid for 40 semesters.

Full-time graduate students may receive financial aid for a maximum of 6 semesters; 1/2 time graduate students may receive financial aid for a maximum of 9 semesters.

Pharmacy students may receive federal financial aid based on the combination of undergraduate and graduate limits. That is, they may receive federal aid for a total of 18 full-time semesters or 33 half-time semesters.

Students who pursue a double major or change majors may be eligible for an extension of the time on an individual review basis.

Procedure for Checking Satisfactory Academic Progress

At the end of each fall semester, aid recipients are reviewed to determine the number of credits completed. If a student has not completed at least half of the total credits required for the year, a warning letter is sent indicating the number of credits required for satisfactory progress, the number of credits completed, and the number of credits still needed to meet the satisfactory progress requirement.

At the end of the spring semester, aid recipients are again reviewed to determine if they have met the minimum credit requirement for their particular classification. If they have not, a letter is sent to each informing them that they are not eligible for continued financial aid until the credit deficiency is made up. The same procedure is followed regarding the minimum grade point average requirement.

Academic progress for spring-admit students is checked at the end of the spring semester. If the student completed at least 12 credits for full-time study, 9 credits for 3/4-time, 6 credits for 1/2-time or all credits for less-than-half-time and meets the minimum grade point average requirement, they are considered to have made progress and will then be checked on the fall-spring basis indicated above. If the student did not complete sufficient credits or has not maintained the required grade point average, a warning letter is sent and aid is continued for the fall. At the end of the fall semester, the student's academic progress is checked again for the completion of the 24 credits for full-time, 18 credits for 3/4-time, 12 credits for 1/2-time study, and all credits for less-than-half-time and grade point average. Aid is continued for students who have met both requirements and progress is then checked on a fall-spring basis as indicated above. Students not making progress are notified of their ineligibility to receive continued financial aid and informed of what they need to do to become eligible again.

Transfer Students

All transfer students will be treated as new students for the purpose of this policy except that students who transfer after at least two semesters at another institution will be required to maintain the 2.0 cumulative grade point average needed after the first year of study at Wilkes. Also, transfer credits accepted toward degree requirements at Wilkes count toward maximum time frame. Fifteen credits equal one semester for this purpose.

Grade of Incomplete

Credits for a course in which a student has received a grade of incomplete are considered as not successfully completed. When the incomplete grade becomes a letter grade, a reevaluation of the number of credits earned is conducted to assess the student's successful completion of the required number of credits. It is the student's responsibility to inform the Financial Aid Office of such a grade change.

Course Withdrawal

Credits for a course from which a student has withdrawn are not considered as completed. If a student has not earned the minimum required credits because of course withdrawal, the student is considered as not having made satisfactory progress.

Non-Credit Remedial Courses

No aid is granted for non-credit remedial courses and therefore they are not included in the determination of satisfactory academic progress.

Remedial Courses With Credit

Aid is granted for a maximum of 6 credits of remedial work and credits earned are counted toward academic progress.

Repeated Courses

Aid is granted for repeated course work and the credits earned are counted toward academic progress.

Challenge Credits

No aid is granted for credits that are earned by a student through a challenge exam. However, credits earned in this manner will be included for the purpose of checking academic progress.

Consortium Agreement

Credits earned at another institution under a Consortium Agreement will be used to determine enrollment status for the awarding of federal financial aid. Such courses will be treated in the determination of academic progress as if they were taken on campus.

Re-establishing Eligibility for Financial Aid

Credit Deficiency:

Students may make up a credit deficiency by attending Wilkes summer sessions or other sessions without aid. Or, students may take credits at another accredited institution as long as they will be accepted toward the students' degree objective.

Once a student has made up the credit deficiency, it is the student's responsibility to notify the Financial Aid Office and request that aid be reinstated.

Grade Point Average Deficiency:

Students may make up a grade point average deficiency by attending summer sessions or other sessions without aid. In order for a grade point average deficiency to be made up, classes must be taken at Wilkes University. Classes taken at other accredited institutions have bearing only on credit deficiencies and will not affect grade point average deficiencies. Once a student has reached the required GPA, it is the student's responsibility to notify the Financial Aid Office and request that aid be reinstated.

In both situations the Financial Aid Office will verify that the deficiency has been made up and award aid if appropriate. If the Financial Aid Office's findings are inconsistent with the students, the student will be contacted and the results will be explained.

Special Note to Undergraduate Students

It normally takes 124 credits to obtain a bachelor's degree. To graduate in four years, a student must enroll for a minimum of 15-16 credits per semester. Enrolling for 12 credits (minimum for full-time students) would extend graduation 1 to 1 1/2 years. There are some program limits that would make this last year difficult. For example, some programs have a limit of 8 semesters (part-time is proportionately more).

Appeals

Any student who has been terminated from receiving financial aid has the opportunity to appeal such action. An appointment should first be made with the Financial Aid Director for an initial review of the situation. If the student feels a satisfactory decision has not been reached after this review and wishes to continue the appeal, a letter must be written and sent to the Financial Aid Office. The letter must contain the student's reason(s) for the appeal and why the student feels an exception to the general academic policy should be made. Appeals must be received within 30 days of the start of the semester in question.

Appeals are reviewed on an individual basis on a rolling basis. Decisions are delivered in writing to the student.

Independent Students

Wilkes University believes that parents have a legal and moral responsibility to provide a reasonable amount of financial assistance toward their child's college expenses. The fact that a student desires to be financially independent or that parents do not wish to provide for the educational expenses of the student does not release the parents from that responsibility.

For the purpose of determining self-supporting or independent student status for the financial aid administered directly by Wilkes University, the following guidelines have been adopted. These are the same guidelines that are being used by the federal government for all federally funded programs. Different guidelines have been established by the Pennsylvania Higher Education Assistance Agency for the Pennsylvania State Grant Program. Self-supporting status for one financial aid program does not necessarily assure a student that he or she will be considered self-supporting for other programs.

If the applicant meets the self-supporting student guidelines by truthfully being able to answer "yes" to any one of the following six criteria, the student is not required to provide parental information to be considered for a Pell Grant or University-administered financial aid. The applicant must, however, provide financial information for himself/herself and his/her spouse.

Students are automatically considered independent for federally funded aid programs if any one of the following is true:

1. The student is at least 24 years old by December 31, 2006.
2. The student is an orphan or ward of the court.
3. The student is a veteran of the U.S. Armed Forces.
4. The student is married.
5. The student has a legal dependent other than a spouse for whom the student provides at least 50% support.
6. The student is a graduate or professional student.

Any student who feels he/she has a valid reason for being considered independent for financial aid purposes and who does not meet one of the above criteria should contact the Financial Aid Office for a review of his/her situation.

Consortium Agreement

Students enrolled for course work at other institutions may receive financial aid based on that enrollment if a Consortium Agreement is properly completed and approved. Wilkes allows the use of Consortium Agreements for any student who meets at least one of the following three conditions: (1) be enrolled in study abroad; (2) be enrolled within two semesters of graduation and need to take courses that will not be offered by Wilkes within those two semesters; or (3) permanently relocate outside of the area. Consortium Agreements may only be approved by the Registrar. Appropriate forms are available at the Registrar's Office.

Study Abroad

Financial aid is available to students who spend a semester or a year in a Study Abroad program. Students must register at Wilkes for Study Abroad and complete a Consortium Agreement with the Study Abroad institution. Consortium Agreement arrangements are made with the Wilkes Registrar's Office. Students may use their Pell Grants, PHEAA State Grants, Stafford Loans and PLUS Loans to help finance this study. Students interested in financial aid for Study Abroad should meet with the Financial Aid Director for specific information on the procedures to be followed.

Transfer Students

A transfer student who has properly completed the financial aid application procedures is considered for aid in the same manner as all other Wilkes University financial aid applicants.

Transfer students are reminded that evidence of satisfactory progress is required for financial aid renewal. Students should be sure that complete academic transcripts of their previous college work are forwarded to the Wilkes Admissions Office.

Transfer students may qualify for an extension of the time limit for receipt of financial aid if sufficient credits are not accepted toward their degree goal at Wilkes.

Part-time Students

The Pell Grant, S.E.O.G., PHEAA Grant, College Work-Study, Perkins Loan, Stafford Loan, and the PLUS Loan are available for part-time students. Interested students must complete the Free Application for Federal Student Aid and the appropriate loan applications in order to apply for these programs. In addition to financial need, eligibility is based on enrollment status. Limited funds from the Supplemental Educational Opportunity Grant (S.E.O.G.) and the Perkins Loan programs are available to part-time students who demonstrate exceptional financial need. Except for the Pell Grant program, students must be enrolled at least half-time to qualify for financial aid.

Students Seeking a Second Degree

Only the federal Stafford Loan and the PLUS Loan are available to students seeking a second degree. The Free Application for Federal Student Aid and the appropriate loan forms must be completed to determine eligibility for these programs.

Pharmacy Students in years Five and Six

Since years five and six of the pharmacy program contain course work that is considered post-baccalaureate level, these years are considered professional/ graduate level for financial purposes. Therefore, students enrolled at this level are considered independent for financial aid purposes and qualify only for financial aid available to graduate/ professional students. This financial aid includes the Subsidized and Unsubsidized Stafford Loans with an annual loan maximum of \$18,500. Students will not qualify for any federal, state, or institutional grants or scholarships.

Estimated Expenses

Wilkes has developed estimated budgets representing the typical costs of attending the University. Separate cost budgets are developed for students living with their parents (commuters), for students living in University-owned or controlled housing (residents) and for students living off campus in privately contracted housing arrangements (off campus). These budgets include direct expenses (tuition, fees, and dormitory and dining hall fees) that are paid directly to the University; they also include indirect costs (books, transportation and lunch money, clothing allowances, personal and recreational expenses, and a home maintenance allowance for commuter students). The 2007–2008 cost budgets used by the Financial Aid Office in measuring a student’s financial need for a nine-month period are:

	Resident	Commuter	Off Campus
Tuition and fees*	\$23,970	\$23,970	\$23,970
Books and supplies	\$ 1,100	\$ 1,100	\$ 1,100
Room and Board	\$10,200		
Home maint. allowance		\$ 2,000	\$ 6,000
Transportation	\$ 500	\$ 900	\$ 500
Personal/miscellaneous	\$ <u>1,000</u>	\$ <u>1,000</u>	\$ <u>900</u>
Total	\$34,680	\$27,890	\$31,390

* Not including course, laboratory, or music fees.

The charges shown above are estimated for the 2007–2008 academic year and are subject to change by the University. In addition to the required fees, certain courses that require individual faculty supervision or the addition of supplies and equipment carry with them course or laboratory fees. These fees are listed in the “Bulletin” along with the course description.

Financial Aid Packaging Procedure

Students are considered eligible for aid from University-administered programs providing that they have been accepted for admission to the University.

Financial need is defined as the difference between the student’s cost of education and his resources, including his parental contribution and the student contribution.

Depending on the current funding situation, the University will award campus-administered aid to help meet a portion of the financial need. The financial aid package may consist of grants, scholarships, loans and/or employment opportunities.

In addition to the financial aid awarded by the University, a student may borrow from the Stafford Loan and/or PLUS Loan programs to help meet the costs of the indirect expenses and the part of the total cost not covered by other aid.

No student shall receive grant assistance that includes institutionally administered programs in excess of his direct educational costs at the University. In accepting an offer of financial aid, the student must agree to notify the University of any gift assistance that does not appear on the aid offer. For commuter and off-campus students, direct costs include tuition and fees; for resident students, direct costs include tuition, fees, and room and board. When a PHEAA grant and/or Title IV aid composes any part of a student's package, state and federal award procedures will be followed.

Fees and Expenses

Application Fee

A non-refundable fee of \$35 is required with the initial application of all full-time applicants for admission to a degree or certificate program. Part-time and special students changing to full-time must pay the \$35 fee at the time of that change.

Acceptance Deposit

Each applicant is required to remit an acceptance deposit of \$300 by May 1. The deposit is applied to the first tuition payment upon matriculation. The deposit is non-refundable.

Residence Hall Fees

The estimated cost of room and board is \$5,100 per semester (\$5,400 for apartment style). This charge includes the cost of health service, room rent and meals. A deposit of \$100 is required each time a signed Housing Contract is returned to the Controller's Office. Each \$100 deposit is deducted from the first bill of the semester which is covered by the Housing Contract. If a student notifies the Residence Life Office prior to July 1 of his/her intention not to live in a dormitory, the entire \$100 deposit is refunded.

Resident students are required to contract for meals. Exceptions to this policy will be made only upon formal written recommendation of the University physician (or personal physician) and approval of the Student Affairs Council. Excuses must be renewed each year before the start of the fall semester. Excuses obtained after the first day of classes will result in prorated charges for meals even if none are eaten.

Full-Time Tuition

An estimated flat undergraduate tuition fee of \$11,985 per semester will be charged to all students taking a course load of 12 to 18 credit hours. A student who elects to schedule more than 18 credit hours will be charged an estimated \$635 for each additional credit hour.

A flat First Professional (Pharmacy School) fee of \$11,600 per semester will be charged to all students taking a course load of 12 to 18 credit hours. A student who elects to schedule more than 18 credit hours will be charged an estimated \$635 for each additional credit hour.

Part-time and Summer Sessions

Students enrolled in day or evening courses on a part-time basis taking 11 or fewer credit hours, as well as students enrolled in the summer sessions, will be charged an estimated \$635 per credit hour. Part-time students may qualify for some forms of financial aid.

Audit

A full-time enrolled student (taking 12 credit hours or more) may audit additional courses at no charge on a space available basis. Part-time students may audit a course for 1/2 the regular tuition fee. Determination of audit status for financial purposes will be made at the time of registration for the course or within the first week of classes. Students may change from credit to audit status for academic purposes without prejudice through the first week of the semester; however, after the first week of classes the full tuition cost of the course will be assessed.

Other Fees

An estimated General University Fee of \$680 per year is charged to all full-time students. This fee is used to support certain ongoing needs of the University, particularly in the areas of services and contingencies. Full-time students entering in the spring semester will be charged \$325. Part-time students are charged this fee estimated at \$47 per credit.

A Technology Fee is charged to each student to support the computer and internet services provided to all students by the University. Full-time students are charged an estimated \$105 per semester and part-time students are charged \$20 per credit.

An estimated Student Activities Fee of \$220 per year provides for special programs, including plays, concerts, recitals, lectures and home athletic events. The activity fee is not refundable. Students entering in the spring semester will be charged \$105. In addition, a Student Center Fee of \$20 per semester will be charged to all full-time students. A one-time Matriculation Fee of \$120 will be assessed to all new students. A \$30 per semester Recreation Fee will be charged to full-time undergraduate students. This fee will provide membership at the YMCA for all full-time undergraduate students.

All graduating seniors will be charged a Graduation Fee of \$150. The fee is assessed regardless of participation in commencement exercises.

Medical Technology students will be charged a fee of \$1,280 in both their seventh and eighth semesters. In addition, the student may be required to pay the hospital tuition charge directly to the medical facility.

The Applied Music Fee for individual instruction in Applied Music is \$315 for a series of 14 half-hour lessons, \$630 for one-hour lessons. Laboratory and other course fees are charged where special supervision, and/or use of certain equipment or supplies is required. These fees are listed in the "Bulletin" with the course description.

After the first week of classes, none of the fees are refundable, except for certain lab fees associated with biology modules. For a complete list of all fees, see the Wilkes University Bulletin.

Payment of Charges

Prior to the beginning of each semester, invoices listing all current semester charges and approved financial aid are mailed to all registered students. All payments can be mailed directly to Wilkes University - Student / P.O. Box 8500-54693 / Philadelphia, PA 19178-4693. Visa, Discover and Mastercard payments can be made on the Wilkes University web site (www.wilkes.edu) or by calling the Student Accounts Office at (570) 408-2000. Any question concerning charges or payments should be directed to (570) 408-2000 or onestop@wilkes.edu. Payments can be made in person at the front desk in UCOM.

Students who fail to pay all indebtedness to the University shall not be permitted to receive any degree, certificate, or transcript of grades. Nor shall they participate in Commencement activities.

Fall and Spring Full-time Tuition

The unfunded cost of full-time tuition and fees will be paid or satisfactory arrangements made with the Controller's Office two weeks before the day on which classes begin. Unfunded costs are defined as the total of all appropriate charges for tuition, fees, room and board, etc., less the total of all approved financial aid awarded or credited to the student account for each semester or other instructional period. Satisfactory arrangements are defined as:

- a. Enrollment in the Installment Payment Plan (call the Student Accounts Office at 570-408-2000 for more information);
- b. Participation in the Deferred Employer Reimbursement plan;
- c. Enrollment in one of the third-party, sponsored tuition coverage plans (ROTC Scholarship, Bureau of Vocational Rehabilitation, Office of the Blind, etc.).

If the payment in full or satisfactory arrangements are not made two weeks before the first day of class each semester, the registration for that semester will be cancelled and the student will not be allowed to attend classes.

Students who have applied for a Stafford Loan where approval has not been granted by the bank will be required to pay the lesser of \$300 or 25% of the loan requested two weeks before the first day on which classes begin. If the Stafford Loan is subsequently approved, refunds of overpayments will then be made after the loan check is posted to the student's account.

Summer, Fall, and Spring Part-time Tuition

Charges for summer and/or part-time tuition and fees must be paid in full two weeks before the first day of classes unless covered by the Deferred Employer Reimbursement policy. The deferred payment policy is described on next page.

Intersession Tuition

Tuition charges for intersession semesters must be paid in full two weeks before the first day of class. The deferred payment option does not apply to intersession charges.

Deferred Payment Policy (Employer Reimbursed)

Deferred payments for employer reimbursement and third party payor arrangements will be permitted, provided the student makes application and receives approval and delivers the completed documents two full weeks before classes begin. Graduating seniors are not eligible for the deferred payment option.

Monthly Payments

Wilkes has developed an interest-free, Installment Payment Plan to help ease the burden of financing an education. Arrangements may be made to finance the total unfunded cost of tuition and fees.

The following financial institutions provide educational loans for parents and students:

Key Education Resource Group for information, call 1-800-key-lend

CitiAssist Loan at Citibank for information, call 1-800-967-2400

Signature Loan at Sallie Mae for information, call 1-800-695-3317

VISA/MasterCard

Wilkes University accepts VISA, Discover Card and MasterCard for tuition and fee payments at our web site, www.wilkes.edu.

Tuition Exchange

Wilkes University is a member of the Tuition Exchange Plan, which provides limited opportunities for children of employees from one college or university to enjoy tuition remission benefits at another institution. Students who are dependents of employees of other colleges and universities should consult the Tuition Exchange Liaison Officer at their home institutions to determine if they qualify for this program.

Refunds

Students who officially withdraw from courses may be eligible for a partial refund of tuition charges. Resident students who withdraw from the University may also qualify for a refund of room and board charges. Refunds are based on the official date of withdrawal as noted by the Registrar.

Financial aid received by students who withdraw may also be adjusted. Students suspended from the University for disciplinary reasons will forfeit all refunds.

Students who withdraw from the University or from specific classes during the semester will be entitled to an adjustment of tuition, fees, and room and board charges according to the following refund schedule.

Refund Schedule

Academic Year:

Tuition: The University will cancel 100 percent of the tuition charges, less a deposit of \$200, if written notice of cancellation is received by the Registrar on or before the first day of classes. Failure to submit proper written notification will result in the assessment of full charges.

Policy guidelines for refunds processed after the first day of classes are as follows:

Total Withdrawal Beginning with the 2007–2008 academic year, students who withdraw from Wilkes will be entitled to an adjustment of tuition, fee, and room and board charges according to the following refund schedule:

First	95%
Second	85%
Third	80%
Fourth	75%
Fifth	70%
Sixth	60%
Seventh	55%
Eighth	50%
Ninth	40%
After ninth week	no adjustment

Full-time to Part-time and Reduction of Part-time Load	Above time-schedule applies for courses dropped	Charges based on the number of credits after the withdrawl
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For Example:

$$\begin{aligned}
 &11 \text{ credits} \times \text{cost per credit} + \text{percent of} \\
 &(\text{Full-time tuition} - \text{Cost of 11 credits at part-time rate}) \\
 &11 \times \$605 + .50 (\$10,915 - \$6,655) \\
 & \$6,655 + \$2,130 = \$8,785 \text{ cost of 11 credits}
 \end{aligned}$$

Financial aid also may be reduced based on the new charges.

Room and Board

Room The institution will refund housing rental charges, less a deposit of \$100, so long as written notification of cancellation is made to the Director, Residence Life Office, on or before the first day of classes each semester. After the first day of classes, charges will be adjusted in accordance with the above schedule.

Board The institution will refund board charges in full if written notification of cancellation is made to the Director, Residence Life Office, on or before the first day of classes each semester. After the first day of classes, charges will be adjusted in accordance with the above schedule.

Summer Sessions	First week of First or Second Sessions and first two weeks of Evening Session	50%
	After stated period	No refund

Weekend College	Through second weekend	50%
	After second weekend	No refund

**Deposits are non-refundable. Refunds for special sessions (i.e. sessions that do not correspond to the calendar outlined above) will be calculated by the Financial Management Office upon student request.*

Credit Balances

Refunds of credit balances on students' accounts should be requested from the Financial Services Office. If a student receiving aid withdraws from the University and is otherwise entitled to a refund, those dollars are restored to the financial aid funds according to the appropriate program requirements.

Refunds of Financial Aid

Federal Title IV Aid Programs

In accordance with federal regulations, those students who receive federal financial aid and who withdraw from the University during the first 60% of a semester will have their federal financial aid (Pell Grants, S.E.O.G., Perkins Loans, Nursing Loans, Stafford Loans and PLUS Loans) adjusted based on the percent of the semester completed prior to the withdrawal. That is, students will be entitled to retain the same percent of the federal financial aid received as the percent of the semester completed. This percent is calculated by dividing the number of days in the semester (excluding breaks of five days or longer) into the number of days completed prior to the withdrawal (excluding breaks of five days or longer). The date of withdrawal will be the date the student begins the withdrawal process at the Registrar's Office (see section on Withdrawals under Academic Regulations) unless there is documented attendance in classes after the withdrawal process is begun.

Students who do not follow the official withdrawal procedure but who stop attending classes for all of their courses will be considered to have withdrawn at the 50% point of the semester unless attendance is documented after that time. There will be no adjustment to federal financial aid after the completion of at least 60% of the semester.

Once the amount of the federal funds to be returned has been calculated, the funds will be returned in the following order:

- Unsubsidized Stafford Loans
- Subsidized Stafford Loans
- PLUS Loans
- Perkins Loans
- Pell Grant
- Supplemental Educational Opportunity Grants
- Nursing Loans

Please note that students who receive a refund of financial aid prior to withdrawing from the University may owe a repayment of federal financial aid funds received. Students will be contacted by the Financial Aid Office in such situations and will be given 30 days to repay the funds to the University. Students who fail to return the unearned portion of federal financial aid funds given to them will become ineligible for continued receipt of financial aid until such time as the repayment is made.

Non-Title IV Aid Program

Pennsylvania and other state grants will be adjusted in accordance with the agency's stated guidelines. It is expected that PHEAA Grant funds will be reduced by the same percent reduction in tuition received by a student when withdrawing from a course or courses.

Wilkes University grant and scholarship funds will be adjusted based on the percentage of reduction of tuition received by a student when withdrawing from the University.

Handicapped Services

The policy and practice of Wilkes University is nondiscriminatory against job applicants or students because of physical handicaps. The University is committed to follow federal regulations dealing with making facilities usable for handicapped students and employees. Special arrangements will be made to meet the needs of anyone who, because of a hardship, is unable to come to the Financial Aid Office.

Students' Rights and Responsibilities

Students' Rights

You have the right to ask the University:

- The names of its accrediting and licensing organizations. You also have the right to ask for a copy of the documents describing the institution's accreditation or licensing.
- About the University's programs, its instructional, laboratory, and other physical facilities, and its faculty.
- If a school advertises its job placement rates as a means of attracting students, what information it has to back up its claims.
- What financial assistance is available, including information on all federal, state, and institutional financial aid programs.
- Who the University's financial aid personnel are, where they are located, and how to contact them for information.
- What the deadlines are for submitting applications for each of the financial aid programs available.
- What the cost of attendance is and what the refund policy is.
- What criteria is used to select financial aid recipients.
- How financial need is determined. This process includes how costs for tuition and fees, room and board, travel, books and supplies, personal and miscellaneous expenses, etc., are considered in your budget.
- What resources (such as parental contribution, other financial aid, your assets, etc.) are considered in the calculation of your need.
- How much of your financial need, as determined by the institution, has been met. What portion of the financial aid you received must be repaid, and what portion is grant aid. If the aid is a loan, you have the right to know what the interest rate is, the total amount that must be repaid, the payback procedures, the length of time you have to repay the loan and when repayment is to begin.
- How and when you'll receive your financial aid.
- How the school determines whether you are making satisfactory progress and what happens if you are not.
- To explain the various programs in your student aid package. If you believe you have been treated unfairly, you may request reconsideration of the award that was made to you.
- What the interest rate is on any student loan you have, the total amount you must repay, the length of time you have to repay, when you must start repaying, and what cancellation or deferment (postponement) provisions apply.
- If you are offered a federal work-study job: what kind of job it is, what hours you must work, what your duties will be, what the rate of pay will be, and how and when you'll be paid.
- What special facilities and services are available to the handicapped.

Student's Responsibilities

It is your responsibility to:

- Review and consider all information about the University's program before you enroll.
- Pay special attention to your application for student financial aid. Complete it accurately and submit it on time to the Financial Aid Office. Errors can result in long delays in your receipt of financial aid. Intentional misreporting of information on application forms for federal financial aid is a violation of law and is considered a criminal offense subject to penalties under the U.S. Criminal Code.
- Return all additional documentation, verification, corrections and/or new information requested by either the Financial Aid Office or the agency to which you submitted your application.
- Read and understand all forms that you are asked to sign and keep copies of them.
- Accept responsibility for all agreements you sign.
- Repay any student loan you have. When you sign a Promissory Note, you are agreeing to repay the loan.
- Attend an entrance and exit interview at your school if you have a Federal Perkins Loan (NDSL), Federal Stafford Loan (GSL), or Federal PLUS/SLS Loan.
- Perform in a satisfactory manner the work that is agreed upon in accepting a federal work-study award.
- Know and comply with the deadlines for application or reapplication for aid. Know and comply with the University's refund procedures.
- Notify your school of any information that has changed since you applied for financial aid.
- Notify your school of a change in your name, address, or attendance status. If you have a loan, you must also notify your lender.
- Understand your school's refund policy.

Additional Notes

Section 7 (b) of the Privacy Act of 1974 (5 U.S.C. 522a) requires that when any federal, state or local government agency requests an individual to disclose his/her Social Security Account Number (SSAN), that individual must also be advised whether that disclosure is mandatory or voluntary and by what authority number it is solicited and what uses will be made of it.

Accordingly, in view of the practical administration difficulties that the program would encounter in maintaining adequate records without continued use of the SSAN, applicants for the student financial aid administered by Wilkes University are advised that disclosure of the applicant's SSAN is required as a condition for participation in the financial aid program referenced herein.

The SSAN will be used to verify the identity of the applicant and as an account number (identifier) throughout the life of the appropriate financial aid records in order to record necessary data accurately. As an identifier, the SSAN is used in program activities such as determining eligibility, certifying college attendance and student status, and for tracing and collecting in cases of delinquent accounts.

Authority for requiring the disclosure of an applicant's SSAN is granted in Section 7 (a) (11) of the Privacy Act which states that an agency, such as Wilkes University, may continue to require disclosures of an individual's SSAN as a condition for the granting of a right, benefit, or privilege provided by law where the agency required this disclosure under statute or regulation prior to January 1, 1975, in order to verify the identity of an individual. Wilkes University has, since 1970, consistently required the disclosure of the SSAN on application forms and other necessary documents of the financial aid programs of this educational institution.

Other Information

Data regarding student retention, number and percentage of students completing given programs, and the number of graduates placed in positions can be obtained in the offices where those records are normally maintained, as follows: (All extensions shown below can be reached by calling the University switchboard at (570) 408-5000).

Office	Building	Extension
Admissions	Chase Hall	4400
Alumni	Evans Alumni House	4130
Career Services Office	Max Roth Center	4060
Financial Services	UCOM	2000
Financial Aid	UCOM	2000
Marketing Communications	UCOM	4770
Registrar	UCOM	2000
Student Affairs	Conyngham Hall	4100
Veterans' Office	Passan Hall	4858

Accreditation

Wilkes University is accredited by the Department of Education of the Commonwealth of Pennsylvania and the Middle States Association of Colleges and Secondary Schools. In addition to the total program accreditation, certain special areas are recognized by professional societies.

Upon request, a student may review all accreditation, state approval or licensure documents and reports. They are located in the President's Office in UCOM. Hours are 8:30 a.m. to 4:30 p.m.

State Higher Education Agencies

Alabama

Alabama Commission on Higher Education
100 North Union Street
P.O. Box 302000
Montgomery, AL 36130-2000
(800) 842-8534

Alaska

Alaska Commission on Postsecondary Education
3030 Vintage Blvd.
Juneau, AK 99801-7109
(800) 441-2962

Arizona

Arizona Commission for Postsecondary Education
2020 North Central Ave.
Suite 550
Phoenix, AZ 85004-4503
(602) 258-2435

Arkansas

Arkansas Department of Higher Education
114 East Capitol Avenue
Little Rock, AR 72201
(501) 371-2000

California

California Student Aid Commission
P. O. Box 419027
Rancho Cordova, CA 95741-9027
(888) 224-7268

Colorado

Colorado Commission on Higher Education
1380 Lawrence Street, Suite 200
Denver, CO 80204
(303) 866-2723

Connecticut

Connecticut Department of Higher Education
61 Woodland Street
Hartford, CT 06105-2326
(800) 842-0229

Delaware

Delaware Higher Education Commission
820 North French Street
Wilmington, DE 19801
(800) 292-7935

District of Columbia

Department of Human Services
Office of Postsecondary Education
Research & Assistance
2100 Martin Luther King, Jr. Ave., SE
Suite 401
Washington, DC 20020
(202) 727-2739

Florida

Florida Department of Education
Office of Student Financial Assistance
1940 N. Monroe Street
Suite 70
Tallahassee, FL 32303-4759
(888) 827-2004

Georgia

Georgia Student Finance Commission
2082 East Exchange Place
Tucker, GA 30084
(800) 776-6878

Hawaii

Hawaii State Postsecondary
Education Commission
2444 Dole Street, Room 209
Honolulu, HI 96822-2302
(808) 956-8213

Idaho

Idaho State Board of Education
P.O. Box 83720
Boise, ID 83720-0027
(208) 334-2270

Illinois

Illinois Student Assistance Commission
1755 Lake Cook Road
Deerfield, IL 60015-5209
(800) 899-4722

Indiana

State Student Assistance Commission of Indiana
150 West Market Street, Suite 500
Indianapolis, IN 46204-2811
(888) 528-4719

Iowa

Iowa College Student Aid Commission
fourth Floor
200 10th Street
Des Moines, IA 50309
(800) 383-4222

Kansas

Kansas Board of Regents
Curtis State Office Building
Suite 520
1000 SW Jackson Street
Topeka, KS 66602-1368
(913) 296-3517

Kentucky

*Kentucky Higher Education
Assistance Authority*
1050 U.S. Highway 127 South
Frankfort, KY 40601-4323
(800) 928-8926

Louisiana

*Louisiana Office of Student Financial
Assistance Commission*
P.O. Box 91202
Baton Rouge, LA 70821-9202
(800) 259-5626

Maine

Maine Education Assistance Division
Finance Authority of Maine
5 Community Drive
Augusta, ME 04332-0949
(800) 228-3734

Maryland

Maryland Higher Education Commission
Jeffrey Building
16 Francis Street
Annapolis, MD 21401-1781
(800) 974-1024

Massachusetts

Massachusetts Board of Higher Education
Room 1401
One Ashburton Place
Boston, MA 02108
(617) 994-6950

Michigan

Michigan Higher Education Assistance Authority
Office of Scholarships and Grants
P.O. Box 30462
Lansing, MI 48909-7962
(888) 447-2687

Minnesota

Minnesota Higher Education Services Office
Suite 350
1450 Energy Park Drive
Saint Paul, MN 55108-5227
(800) 657-0866

Mississippi

Mississippi Office of Student Financial Aid
3825 Ridgewood Road
Jackson, MS 39211-6453
(800) 327-2980

Missouri

Missouri Department of Higher Education
3515 Amazonas Drive
Jefferson City, MO 65109-5717
(800) 473-6757

Montana

Montana University System
2500 Broadway
P.O. Box 203101
Helena, MT 59620-3103
(406) 444-6570

Nebraska

*Nebraska Coordinating Commission for
Postsecondary Education*
Suite 300
104 North Eighth Street
P.O. Box 95005
Lincoln, NE 68509-5005
(402) 471-2847

New Hampshire

*New Hampshire Postsecondary
Education Commission*
2 Industrial Park Drive
Concord, NH 03301-8512
(800) 735-2964

New Jersey

Higher Education Student Assistance
Authority (New Jersey)
P.O. Box 540
Building 4
Quakertown Plaza
Trenton, NJ 08625-0540
(800) 792-8670

New Mexico

New Mexico Commission on Higher Education
1068 Cerrillos Road
Santa Fe, NM 87505
(800) 279-9717

New York

New York State Higher Education
Services Corporation
99 Washington Avenue
Albany, NY 12255
(888) 697-4372

North Carolina

North Carolina State Education
Assistance Authority
P.O. Box 13663
Research Triangle Park, NC 27709-3663
(800) 700-1715

North Dakota

North Dakota University System
N.D. Student Financial Assistance Program
Department 215
600 East Boulevard Avenue
Bismarck, ND 58505-0230
(701) 328-4114

Ohio

Ohio Board of Regents
State Grants and Scholarships Department
P.O.Box 182452
Columbus, OH 43218-2452
(888) 833-1133

Oklahoma

Oklahoma State Regents for Higher Education
Suite 200, 655 Research Parkway
Oklahoma City, OK 73104
(405) 225-9100

Oregon

Oregon Student Assistance Commission
Suite 100, 1500 Valley River Drive
Eugene, OR 97401
(800) 452-8807

Pennsylvania

Office of Postsecondary and
Higher Education (Pennsylvania)
Department of Education
333 Market Street
Harrisburg, PA 17126
(717) 787-5041

Rhode Island

Rhode Island Higher Education
Assistance Authority
560 Jefferson Boulevard
Warwick, RI 02886
(800) 922-9855

South Dakota

South Dakota Board of Regents
Suite 200, 306 East Capitol Avenue
Pierre, SD 57501
(605) 773-3455

Tennessee

Tennessee Higher Education Commission
Parkway Towers
Suite 1900
404 James Robertson Parkway
Nashville, TN 37243-0830
(615) 741-3605

Texas

Texas Higher Education Coordinating Board
P.O. Box 12788
Austin, TX 78711
(800) 242-3062

Utah

Utah State Board of Regents
Three Triad Center
60 South 400 West
Salt Lake City, UT 84101
(801) 321-7100

Vermont

Vermont Student Assistance Corporation
Champlain Mill
1 Main Street, Third Floor
P.O. Box 2000
Winooski, VT 05404-2601
(800) 642-3177

Virginia

State Council of Higher Education for Virginia
James Monroe Building, Ninth Floor
101 N. 14th Street
Richmond, VA 23219
(804) 225-2600

Washington

*Washington State Higher Education
Coordinating Board*
P.O. Box 43430
917 Lakeridge Way S.W.
Olympia, WA 98504-3430
(360) 753-7850

West Virginia

West Virginia Higher Education Policy Commission
1018 Kanawha Boulevard, East
Charleston, WV 25301
(304) 558-2101

Wisconsin

Wisconsin Higher Educational Aids Board
Room 902, 131 West Wilson Street
Madison, WI 53707-7885
(608) 267-2206

Wyoming

Wyoming Community College Commission
Eighth Floor, 2020 Carey Avenue
Hathaway Building
Cheyenne, WY 82002
(307) 777-7763

Territories

American Samoa

*American Samoa Community College
Board of Higher Education*
P.O. Box 2609
Pago Pago, AS 96799-2609
(684) 699-1141

Commonwealth of the Northern Mariana Islands

Northern Marianas College
Olympio T. Borja Memorial Library
As-Terlajie Campus
P.O. Box 501250
Saipan, MP 96950-1250
(670) 234-3690

Puerto Rico

Puerto Rico Council on Higher Education
Box 19900
San Juan, PR 00910-1900
(787) 724-7100

Republic of the Marshall Islands

*Republic of the Marshall Islands
RMI Scholarship Grant and loan Board*
P.O. Box 1436
3 Lagoon Road
Majuro, MH 96960
(692) 625-3108

Virgin Islands

Virgin Islands Joint Boards of Education
Charlotte Amalie
P.O. Box 11900
St. Thomas, VI 00801
(340) 774-4546

This booklet is published in accordance with Title 34, Part 668, Subpart D, Section 668.41 through 668.46 of the Code of Federal Regulations which requires dissemination of Student Consumer Information Services by institutions of post-secondary education that participate in the Title IV Financial Aid Programs.

Prepared by the Financial Aid Office, Wilkes University, Wilkes-Barre, Pennsylvania 18766. Information about tuition, other charges and aid are current as of date of publication but are subject to change by the University. Program rules and regulations are also subject to change by the federal and state governments.

Wilkes University does not discriminate on the grounds of race, color, national origin, sex, age or disability in the administration of or admission to any of its educational programs, activities, or with respect to employment, in compliance with Title VI, Title VII, Title IX, Section 504, ADA, and the Age Discrimination Act. It is the policy of Wilkes University that no person, on the basis of race, color, religion, national origin or affectional preference, or Vietnam-era veteran status, shall be discriminated against in employment, educational programs and activities, or admissions. Inquiries may be directed to the Dean of Student Affairs or the Affirmative Action Officer (Ext. 4500).

The University complies with the Ethnic Intimidation Act of 1982 of the Commonwealth of Pennsylvania which provides additional penalties for the commission of illegal acts of intimidation when such actions are motivated by hatred of the victim's race, color, religious or national origin.



Wilkes-Barre, PA 18766 | www.wilkes.edu | 1-800-WILKES-U