



WORCESTER

S T A T E

UNIVERSITY

Financial Aid Guide

Important Information about your Financial Aid at Worcester State University

To estimate what you may owe for the academic year, below is an example of the approximate charges for 2014/2015 Tuition, Fee, Room, and Board (the actual charges may be higher and will be reflected in your bill):

Fulltime instate day school tuition and fees:	\$8,557
Fulltime out of state day school tuition and fees	\$14,637
Residence Hall Charges (based on double occupancy)	from \$7,360 to \$8,050
Board	\$3,520

1. Within our available resources the Financial Aid Office (FAO) attempts to meet the calculated need of our students. The calculated need is the cost of attendance minus the estimated family contribution. The cost of attendance includes tuition, fees, room, board, books, supplies, transportation, and personal expenses. The estimated family contribution is calculated from the information you provided on the FAFSA.
2. Need-based aid (including grants, scholarships, subsidized loans, work-study) cannot exceed calculated need and total aid cannot exceed cost of attendance. Total aid includes need-based and non-need-based aid. Non-need-based aid includes unsubsidized loans and private education loans.
3. The Federal Government requires that we collect additional data from students who have been selected for verification. If we contact you requesting additional documentation please forward this information to the financial aid office so that we can continue to process your application for financial aid.
4. The FAO reserves the right to adjust (increase or decrease) any student's financial aid award as necessary. Adjustments may occur due to changes in a student's housing or enrollment status, scholarships, regulatory changes, changes in funding levels, changes in the student's or parent's income or assets.
5. If you receive funds from scholarships that are not listed on your award letter your financial aid may be adjusted. You should report all scholarships to the FAO as early as possible so the proper adjustments can be made in a timely fashion. The FAO will consider these scholarships as a resource to meet any unmet need you may have before reducing your financial aid. If it is necessary to reduce your financial aid we will reduce subsidized loans and then work-study before reducing any grant or scholarship aid that we offered you. You must report all scholarships to the Bursar's Office and the FAO – a copy of the letter from the awarding agency would be appreciated.
6. Financial aid awards, with the exception of Federal Work-Study, are credited to the student's college account in two installments. One half of the award is credited each semester. Financial Aid will not be credited to a student's account before all required forms – including entrance interviews and master promissory notes for student loans - are complete.

7. Financial aid that has been awarded to on-time applicants will be disbursed towards the end of October for the Fall semester and towards the end of February for the Spring semester. Other financial aid will be disbursed periodically as applicant files are completed and funds are made available to the school.
8. In some cases you may apply for an adjustment of your financial aid based on, but not limited to, the following changes in family circumstances: the loss of income, separation or divorce, or death of a parent or spouse.
9. Financial aid recipients must maintain satisfactory academic progress in order to remain eligible for financial aid. Satisfactory academic progress is defined in this Financial Aid Guide
10. Every year there are a number of students who stop attending classes without notifying the University. This is considered an unofficial withdrawal. We are required by Federal Regulations to determine these students' last date of attendance and to return a portion of their financial aid to Financial Aid Programs, if necessary. This process may result in you owing payment to the University and/or the Financial Aid Programs. Students who stop attending classes are **required** to notify the University of their plans to withdraw.
11. If you withdraw from the University after the first day of classes but before the end of add/drop, your financial aid may be reduced according to the policies outlined in the University Catalog and this Financial Aid Guide.
12. Financial aid is not automatically renewable. A new application for financial aid must be submitted for each academic year. The FAFSA is available online at (www.fafsa.gov). The Worcester State University Financial Aid application is available online at (www.worcester.edu/financialaid)
13. Students are expected to keep records of all their financial aid materials and correspondence including: the federal pin number, the dates financial aid forms are filed, a copy of the financial aid award letter, correspondence to or from a state scholarship agency, and all information regarding student loans, etc.
14. All financial aid applicants are encouraged to ask questions about the financial aid process. The Financial Aid Office staff is available to assist students with the application process but students' have the primary responsibility for completion of the process.
15. Please check your Worcester State University email address regularly for important updates and information from the Financial Aid Office. If you live on campus during the academic year, please check your on-campus mailbox daily. From September to May (but not between semesters), the Financial Aid Office will address mail to your resident hall mailbox if you reside on campus, or your home address if you do not reside on campus.

**Please read this guide for
important information
about Financial Aid.**

INTRODUCTION

This publication is designed to inform you of the policies and procedures for obtaining financial aid at Worcester State University. The Financial Aid Office staff is available to help you follow the process and the guidelines for each financial aid program. It is the mission of the Financial Aid Office to assist you and your family in financing your education in a comfortable and supportive environment and to ensure that you have a clear understanding of your financial aid package while attending Worcester State University. To facilitate this mission you will be assigned a financial aid counselor who will work with you throughout your academic years at the University.

For the most part, financial aid will be awarded to you on the basis of need in the form of grants, loans and work-study. In addition to need based aid, there are a variety of non-need based loans and academic scholarships available. Many students receive a combination of these different forms of assistance. Currently, 64% of our students at Worcester State University receive some form of aid with an average annual award of \$9,544.

We encourage you to read this guide and become familiar with its content in order to fully understand your rights and responsibilities in the financial aid process.

If you have questions about the financial aid process, contact the Financial Aid Office.

Worcester State University
486 Chandler Street
Worcester, MA 01602
Phone: 508-929-8056
Fax: 508-929-8194
Website: www.worcester.edu

APPLICATION INFORMATION

General Eligibility Criteria

To be eligible for financial aid at Worcester State University, an applicant must:

- * be a United States citizen, a permanent resident of the United States, or an eligible noncitizen;
- * be accepted for enrollment in an eligible degree-granting program at Worcester State University;
- * be in attendance at least 6 credit hours (unless otherwise allowed by a specific aid program);
- * be making satisfactory academic progress according to University policy;
- * be registered with Selective Service as required by federal regulations;
- * not owe a refund of any grant from Title IV funds (Pell, SEOG,) received at any institution;
- * not be in default of any, Federal Subsidized/ Unsubsidized Direct Loan, Federal Parent Loan or Federal Perkins Loan received at any institution.

Eligibility for Financial Aid

Worcester State University follows a nationally accepted philosophy in administering its financial aid programs. Underlying this philosophy is the expectation of a reasonable contribution from students and their families toward meeting educational costs. Financial aid is awarded to those eligible students whose families' financial resources are insufficient to meet college costs.

Application Process

All students applying for financial assistance must:

- * file a Free Application for Federal Student Aid (FAFSA) with the Federal Processing Center (see Required Application Materials);
- * complete and return a Worcester State University Financial Aid Application to the Financial Aid Office (see Required Application Materials).

Verification

The Financial Aid Office verifies complete financial aid applications selected for verification by the U.S. Department of Education or by the University. Verification ensures that students and parents have accurately reported the information used to determine eligibility for financial aid. The Financial Aid Office will notify applicants if additional information or documents are required. Applicants are asked to submit requested information within four weeks of the date of your first Missing Items letter or your file will be considered LATE. Once verification is complete, an applicant's eligibility for financial aid is determined and the applicant is notified of his/her eligibility for financial aid.

Financial Aid Application Deadlines

March 1

priority date for filing the Free Application for Federal Student Aid (FAFSA). All students who wish to be considered for financial aid, must file the FAFSA. Late applications will be considered subject to the availability of funds.

May 1

deadline for applying for the MASSGrant.
deadline for on-time consideration for financial aid for students entering in the upcoming fall

November 1

deadline for on-time consideration for financial aid for students entering in the upcoming spring

Complying with Deadlines

It is important that all required application materials are submitted accurately and on time to the Financial Aid Office.

Late Applicants: Priority for Financial Aid is given to students who comply with the preceding deadlines. Limited aid is available to students who apply late. Please note that funding from the Federal Pell Grant and Federal Direct Loan programs is available to all late applicants who qualify.

Renewal of Financial Aid

Renewal of financial aid eligibility (including Adams) must be re-established each award year. Students must complete the entire application procedure for each year that they seek financial aid.

Required Application Materials

For grant, loan and work-study programs, the following documents must be completed and be on file in the Financial Aid Office before the application review process can begin. The student's full name and student ID number should be clearly indicated at the top of all documents submitted.

Free Application for Federal Student Aid (FAFSA)

The University requires students to complete the FAFSA to apply for Federal Pell Grant, Federal Supplemental Education Opportunity Grant, State Grants, Worcester State University Tuition Waivers, Federal Subsidized Direct Loan, Federal Unsubsidized Direct Loan, Federal Perkins Loans, Federal PLUS Loan, Federal Work-Study and the Adams Scholarship Program etc.

The FAFSA is available online at www.fafsa.gov.

The FAFSA must be filed after January 1 of each year and before March 1 for priority consideration (*refer to Financial Aid Application Deadlines on page 5*). For Worcester State University to receive the information from the FAFSA, the student must indicate the University's name and **Federal Title IV school code (002190)** on the FAFSA.

The easiest way to complete or correct your FAFSA is by using the IRS Data Retrieval Tool through www.fafsa.gov. In a few simple steps you may be able to view your tax return info and transfer it directly into your FAFSA.

It takes approximately one to two weeks for the Federal Processing Center to process an online application and forward its analysis to the college and state grant agencies. In addition, the Federal Processing Center will send a Student Aid Report (SAR) to your email or home address.

Residents' of Massachusetts FAFSA information will be automatically forwarded to the Massachusetts Office of

Student Financial Assistance where it will be reviewed for eligibility for a MASSGrant. Residents of other states should consult with their high school guidance office for information on how to apply for state grants.

Students who have applied for financial aid in prior years should have a Personal Identification Number (PIN) that can be used to complete the FAFSA. Students who are applying for financial aid for the first time may apply for a PIN at www.pin.ed.gov or real time PINS (pending verification) are available on the FAFSA at www.fafsa.gov. Your PIN serves as your signature for the FAFSA and the Federal Direct Loan Master Promissory Note, and allows you to access your personal information in various U.S. Department of Education systems. Students and parents each need their own pin number.

- A FAFSA missing the required signatures will not be reviewed.
- To add Worcester State University to an existing FAFSA call 800-433-3243. You will need to know your DRN number on your Student Aid Report (SAR) and Worcester State University's Title IV school code, 002190 or you may go online.

Worcester State University Financial Aid Application

A Worcester State University Financial Aid Application is required for all students who wish to be considered for financial aid (including Federal loans) and is available on our website.

The Financial Aid Office may require additional documentation from applicants to verify data reported on application materials. An applicant will not be considered for financial aid awards until all verification documentation has been received by the Financial Aid Office and any necessary corrections have been made to the application.

Study Away Students

Many students have been able to participate in study away programs with the assistance of loans, grants and/or scholarships. It is very important that students who plan to use financial aid to pay for study away apply early. This will enable you to receive notification of your award before the payment deadline, and determine whether you will be financially able to participate in study away.

Part-time Students

Students enrolled for at least 6 semester hours but fewer than 12 semester hours may be eligible for financial aid. Assistance is prorated for part-time students. Some students who are enrolled for 3 or more semester hours may be eligible for a Pell Grant.

Financial aid programs require that applicants be matriculated in a degree program. Part-time students should follow the application procedures described in this guide.

Graduate Students

Although sources of funding are limited to federal loans and federal work-study, graduate students are encouraged to apply for financial aid. Applicants should follow the application procedures described in this guide.

Graduate assistantships are available for matriculated students taking at least six semester hours each semester. For information about graduate assistantships, you may contact the Division of Graduate and Continuing Education Office at 508-929-8127.

Transfer Students

Students transferring to Worcester State University from other institutions may be eligible for financial aid. Financial aid received at a previous institution is not transferred to Worcester State University and we may not offer an identical financial aid package. Applicants should follow the application procedures described in this guide.

Transfer students who received a MASSGrant at another institution must notify the Office of Student Financial Assistance at [617-391-6070](tel:617-391-6070) to ascertain eligibility and to request transfer of that award to Worcester State University.

Summer Session Applicants

Limited amounts of financial aid are available for summer sessions at Worcester State University. Applicants for grants, loans and/or work-study must meet the general eligibility criteria for financial aid, follow the standard application procedures described in this guide, and file a summer financial aid application.

Summer financial aid applications are available at the Financial Aid Office in early March.

Expected Family Contribution

The amount a family is expected to contribute to college costs is calculated by using financial information provided on the FAFSA. The expected family contribution may change based upon verified data and/or individual circumstances. Components of this calculation include:

- * **family income**
- * **family assets**
- * **number of family members**
- * **number of family members attending college at least half-time**

Need

Need for financial aid is determined by subtracting the expected family contribution from the cost of attendance (see page 8). The Financial Aid Office attempts to meet financial need by offering students a financial aid package of different types of financial aid.

Cost of Attendance

The Financial Aid Office uses standardized student expense budgets when calculating need. Budgets are reviewed and updated annually, and include tuition, fees, books, room and board, transportation, and personal expenses. The University may adjust a student's budget for unusual individual circumstances.

The following table shows the student expense budgets used by the University for a full time student during the 2014-2015 academic year. Costs for the 2014-2015 academic year may be different; tuition and fees are subject to approval and change by the Massachusetts Legislature, and/or the Worcester State University Board of Trustees.

2014-2015 IN-STATE EXPENSE BUDGETS

Cost Component	Resident	Off-Campus	With Parents
Tuition*	960	960	960
Fees	7,872	7,872	7,872
Books	1,104	1,104	1,104
Room/Board	11,306	5,400	1,700
Transportation	500	1,000	1,000
Personal	1,200	1,200	1,200
Laptop**	1,000	1,000	1,000
TOTAL	23,942	18,536	1,4836

2014-2015 OUT-OF-STATE EXPENSE BUDGETS

Cost Component	Resident	Off-Campus	With Parents
Tuition*	7,056	7,056	7,056
Fees	7,872	7,872	7,872
Books	1,104	1,104	1,104
Room/Board	11,306	5,400	1,700
Transportation	500	1,000	1,000
Personal	1,200	1,200	1,200
Laptop**	1,000	1,000	1,000
TOTAL	30,038	24,632	20,932

*Out-of-state students who qualify for the New England Regional Student Program are charged 150% of in-state tuition.

**only for first-time full-time freshmen starting in the fall

Outside Resources

All outside aid a student will receive during an award year must be included in the calculation of need for financial aid. Students must notify the Financial Aid Office in writing of any assistance received from a source other than Worcester State University.

AWARD INFORMATION

Following review and verification of application materials, the Financial Aid Office will determine an award package which may consist of a combination of grants, loans, and work-study.

Award Notification

A financial aid award letter will be sent to students who qualify for financial aid. Students are asked to return a copy of the award letter by the due date indicating if they are accepting or declining an offer of a federal or state loan, or federal work-study.

Sources of Financial Aid

Worcester State University has numerous financial aid programs available to assist students in meeting college costs. Funding for these programs comes from federal, state, institutional and private sources. Types of programs include grants, scholarships, waivers, loans, and work-study. Please go to www.studentaid.gov and www.osfa.mass.edu for details.

Grants and Scholarships

Federal Pell Grant

The Federal Pell Grant is based on family income and assets. It is available to undergraduate students enrolled in a degree program who do not already have a bachelor's degree. For the 2014-2015 award year, Pell grants ranged from \$602 to \$5,730.

Federal Supplemental Educational Opportunity Grant

The Federal Supplemental Educational Opportunity Grant (FSEOG) is a federal grant administered by the University. These grants are limited to undergraduate students who do not already have a bachelor's degree. Priority is given to students with exceptional need and to Federal Pell Grant recipients. SEOG awards are determined by the Financial Aid Office.

MASSGrant

The MASSGrant Program is administered and awards are made by the Office of Student Financial Assistance. Grant eligibility is verified by the Financial Aid Office and adjustments, which affect a student's award amount, are sent to the Office of Student Financial Assistance.

For the 2014-2015 academic year, grant awards at Worcester State University ranged from \$300 to \$1100. Application is made by completing the FAFSA. Massachusetts residents applying for financial aid who will enroll full-time must apply for MASSGrant by May 1. MASSGrant eligibility is limited to eight semesters.

Worcester State University Need-Based Tuition Waiver and State Access Grant Program

Full and partial tuition waivers are awarded to students who demonstrate financial need and who are:

- * undergraduate students
- * in good academic standing
- * legal residents of Massachusetts

Waivers may not exceed a semester's tuition charge and other waivers and/or tuition remissions for which a student is eligible will be deducted from the tuition charged before the need-based tuition waiver amount is determined.

State Access Grant is awarded based on need and cannot exceed tuition and fees.

Categorical Tuition Waivers

Worcester State University students may be considered for tuition waivers based on the following designations with proper documentation by the student:

Veterans Tuition Waiver: The Veterans Administration has approved Worcester State University for the purpose of providing Veteran’s Educational Benefits to veterans pursuing undergraduate and graduate study.

Massachusetts veterans entitled to educational benefits must provide the Registrar’s Office with a copy of their Form DD-214. Upon receipt of this certificate and the veteran’s application, the University will prepare a notice of enrollment and notify the Veteran’s Administration to determine eligibility for, and initiate payments to the student.

For purposes of tuition waivers, the term

“Veteran” shall mean (1) any person, (a) whose last discharge or release from his[/her] wartime service as defined herein, was under honorable conditions and who (b) served in the army, navy, marine corps, coast guard or air force of the United States, or on full time national guard duty under Titles 10 or 32 of the United States Code or under sections 38, 40 and 41 of chapter 33 for not less than 90 days active service, at least 1 day of which was for wartime service; provided, however, that any person who so served in wartime and was awarded a service-connected disability or a Purple Heart, or who died in such service under conditions other than dishonorable, shall be deemed to be a veteran notwithstanding his failure to complete 90 days of active service; (2) a member of the American Merchant Marine who served in armed conflict between December 7, 1941 and December 31, 1946, and who has received honorable discharges from the United States Coast Guard, Army, or Navy; (3) any person (a) whose last discharge from active service was under honorable conditions, and who (b) served in the army, navy, marine corps, coast guard, or air force of the United States for not less than 180 days active service; provided, however, that any person who so served and was awarded a service-connected disability or who died in such service under conditions other than dishonorable, shall be deemed to be a veteran notwithstanding his failure to complete 180 days of active service.

Please contact the Veteran’s Representative at the Registrar’s Office at 508-929-8035 for further information. Information is also available through the internet at www.gibill.va.gov.

Native American Tuition Waiver: Available for Native American residents of Massachusetts who attend Worcester State University. Contact the Massachusetts Commission of Indian Affairs for information and application.

Senior Citizen Tuition Waiver: Available for persons over the age of 60.

Armed Forces Tuition Waiver: Available for an active member of the Armed Forces including Army, Navy, Air Force, or Coast Guard stationed and residing in Massachusetts.

Other Massachusetts State Scholarship and Waiver Programs (most require completion of the FAFSA)

The Massachusetts Office of Student Financial Assistance (OSFA) offers programs for Massachusetts residents.

For additional information, contact the Office of Student Financial Assistance, 454 Broadway, Suite 200, Revere, MA 02151-3034, [617-391-6070](tel:617-391-6070), www.osfa.mass.edu.

Fire/Police/Correction Scholarship: Provides full tuition to any student whose parent’s death occurred in the line of duty as a police, fire, or correction officer.

War/MIA Orphans Scholarship: Provides up to \$750 to any student whose parent’s death was war related.

Christian A. Herter Memorial Scholarship Program: Provides up to 50% of the recipient’s total annual budget for study at the college of the student’s choice. Twenty-five awards are made to high school sophomores and juniors who have a combination of high financial need, difficult personal circumstances and promise for post secondary work. Candidates are nominated by their high school or a community agency.

John and Abigail Adams Scholarship Program: Awards non-need-based state-supported undergraduate tuition waivers to students who are awarded John and Abigail Adams Scholarship by the Department of Education. Potential recipients must send a copy of their Adams letter and complete the financial aid process.

Stanley Z. Koplik Certificate of Mastery: Awarded to high school seniors as determined by the Massachusetts Board of Higher Education.

Massachusetts Rehabilitation Commission Waiver: This tuition waiver is for clients of the Massachusetts Rehabilitation Commission. Please contact your Massachusetts Rehabilitation Commission Counselor for further information.

Massachusetts Commission for the Blind Waiver: This tuition waiver is for clients of the Massachusetts Commission for the Blind. Please contact your Massachusetts Commission for the Blind counselor for more information.

Tuition Advantage Program (TAP): Available to students who have completed a Joint Admissions academic program at a public community college and have maintained a 3.0 grade point average at the time of graduation. The award equals the difference between tuition at Worcester State University and tuition at the community college.

Department of Social Services Adopted Children Waiver: This tuition waiver encompasses 100% of tuition for state-supported courses at all of the Massachusetts public institutions of higher education, excluding graduate courses. Eligible students include all students in the custody of the Department of Social Services adopted by eligible Massachusetts’ residents through the Department of Social Services. Students must be twenty-four (24) or under. The Department of Social Services will provide certification of eligibility for the waiver; please contact them for further information.

Department of Social Services Foster Care Tuition Waiver: This tuition waiver encompasses 100% of tuition for state-supported courses at all of the Massachusetts public institutions of higher education, excluding graduate course. Eligible students include all students in the custody of the Department of Social Services placed in foster

care with eligible Massachusetts’ residents through the Department of Social Services. Students must be twenty-four (24) or under. The Department of Social Services will provide certification of eligibility for the waiver; please contact them for further information.

Massachusetts National Guard Scholarships: Members of the Massachusetts Army or Air National Guard Office Recruitment Program are eligible for 100% tuition remission. Eligibility must be renewed after each 30 credits attempted. Contact the Massachusetts National Guard or the Registrar’s Office to speak to the Veteran’s Representative for more information.

Police Officer/Fire Fighter Waiver: Tuition waivers are available to police officers or fire fighters of a city or town of the Commonwealth of Massachusetts for full-time attendance as a matriculated student when proper certificates and credentials are submitted to the Bursar’s Office.

State Employees’ Tuition Remission: State Employees and their dependents who elect to take courses at Worcester State University may have some or all of their tuition waived. Documentation of eligibility should be submitted to the Bursar’s Office by the student. Eligible persons should contact Human Resources at their place of employment for further details.

Army/Navy/Air Force ROTC Scholarship Programs: The ROTC Scholarship is designed to offer financial assistance to outstanding students in the four year programs. Normally, the award is made prior to the student’s first year of college; however, a student may enter the program in their freshmen year. Recipients are required to serve on active duty in the branch of the Service they have elected for a period of four years, and then in the active reserve. Contact the ROTC Office at the College of the Holy Cross or Worcester Polytechnic Institute for further information.

Other States

Students from Connecticut, Maine, New Hampshire, Pennsylvania, Rhode Island, Vermont and the District of Columbia may be eligible for a state grant from their home state for study at Worcester State University. Students are urged to contact the appropriate agency in their home state for further information.

Worcester State University Scholarships for Entering Students

Worcester State University recognizes superior academic achievement by awarding a number of academic scholarships to incoming first year students. Merit Scholarships can provide up to full in-state tuition and fees and are awarded for a full academic year. They are renewable for full time students who maintain a specific GPA. Applying for admission to WSU automatically constitutes consideration for these scholarships. No additional application is required. A limited number of merit scholarships are available and students must meet minimum academic standards in order to be eligible. Meeting minimum academic standards does not guarantee the awarding of merit scholarship. Additional factors beyond a student's GPA and SAT scores are considered in the selection process.

Tsongas Scholarship: Awarded each year to Massachusetts residents for full in-state day school tuition and fees. They must have a recalculated GPA of a 3.75 (using DHE methodology) and a combined SAT of 1200. The scholarship is renewable for a maximum of four contiguous years to recipients who maintain a minimum cumulative GPA of 3.3.

Presidential Scholarship: Awarded each year for full in-state day school tuition and fees. The student must have a recalculated GPA of 3.75 or above (using DHE methodology) and a combined SAT of 1200 (sub-score minimums of 500). The scholarship is renewable for a maximum of four contiguous years to recipients who maintain a minimum cumulative GPA of 3.3.

Merit Scholarship: Awarded each year for \$3,000 each. The student must have a recalculated GPA of 3.5 or above (using DHE methodology) and a combined SAT (CR&M) of 1150 (sub-score minimums of 500). The scholarship is renewable for a maximum of four contiguous years to recipients who maintain a minimum cumulative GPA of 3.0.

Achievement Scholarship: Awarded each year for \$1,500 each. The student must have a recalculated GPA of 3.2 or above (using DHE methodology) and a combined SAT (CR&M) of 1100 (sub-score minimums of 500). The scholarship is renewable for a maximum of four contiguous years to recipients who maintain a minimum cumulative GPA of 3.0.

Access Scholarship: Awarded each year to Massachusetts residents of under-represented populations including African American, Latino/a, Asian, and Native American applicants and first-generation, low-income applicants for \$1000 each. The student must have a recalculated GPA of 2.5 (using DHE methodology) and a combined SAT (CR&M) of 920 with sub-score minimums of 460. The scholarship is renewable for a maximum four contiguous years provided recipients maintain a specific minimum cumulative GPA requirement.

Worcester State University Scholarships for Returning Students

Academic scholarships provided by generous donors are available to undergraduate students at Worcester State University who meet the eligibility criteria. These scholarships are available to a wide variety of class years, majors, backgrounds and interests, as well as varying levels of academic success and financial need. Applications are accepted annually between February 1 and April 1. Students are required to apply online. Details are available at www.worcester.edu/financialaid.

Veterans' Benefits

The Veterans Administration has approved Worcester State University for the purpose of providing Veteran's Educational Benefits to veterans pursuing undergraduate and graduate study. Massachusetts veterans entitled to educational benefits must provide the Registrar's Office with a copy of their Form DD-214. Upon receipt of this certificate and the veteran's application, the University will prepare a notice of enrollment and notify the Veterans Administration to determine eligibility for, and initiate payments to the student. Questions concerning veteran's benefits should be directed to the Office of the Registrar.

Student Loans

When considering a loan, think carefully about these points: (a) loans are obligations that must be repaid; (b) the amount of money borrowed now will affect future lifestyle; and, (c) ability or inability to repay will affect credit worthiness for other credit-based purchases such as a car or a home. Plan ahead for repayment and choose loan programs carefully.

Federal Direct Loans

The Federal Direct Loan Program is a federal loan program designed to help a student pay expenses at institutions of post-secondary education. A FAFSA is required to receive a Federal Direct Loan. All applicants must demonstrate financial need in order to qualify for a subsidized loan. A student with no need or partial need may be eligible for an unsubsidized loan. Unlike subsidized loans, unsubsidized loans accrue interest while in school. The Financial Aid Office will inform you if your loan is subsidized and/or unsubsidized.

Interest Payments on an Unsubsidized Direct Loan: the federal government does not pay any interest on your behalf. Interest begins to accrue when each portion of your loan is disbursed. You may choose to pay the interest while in school or allow it to accumulate. If you allow the interest to accumulate, it will be capitalized (the interest will be added to the principal amount of your loan and will increase the amount you have to repay). If you pay the interest as it accumulates, you will repay less in the long run.

The repayment period for Federal Direct Loans begins six months after the student/borrower graduates, ceases to be

enrolled at least half-time or withdraws from school. The interest rate is adjusted each year on July 1. Please see www.studentloans.gov for terms and conditions.

If you are a first time borrower at Worcester State University, you must complete Entrance Counseling and a Master Promissory Note online to ensure that your Federal Direct Loan appears as a credit on your bill. Entrance Counseling and the Master Promissory Note can be completed at www.worcester.edu/financialaid.

All graduating students or students who withdraw or take a leave of absence must complete a required Exit Counseling session prior to graduation or the beginning of a withdrawal or leave of absence. Exit Counseling can be completed by accessing the Worcester State University Financial Aid website at www.worcester.edu/financialaid.

Prospective borrowers should be aware that the amount of Subsidized and/or Unsubsidized Federal Direct Loan the University can award may be affected by the amount of financial aid the student is awarded.

Dependent/Independent undergraduates: can receive up to: 1) Students who have completed 1-29 credit hours of study are eligible for \$5,500, 2) Students who have completed 30-59 credit hours of study are eligible for \$6,500, 3) Students who have completed 60 or more credit hours of study are eligible for \$7,500.

Independent students: (and dependent students whose parents are denied a PLUS loan) can borrow additional amounts from the Federal Direct Unsubsidized Loan Program, in the amount of \$4,000 for their first and second years of study and \$5,000 for their third and fourth year.

Graduate students: can borrow up to \$20,500 from the Federal Direct Unsubsidized Loan Program, if their cost of education warrants these amounts.

Direct Loan borrowers should go to www.studentloans.gov for specific information on repayment, deferment, cancellation and default provisions.

Federal Perkins Loan

The Federal Perkins Loan Program is administered by the University and offers long term, low interest loans to undergraduate and graduate students. Federal Perkins Loan awards are determined by the Financial Aid Office.

Students who have accepted a Federal Perkins Loan must complete Federal Perkins Loan Entrance Counseling and Federal Perkins Loan Master Promissory (MPN) in order for the loan to be credited to their student account. Within the first two weeks of classes, students will receive an email explaining that an envelope containing the Perkins MPN and Perkins Loan Entrance Counseling as well as any other very important information, has been mailed to the student's on campus mail box. Information will include the deadline date that the completed paperwork must be returned to the Financial Aid Office. If a student does not hand in the completed paperwork by the deadline date there is a chance they may forfeit their Federal Perkins Loan.

No interest is charged during periods of at least half-time enrollment and during the grace period. The interest rate is 5% per year during repayment periods. Loan repayment begins nine months after the borrower leaves school or drops below half-time status (6 credits at Worcester State University). Minimum repayment is \$120 per quarter. Loan repayment may not exceed 10 years.

Federal Parent Loan for Undergraduate Students (PLUS)

This loan enables parents of dependent undergraduates to borrow for their dependent's education. A FAFSA is required to receive a PLUS Loan. Repayment of this loan begins within 60 days of the date that the loan is disbursed. However, parents can apply for a deferment through the federal government. The interest rate is variable, adjusted annually, not to exceed 9%. Parents sign a Master Promissory Note similar to the Direct Loan MPN, which is good for up to 10 years. Note: A separate MPN must be signed for each child for whom the parent borrows.

Parents may borrow up to the cost of attendance annually, less any financial aid awarded to the student. Parents can apply for PLUS loans and get specific information on repayment, deferment, cancellation and default provisions at www.studentloans.gov.

Private Education Loans

Private education loans may be available to assist students who have received the maximum financial aid award(s) allowed through grants, work-study, and loans but still have remaining University expenses.

You may search online for more information regarding private education loan options.

Federal Student Loan Ombudsman

The Department of Education has created the position of Student Loan Ombudsman to help students to resolve their Federal Loan problems. Students should first attempt to resolve federal student loan problems through their lender, servicer, or the Financial Aid Office. Should all attempts to resolve problems through these channels fail, you can contact the Ombudsman at:

Phone - 1-877-557-2575
E-mail - osfaombudsman.ed.gov

This applies to all loans with the exception of private and state loans. To resolve problems regarding these loans you can contact the Financial Aid Office or the originator of the loan.

EMPLOYMENT

Federal Work-Study Program

The Federal Work-Study (FWS) program is a need-based program that provides federally subsidized employment opportunities on campus for enrolled students. A student's financial aid award letter indicates the FWS award and maximum earnings limit, typically \$1,500, depending on availability of funds and individual need. Students are paid only for hours actually worked. The FWS wage rate is variable depending on placement.

We will mail a Federal Work-Study packet containing the information necessary to complete the employment process to students who have accepted their Work-Study award on their Financial Aid award letter. This packet will be mailed to a student's on-campus address if the student lives on-campus during the academic year. To complete the employment process a student must submit to the Financial Aid Office the I-9 (along with appropriate identification, example: passport, social security card, birth certificate, etc.) and the W-4, included in the packet, and the Employer Action Form, the contract form given to the student after submission of the I-9 and W-4, with all appropriate signatures. If a student does not submit all paperwork to the office by the Friday before Columbus Day (for students who start school in the fall), or by the Friday before Presidents' Day (for students who start school in the spring), they forfeit their FWS award for the entire academic year.

The FWS supervisor submits the student's time sheet to the Payroll Office for hours worked during the previous two weeks. FWS earnings are not applied directly to the student's tuition account without the student's written consent. These wages are paid directly to the student via direct deposit.

Students are encouraged to participate in employment that complements and reinforces their educational goals. Full-time students may not work more than the number of hours indicated on their Employer Action Form

Community Service positions are available. If you are interested in a Community Service position please contact the Financial Aid Office.

Students employed under the FWS program are not eligible for unemployment compensation benefits or worker's compensation for on-the-job accidents. FWS earnings must be declared on federal and state income tax returns if filed.

Other On-Campus Employment

Some departments on campus—including the Student Center, the bookstore, the campus food service contractor, the Learning Resources Center, and the Residence Life Office—offer part-time jobs to students. Contact the department(s) for information on possible openings and application procedures.

Off-Campus Employment

Please contact Career Services.

Tuition Payment Plan

Worcester State University participates in a tuition payment plan offered through Salliemae. The plan offers the family a low-cost, flexible method of paying for educational expenses by prorating these costs over 10 months. This is not a loan program. Additional information may be obtained from <https://tuitionpay.salliemae.com>, by calling 1-800-635-0120, or by contacting our Bursar's Office at 508-929-8051.

DISBURSEMENT AND PAYMENT PROCEDURES

Financial aid that has been awarded to on-time applicants will be disbursed mid-October for the Fall semester and mid-February for the Spring semester. Other financial aid will be disbursed periodically as applicant files are completed and as funds are made available to school. Disbursements are made each semester for that semester's portion of the award. Students are encouraged to set up direct deposit on WebAdvisor for refunds.

Federal, State and Institutional Grants disbursements are made each semester for the semester's portion of awards. Disbursements are made to the Bursar's Office and credited to the student's account.

Federal Work-Study program wages are paid directly to students for hours actually worked; direct deposits are made biweekly. Federal Work-Study awards are not credited to the student's account.

Federal Perkins Loan disbursements are made each semester for the semester's portion of the award. First time borrowers must complete loan counseling and sign a Master Promissory Note. Disbursements are made to the Bursar's Office and credited to the student's account.

Federal Direct Subsidized and Unsubsidized Loan disbursements are made by the Department of Education, who notifies the student of the approximate date the loan will be disbursed to the University. First time borrowers must complete loan counseling and sign a Master Promissory Note. Disbursements are made to the Bursar's Office and credited to the student's account.

Federal Parent Loans for Undergraduate Students (PLUS) disbursements are made similar to Federal Direct Loans.

SATISFACTORY ACADEMIC PROGRESS

To be eligible for financial aid, students must be in good academic standing and be making satisfactory academic progress. Satisfactory progress is measured annually in June.

Students who do not meet the following levels of progress will be placed on Financial Aid Probation according to the following guidelines:

Credits Attempted	GPA	Percentage Completed
1 – 15	1.3	64%
16 – 29	1.7	64%
30 – 59	1.9	67%

After three consecutive semesters of Financial Aid probation a student will not be eligible to receive financial aid in subsequent semesters and beyond until they regain overall eligibility.

Students who do not meet the following qualitative or quantitative measures will become ineligible for financial aid for the following semester.

Qualitative measures

Students who fail to maintain the following cumulative GPA based on the number of credit hours attempted will lose their eligibility for Financial Aid as listed below:

1 to 15 credits attempted - 1.00
16 to 29 credits attempted - 1.50
30 to 59 credits attempted - 1.75
60 to 180 credits attempted - 2.00

Quantitative measures

Students who fail to complete the following percentage of credits attempted will lose their eligibility for Financial Aid as listed below:

1 to 15 credits - 60% completion rate
16 to 29 credits - 62% completion rate
30 to 59 credits - 65% completion rate
60 to 180 credits - 67% completion rate

Graduate students

Graduate students must maintain a cumulative GPA of 3.0 in order to remain eligible for financial aid. Graduate students who receive two or more grades of below B- will lose their eligibility for aid.

Drop vs. Withdrawal

If a student drops courses before the end of the add/drop period, the courses will not be counted as attempted. Any courses withdrawn from after the add/drop period will be counted as attempted but not completed.

Incompletes

A grade of incomplete will count as attempted credit hours but not completed credit hours. Once the course work is completed and a grade is determined, the student must contact the Financial Aid Office.

Repeated courses

A student may repeat a course once in which a low grade was earned and still be eligible to receive financial aid.

Non-credit courses

Non-credit courses are not counted as credits attempted or credits completed.

Appeal process

If extenuating circumstances contributed to unsatisfactory progress, a student may apply for a one-time waiver of his/her unsatisfactory progress. To apply for a waiver, the student may request a waiver form from the Financial Aid Office and submit it with supporting documentation within three (3) weeks of notification of unsatisfactory progress.

Reinstatement of financial aid

The Financial Aid Office will reinstate the student's eligibility for financial aid at the time the student regains good standing or a waiver is approved. Applications will be reviewed on a funds-available basis. Students must request recalculation of eligibility due to updated or completed grades.

Please note: there are differences between Academic Probation and unsatisfactory progress for financial aid.

REFUND POLICY

Applicability

This refund policy applies to all full-time and part time students enrolled in regularly scheduled classes at Worcester State University who have received financial aid. This policy applies to all tuition, room, board, fees, and other standard billed charges.

Withdrawal Requirements

All matriculated students, undergraduate and graduate, who wish to withdraw from the University must do so in writing to the Academic Success Center on the prescribed form. The official date of withdrawal is that on which the completed form is received and stamped by the Registrar. All withdrawals from courses – rather than withdrawal from the University entirely – must be done in writing to the office of the Registrar, following the procedures established for that purpose.

Worcester State University Refund Policy

Refunds for withdrawal from the University will be made based on the following schedule if official notice of withdrawal has been received in writing and certified by the Registrar:

Prior to the first day of classes, or within the official add/drop period:

- * Full refund of all tuition and fees.

After the official add/drop period:

- * No refund of any tuition or fees (unless registration is canceled by the University).

Room Charge (if applicable):

- * A full refund of room fees, less the \$150 room reservation deposit will be made if intention to withdraw is received by the Director of Housing in writing at least 30 days prior to the beginning of the semester, **and the University is able to fill the vacancy thus created.**

- * A pro-rata refund of room fees will be made if intention to withdraw is received by the Director of Housing in writing prior to November 1st (Fall semester or April 1st (Spring semester), **and the University is able to fill the vacancy thus created.**

* The Housing Contract is for the term of one (1) full academic year, unless otherwise specified in writing. To terminate this agreement, for any reason other than terminating his/her status as a student of Worcester State University, a student must petition for release with the Director of Residence Life. Such release is not guaranteed, and the University reserves the right to terminate or cancel the agreement.

Unearned Federal and State Financial Aid other than Federal Work-Study must be repaid in the following order:

- Federal Direct Unsubsidized Loan**
- Federal Direct Subsidized Loan**
- Federal Perkins Loan**
- Federal Parent Loan**
- Federal Pell Grant**
- Federal Supplemental Educational Opportunity Grant**

Students must repay 100% of unearned loans according to the terms of their Promissory Note.

An example of this return of Title IV Refunds Policy is available at the Financial Aid Office.

RETURN OF FUNDS

Applicability

This refund policy applies only to all full-time and part-time students enrolled in regularly scheduled classes at Worcester State University who are receiving Federal Title IV and/or State Financial Aid.

This policy is mandated by federal and state regulation.

Withdrawal Requirements

All matriculated students, undergraduate and graduate, who wish to withdraw from the University must do so in writing to the Academic Success Center on the prescribed form. The official date of withdrawal for this policy is the date that the student begins the official withdrawal process or the date that the student officially notifies the University of his or her intent to withdraw.

Return of Funds Policy

Return of Federal and State Financial Aid will be based on the date a student completely withdraws from the University as described above. During the first 60% of the semester or summer term a student earns funds in direct proportion to the length of time he or she remained enrolled. A student who remains enrolled beyond the 60% point earns all aid for the semester or summer term.

The percentage of the semester or summer term that a student remains enrolled is derived by dividing the number of days a student remains in attendance by the number of days in a semester. Breaks of at least five days are excluded from both the numerator and the denominator.

COUNSELING

The University's financial aid staff is available to counsel students with financial aid concerns. Contact the Financial Aid Office for an appointment with a counselor if any financial difficulties arise. Academic Success assists students with course selection, Career Services assists students with career planning, and Counseling assists students with personal counseling.

FINANCIAL AID OFFICE PERSONNEL

Jayne McGinn: Director of Financial Aid

Jennifer English: Associate Director of Financial Aid

Margaret Shagro: Financial Aid Counselor

Kathleen Keegan: Financial Aid Counselor

Kim Oikle: Financial Aid Counselor

Elaine Knott: Clerk

Paula Kowszik: Clerk

Pamela Hayes: Clerk

Please see our web page at www.worcester.edu/financialaid for telephone numbers and email addresses.

IMPORTANT PHONE NUMBERS AND WEBSITES

Federal Student Aid Processing Center www.fafsa.gov 800-4FEDAID: to complete the FAFSA.

Office of Student Financial Assistance www.osfa.mass.edu 617-727-9420: for information on Massachusetts State Grants.

Federal Student Loan Programs www.studentloans.gov 800-848-0979

POLICY ON NON-DISCRIMINATION

The University is committed to a policy of nondiscrimination, equal employment opportunity, and affirmative action in its educational programs, activities, and employment practices. The University maintains and promotes a policy of nondiscrimination on the basis of race, creed, religion, color, sex, sexual orientation, age, disability, veteran status, marital status, and national origin. This policy incorporates by reference the requirements of Federal Executive Orders 11246 and 11375 as amended; the Civil Rights Act of 1964 as amended; Title IX of the Higher Education Act of 1972 as amended; Sections 503 and 504 of the Rehabilitation Act of 1973, as amended; Section 402, Vietnam Era Veterans Readjustment Assistance Act of 1974; The Civil Rights Restoration Act of 1988; and pertinent laws, regulations, and executive orders; directives of the Massachusetts Board of Higher Education, the Board of Trustees, the Commonwealth of Massachusetts, and other applicable state and federal statutes.

The Director of Diversity may be contacted regarding the University's policy of nondiscrimination and affirmative action (including compliance with Section 504 of the Rehabilitation Act of 1973, as amended).

STUDENT RIGHT TO KNOW

Effective October 1, 1998 Post-Secondary Institutions are required to notify currently enrolled and prospective students of the availability of certain information. The following information is available to current and prospective students from the following sources and locations:

<u>DISCLOSURE</u>	<u>SOURCE</u>	<u>LOCATION</u>
Rights under the Family Education Rights and Privacy Act.		
Right to inspect and review student's education records.	University Catalog	Admissions Office
FFEL/Direct Loan Deferments for Peace Corps or Volunteer Service.		
Information regarding deferment of loan payments while performing volunteer service.	www.studentloans.gov	
Available Financial Assistance		
Various sources of financial aid and how to apply.	Financial Aid Guide	www.worcester.edu/financialaid
Institutional Information		
Information regarding the University.	University Catalog	Admissions Office
Completion and Graduation Rates		
Annual graduation rates for full-time undergraduates who graduated within 6 years	Graduation Rate Report	Admissions Office
Campus Security Report		
Statistics of criminal offenses for the three most recent calendar years concerning the occurrence of offenses involving students.	Campus Security Report	Campus Police Office
Voter Registration		
Voter registration forms must be available to all students.	Massachusetts Voter Registration Form	Registrar's Office
Voter Registration Forms for any state can be obtained at the following website www.fec.gov/votregis/vr.htm		