

Navigating the Financial Aid Process

COST CALCULATION ESTIMATOR

The Cost Calculation Estimator is provided to assist students and parents in calculating their total charges for each semester and in estimating the remaining balance owed on your semester account. The Cost Calculation Estimator is located on our website at www.wju.edu/admissions/finaid.

IMPORTANT NOTES

Verification Information – If the Financial Aid Office requests verification material, please submit all requested documents immediately. Any adjustments to the FAFSA required after verification will be made by the Financial Aid Office and submitted to the U.S. Department of Education.

Entrance Loan Counseling – All first time borrowers packaged with the Federal Direct Stafford Loan are required to complete Loan Entrance Counseling. This counseling session is used to assure the student borrower understands the rights, responsibilities, and obligations that are attached with these loans. This can be completed at www.studentloans.gov. You may request a paper copy of the Entrance Loan Counseling, by contacting the Financial Aid Office.

Federal Direct Stafford Loan – You will need to complete a Master Promissory Note (MPN) for your Federal Direct Stafford Loan. A Stafford Direct Loan will be processed for the amount on your Financial Aid Award Notification, unless you indicate to us that you do not want the loan, or that you want a lesser amount. This MPN can be completed at www.studentloans.gov. You may request a paper copy of the MPN by contacting the Financial Aid Office.

Federal Perkins Loan – You will need to complete a Master Promissory Note (MPN), Perkins Statement of Rights & Responsibilities and a WJU Personal & Confidential Information Sheet for your Federal Perkins Loan. This information can be completed at www.wju.edu/admissions/finaid/loans.asp.

Federal Work Study – This need-based employment program allows students the opportunity to work on campus or work at an approved community service organization. Available jobs are listed on our website at www.wju.edu/sfp/studentemployment.asp in mid August. Once the student obtains employment, they must go to the Financial Aid Office and complete a work-study packet. The student turns in a bi-weekly timesheet and receives a paycheck every two weeks based on hours worked.

Additional Financial Aid Resources – If you receive additional financial aid resources/scholarships, other than those awarded on this notification, federal regulations require that you report all sources and amounts to the Financial Aid Office, whether the award is made directly to you or to the university. External awards will be credited to your student account when the payment is received.

Renewal of Financial Aid – Financial aid awards are made for an academic year. Students must apply for renewal of their aid each academic year by completing the Free Application for Federal Student Aid (FAFSA). Students must maintain minimum Standards of Satisfactory Academic Progress for all federal, state and institutional aid. Wheeling Jesuit University's policy can be reviewed on our website at www.wju.edu/admissions/finaid.

WJU Refund Policy – Students who fail, for any reason, to complete a semester will have their financial aid awards adjusted in accordance with the Federal Return of Title IV funds and Wheeling Jesuit University's policies, and will be liable for any charges that remain unpaid. A copy of the refund policy is located in WJU's catalog and on the website.

PAYMENT OPTIONS

Cash, Check or Wire Transfers – Checks may be made payable to "Wheeling Jesuit University." Please write the student's name or ID number on the memo line. We also accept wire transfers; for information call **304-243-2222**.

Monthly Payment Plan – Wheeling Jesuit University offers a payment plan through Educational Computer System, Inc. (ECSI). You can apply online at www.wju.edu/admissions/finaid or by telephone at **888-549-3274**. Application fees will apply.

Credit Card / E-Check Payment – This option can be completed online at www.wju.edu. A processing fee will apply.

Federal Direct Plus Loan – The parent borrower must complete the PLUS Direct Loan application. Once this application form is completed and returned, the Financial Aid Office will perform a credit check on the borrower. The parent borrower is also required to complete the PLUS Loan Master Promissory Note for the money to be disbursed to the student's account. The normal repayment is over a ten year period that begins sixty (60) days after the second disbursement. Please refer to our website for more information at www.wju.edu/admissions/finaid

Private Alternative Loans – Private loans provide students with additional funding for unmet college expenses. A creditworthy cosigner may be requested by the lending agency. Repayment by the student will begin after the student graduates, drops below 6 credits, or withdraws from school. To apply for a private loan, please visit our website at www.wju.edu/admissions/finaid

To meet the payment deadline, loans should be submitted two (2) weeks prior to the deadline date.

IMPORTANT DATES

August 1	Fall semester balance must be resolved
August 29	Fall semester classes begin
December 2	Spring semester balance must be resolved
January 17	Spring semester classes begin

CONTACT INFORMATION

Financial Aid Questions	304-243-2304
Student Accounts Questions	304-243-2222



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