To be eligible for financial aid at Wichita State University (WSU), you must meet certain federal, state, institutional, and program requirements. The Office of Financial Aid (OFA) is responsible for monitoring your compliance with these regulations. The following terms and conditions are outlined to help you understand and comply with the necessary requirements. See page 10 for definitions of financial aid terms. You are responsible for reading, understanding, and agreeing to these terms and conditions before accepting your awards. If you have any questions, please contact the OFA.

GENERAL REQUIREMENTS

- By accepting your awards, you acknowledge that any funds received under federal, state, institutional, or external student aid programs will be used solely for education-related expenses as a student at Wichita State.
- The OFA reserves the right to review, adjust, or cancel aid at any time due to changes in your (and/or your family’s) finances, residency or academic status, changes to federal, state, or institutional regulations/policy and/or funding, computation errors, or receipt of additional aid. Additional aid resources, such as scholarships, vocational rehabilitation, graduate assistantships, tuition waivers or reductions, etc., may result in a reduction of awards.
- If you receive aid for the term and do not attend, do not complete the term, do not complete academically related activity, withdraw, or if the OFA is notified of your ineligibility, you may be required to repay part or all of your aid immediately. See details under Withdrawal Information beginning on page six.
- Eligibility for financial aid requires that you maintain the OFA Satisfactory Academic Progress standards. See details under Satisfactory Academic Progress Policy on page eight.
- Federal financial aid is not automatically renewable; you must apply every year at www.fafsa.gov by the WSU priority date of December 1 in order to be considered for federal aid programs with limited funding.

ENROLLMENT AND COURSE COMPLETION REQUIREMENTS

- To receive aid, you must be enrolled in a degree-bound program at Wichita State. Only course work required for your degree will count as part of financial aid enrollment each semester.
- Aid is based on the eligible hours of enrollment on the "financial aid census date" (last day for 100% tuition refund).
- As an undergraduate student, you must enroll in at least twelve (12) undergraduate credit hours per semester to be considered full-time. Full-time enrollment is required for most scholarships. At least half-time enrollment, six (6) undergraduate credit hours, per semester is required for federal student loans.
- As a graduate student, you must enroll in at least nine (9) graduate credit hours per semester to be considered full-time. Full-time enrollment is required for most scholarships and fellowships. At least half-time enrollment, five (5) graduate credit hours, per semester is required for federal student loans.
- After a course has been completed with a D- or better grade, future aid for the course is restricted to one additional attempt. This rule applies regardless of the minimum grade required by the program and regardless of whether or not you received aid for earlier enrollments in the course.
- The OFA monitors enrollment levels each term. If you drop courses and fall below the minimum credit-hour requirements, you may be required to repay all or part of the aid you received. Before dropping or withdrawing from a class, it is important to discuss your situation with a financial aid advisor.
- If you withdraw from and/or fail all courses in a semester, a portion of the financial aid you received may be returned to the U.S. Department of Education, resulting in a balance that you must repay to Wichita State.

FINANCIAL AID DISBURSEMENT

- Most financial aid is applied directly to your Wichita State student account balance at the time of disbursement.
- If the amount of your aid exceeds the amount due to Wichita State, then the Accounts Receivable Office will refund the excess aid balance to you (or your parent for a parent PLUS loan) by direct deposit or paper check.
- Work study awards are paid based on the actual hours worked during campus employment. This amount is paid to you through WSU’s payroll system and is not part of aid disbursement.

CANCELLATION OF AWARDS

- Financial aid awards may be cancelled if:
  - Your awards are not accepted by the deadline given on your award offer notice.
  - You are not enrolled in the required number of credit hours by the financial aid census date.
  - You are not completing academically related activity in your courses and/or not meeting the OFA Satisfactory Academic Progress standards.
  - You do not complete the verification process, if you are selected.
  - New information concerning your eligibility is reported by the Department of Education.
Financial Aid Programs and Requirements

SCHOLARSHIP AWARDS

WSU Institutional Scholarships: Scholarships may include general scholarship awards through the OFA, awards through your academic college/department, or awards through other on-campus groups. Institutional scholarships generally require full-time enrollment and at least a 3.25 minimum GPA, unless otherwise specified by the donor or program guidelines. It is the responsibility of the recipient to review the guidelines and expectations of each awarded scholarship prior to accepting disbursement of the scholarship funds.

The total amount of scholarships awarded by Wichita State cannot exceed the estimated Cost of Attendance found on your Financial Aid award overview. Institutional scholarships and/or federal financial aid and/or state aid may be modified as necessary. If you fall below the required hours of enrollment during the 100% refund period, your awards will be withdrawn. If you drop courses within designated WSU refund periods, your refund will be used to repay a portion or all of your scholarship(s).

After the WSU refund period, if you fail to meet the requirements of your awarded scholarship(s), you may be required to repay your scholarship(s), have adjustments made to future scholarship awards and/or have your scholarships completely withdrawn. Renewal of any award is subject to the renewal criteria for the program and the availability of funds within the program. Scholarships in excess of tuition, fees, and required books and supplies may qualify as taxable income. Please consult your tax advisor for details.

Scholarships are provided to students through the generosity of private donors to the Wichita State Foundation, as well as through generous contributions to Wichita State provided by various on and off-campus organizations. You may receive requests to acknowledge this financial support in the form of a written “thank you” and/or requests to participate in events where you can meet and thank donors in person. Instructions and/or invitations will be sent to you based on your specific award. We strongly urge you to take the time to honor these requests. It means a great deal to our donors to know their contributions are truly appreciated.

Outside Scholarships: Most outside scholarships are made payable to Wichita State or are co-payable to Wichita State and you as the student. All checks need to be sent to the OFA as soon as possible. Please be sure to endorse the check if it is co-payable. These outside funds will be added to your student account as a resource. They will first be applied against any outstanding charges, and any credit balance will then be refunded to you. The OFA cannot process scholarship checks made payable to students only.

International Student Scholarships: Important Income Tax Information for nonresident aliens: Wichita State is required to report to the Internal Revenue Service (IRS) scholarship awards that exceed the cost of required tuition and fees for each semester and withhold amounts to cover income tax payments. Tax withholding may be waived if you can claim a tax treaty exemption and submits IRS Form W-8BEN to Wichita State.

INSTITUTIONAL AWARDS

Sedgwick County Access Grant: This grant is designed to assist full-time, need-based undergraduate students with standard tuition and fees. Eligible students must be a resident of Sedgwick County, be Pell-Grant-eligible, and have remaining financial need up to tuition costs, after other gift aid, to receive priority consideration. Awards range from $250 to $4,000 per academic year. You must be enrolled full time at the end of the 100% refund period (census date) to receive these funds. Renewal is subject to maintaining a 2.5 minimum overall and semester GPA and enrolling in and successfully completing at least 12 credit hours each semester (fall and spring). The grant is awarded for a total of four consecutive academic years (excluding summers) – or – to the point where you earn your first bachelor’s degree, whichever comes first.

STATE OF KANSAS AWARDS

State Scholarships: The undergraduate scholarships awarded by the Kansas Board of Regents (KBOR) include: Kansas State Scholarship, Kansas Ethnic Minority Scholarship, Kansas Military Service Scholarship, Kansas Teacher Service Scholarship, and Kansas Nursing Service Scholarship. These awards require full-time enrollment each semester, with the exception of the Kansas Teacher Service Scholarship (based on actual enrollment) and the Kansas Military Service Scholarship. Renewal of any award is subject to the renewal criteria for the program and the availability of funds from the KBOR. Renewal criteria, as well as a list of state aid programs, can be found at: http://www.kansasregents.org/students/student_financial_aid/scholarships_and_grants.

Kansas Comprehensive Grant: This state-funded undergraduate grant awarded by Wichita State is based on need and requires full-time enrollment. The maximum Kansas Comprehensive Grant is $1,200 per academic year. You must be enrolled full time at the end of the 100% refund period (census date) to receive these funds.
FEDERAL PROGRAMS

You must apply for the federal programs each year by completing the Free Application for Federal Student Aid (FAFSA) and sending your results to Wichita State (Federal School Code: 001950). Your FAFSA results determine your eligibility for each of the programs listed below.

In addition to the specific program requirements described below, federal financial aid recipients must meet the Financial Aid Satisfactory Academic Progress Policy requirements. Also, after a course has been completed with a D- or better grade, future aid for the course is restricted to one additional attempt. This rule applies regardless of whether or not you received aid for earlier enrollments in the course.

Federal Pell Grant: The Pell Grant is a need-based grant for undergraduate students who have not yet earned a bachelor's degree. The amount of the award is based on full-time enrollment, and will be reduced if you enroll in fewer credit hours. Federal Student Aid Regulations for the Pell Grant require that you begin academically related activity in all courses for which Wichita State disbursed Pell funds. Revisions may occur based on your enrollment at the end of the 100% refund period (Pell recalculation date). If your initial aid disbursement, including Pell, is disbursed after the 100% refund period, the grant will be paid based on the number of hours you are enrolled in on the date of disbursement. If you add classes after your initial Pell has been paid and after the end of the 100% refund period (Pell recalculation date), no additional Pell funds can be disbursed.

Eligibility to receive the Pell Grant is contingent on the following: enrollment in your first undergraduate degree program; U.S. citizenship or eligible noncitizen status; making Satisfactory Academic Progress; not defaulting on any federal student aid; not owing a refund on a federal education grant; showing financial need as determined by the results of the FAFSA; and not previously having earned a bachelor's degree. Students who graduate mid-year are not eligible for future Pell grants and will be required to repay additional Pell payments.

Pell Grant award amounts can change yearly. Approximate annual award limits for the 2016-2017 academic year range from $593 to $5,920. The amount of Pell funds you receive depends on your Expected Family Contribution (EFC), Cost of Attendance (COA), enrollment status, and attendance over the course of the full academic year. You cannot receive Pell funds from more than one school at a time. See the Pell Grant Fact Sheet for additional details at www.wichita.edu/finalaidforms.

Effective as of July 1, 2012, you can only receive Pell Grant funds for a maximum of 12 full-time semesters or its equivalent (600% lifetime eligibility). This rule applies to all Pell Grant funds received prior to, on, and after July 1, 2012 and at any college you attend. You may log in to www.nslds.ed.gov using your FSA ID to review your Pell lifetime eligibility used.

Federal Supplemental Educational Opportunity Grant (SEOG): SEOG is a need-based grant for undergraduate students who have not yet earned a bachelor’s degree and have exceptional financial need. The amount of the award is based on full-time enrollment, and will be reduced if you enroll in fewer credit hours. You must be enrolled at least half-time at the end of the 100% refund period (census date) to receive these funds. Federal Student Aid Regulations require that you begin academically related activity in all courses in which Wichita State disbursed SEOG funds.

Teacher Education Assistance for College and Higher Education Grant (TEACH): TEACH provides grants of up to $4,000 per year to students who intend to teach in a public or private elementary or secondary school that serves students from low-income families. In exchange for receiving a TEACH Grant, you must agree to serve as a full-time teacher in a high-need field in a public or private elementary or secondary school that serves low-income students. You MUST teach for at least four academic years within eight calendar years of completing the program of study for which you received a TEACH Grant. If you fail to complete the service obligation, all of the TEACH Grant funds you received will be converted to a Federal Direct Unsubsidized Stafford Loan. You must then repay this loan, including interest accrued from the date the grant(s) disbursed, to the U.S. Department of Education. Federal Student Aid Regulations require that you begin academically related activity in all courses for which Wichita State disbursed TEACH. See the TEACH Grant Fact Sheet for additional details at www.wichita.edu/teachfact. Amounts are subject to change due to federal sequestration.

Federal Work-Study: Work-Study is an employment program intended to pay at least minimum wage for the hours you work. A variety of positions are available, including some with community service. This program is available to both undergraduate and graduate students. Your award is an estimate of your eligibility, not a guaranteed award. The actual amount you receive depends on finding employment, the hourly wage, and the number of hours you work. You must enroll at least half-time to be employed in this program.
For more information about available positions, contact the WSU Office of Career Services at 316-978-3435 or register online at www.wichita.edu/careerservices. There will be three position types for you to choose from: Regular, Work Study, and Graduate. The position type you will need to select is “Work Study.” After registering, you will be able to view available work study positions and can contact the appropriate hiring office(s) to complete an application for an eligible work study position.

If hired, you must complete the necessary employment forms before beginning work. Your employer will determine the number of hours you may work per week and the rate of pay. Work-study students may work up to 20 hours per week during in-session periods and up to 40 hours per week during official school break periods.

Federal Perkins Loan: The Perkins Loan is a fixed, low-interest (5%), need-based federal loan administered by Wichita State. This loan is available to undergraduate students enrolled at least half-time. Interest does not accrue and repayment does not begin until nine months after students enrolled at least half-time. This loan is available to undergraduate students previously received a Perkins Loan while attending Wichita State, you may possibly remain eligible for future undergraduate awards. Annual and aggregate loan limit information is available at www.wichita.edu/studentloans.

Federal Direct Stafford Loans: Stafford loans are low-interest loans disbursed to undergraduate and graduate students enrolled at least half-time. This loan program includes two types of loans: subsidized (need-based) and unsubsidized (non-need-based). Repayment of the principle begins six months after you cease to be enrolled at least half-time or graduate, whichever comes first. You must be enrolled at least half-time at the end of the 100% refund period (census date) to receive these funds. At this time, no new awards are being offered for this program, but if you previously received a Perkins Loan while attending Wichita State, you may possibly remain eligible for future undergraduate awards. Annual and aggregate loan limit information is available at www.wichita.edu/studentloans.

➤ Subsidized: Interest on the subsidized loan is paid by the federal government while you are enrolled at least half-time. During the 2016-2017 academic year, the fixed interest rate was 3.76%, and the loan origination fee was 1.069%. Subsidized loans are available to undergraduate students only.

➤ Unsubsidized: Interest on the unsubsidized loan will begin to accrue from the time of disbursement until the loan is paid in full. During the 2016-2017 academic year, the fixed interest rate was 3.76% for undergraduate students and 5.31% for graduate students, and the loan origination fee was 1.069%.

Federal Direct Parent Loans for Undergraduate Students (PLUS): The PLUS loan enables parents with good credit history to borrow funds to assist with their dependent undergraduate student’s educational expenses. You must be enrolled at least half-time for your parents to borrow PLUS loans. During the 2016-2017 academic year, the fixed interest rate was 6.31%, and the loan origination fee was 4.276%. Your parents may apply for a PLUS Loan at www.studentloans.gov. If your parent is denied a PLUS loan, you may be eligible for an additional Unsubsidized Stafford Loan. Typically, repayment begins 60 days after the final PLUS loan disbursement for the academic year. Parents who wish to request a deferment must contact the loan servicer for details on eligibility requirements and the application process. See additional details about PLUS Loans at www.wichita.edu/studentloans.

Federal Direct Graduate PLUS Loan: The Graduate PLUS Loan enables graduate students with a good credit history to borrow funds up to their full cost of attendance. This loan is available to graduate students who are enrolled at least half-time. During the 2016-2017 academic year, the fixed interest rate was 5.31%, and the loan origination fee was 4.276%. Graduate students may apply at www.studentloans.gov. See additional details about Graduate PLUS Loans at www.wichita.edu/studentloans.

Federal Loan Interest Rates & Origination Fees: Direct loan interest rates are determined and communicated by the U.S. Department of Education in July every year. Loan origination fees will be deducted from your financial aid disbursement and are subject to change due to federal sequestration.

Federal Loan Acceptance Process and Deadlines: Follow the instructions below to review and accept your loans to ensure a timely disbursement.

1. Log in to myWSU at www.myWSU.wichita.edu. Select the myFinances tab and then the Financial Aid Awards link. Select the 2017-2018 Award Year to view current awards. Read and accept the terms and conditions for your 2017-2018 awards. From the Accept Award Offer tab, accept the amount of the student loan(s) that you would like to borrow for the academic year (the accepted amount will be split equally between the fall and spring terms). Keep in mind that you should borrow only what you need.

2. All borrowers must complete a Master Promissory Note (MPN) for the appropriate loan and Entrance Loan Counseling. For Direct Loans, you may complete these steps at www.studentloans.gov.
3. All students receiving Graduate PLUS loans must also complete the PLUS Entrance Loan Counseling online at www.studentloans.gov.

4. If you need to revise your original acceptance decision about a student loan, such as to borrow funds for one term rather than the full academic year or cancel accepted loans, you may submit a Financial Aid Revision Request through your myWSU account under the myFinances tab.

5. Deadline to Accept Loans: You (and/or parent for a PLUS loan) must accept Direct Stafford and/or PLUS loans before the end of the academic term in which you are registered. Loans requested after the priority deadlines are subject to cancellation without notice. Fall 2017 loans must be accepted and processed by Tuesday, December 12, 2017. Spring 2018 loans must be accepted and processed by Tuesday, May 8, 2018. If you are not enrolling for the spring term, your federal loans must be accepted and processed prior to the end of the fall term.

VERIFICATION

Verification is a process used to validate certain information you entered on your FAFSA. Institutions that participate in Federal Title IV aid programs are required to perform verification on selected students. Verification selection by the U.S. Department of Education can be random or because your FAFSA data was incomplete, estimated, or inconsistent. You will need to submit all required documentation before any funds can be disbursed to you.

Processing usually takes up to 2 weeks, but it can take up to 4 weeks during the peak months of July, August, and January. Because verification must be completed in advance of disbursing any funds, it is vital to send complete and correct information as quickly as possible.

Deadlines and Student Responsibility: If you are selected for verification, it is your responsibility as the student to submit all required documents in a timely manner to receive any eligible aid disbursements. Notification of verification requirements will be sent via your Wichita State email, in which you will be directed to review your myWSU account to view the documents and forms that will be needed. You must provide all requested documentation as soon as possible after it is requested, but no later than 30 days before the official close of the semester in which you are enrolled to receive all aid that may be available, including the Federal Pell Grant and/or Direct Student Loans.

In certain cases, you may be selected for verification after some or all of your financial aid has disbursed. Failure to complete verification within the established timeframe, or changes in your eligibility, as a result of verification, may cause your awards to be reduced or cancelled, resulting in a possible balance owed back to Wichita State. For more information regarding verification, please contact the OFA.

Notice: If the OFA suspects that a student or other individual has purposely provided false or misleading information to obtain federal funds fraudulently, you may be reported to the U.S. Office of Inspector General and may be subjected to a fine, sentenced to jail, or both, by the U.S. Department of Education.

REQUIREMENT OF HIGH SCHOOL COMPLETION, OR THE EQUIVALENT, FOR RECEIPT OF FEDERAL STUDENT AID

To receive Federal Student Aid funds, a student must be qualified to study at the postsecondary level. A student qualifies at Wichita State if he or she:

- has a high school diploma (this can be from a foreign school if it is equivalent to a U.S. high school diploma);
- has the recognized equivalent of a high school diploma, such as a general educational development (GED) certificate or other state sanctioned test or diploma-equivalency certificate;
- has completed homeschooling at the secondary level as defined by state law;
- has completed secondary school education in a homeschool setting which qualifies for an exemption from compulsory attendance requirements under state law, if state law does not require a homeschooled student to receive a credential for their education.

A student self-certifies this information when completing the FAFSA. Sometimes documentation of the student’s high school completion (or the equivalent) is required during the Admissions process to WSU, such as in the case for first-time freshman students. When such documentation is required for admission, then it is also required for financial aid eligibility. A student must submit this documentation in order to be eligible for federal funds. No student aid will disburse until such documentation is received.

Anytime a student is selected for a process called V4 or V5 Verification, then documentation of high school completion (or the equivalent) will be required unless it is already on file with Admissions.
ADJUSTMENTS TO OR CANCELLATION OF YOUR FINANCIAL AID

Federal and state regulations require the OFA to adjust or cancel your federal and/or state aid if additional resources cause your awards to exceed the Cost of Attendance or financial need criteria, even if your aid has already disbursed. These resources may include, but are not limited to: tuition rate waivers/reductions; graduate assistantships; outside scholarships; and third-party payments, such as employers or vocational rehabilitation. Adjustments to your Cost of Attendance and awards may also occur as a result of an enrollment level that differs from the enrollment level initially used to determine your aid eligibility. If you withdraw from a course(s), receive failing grades, and/or or never attend the course(s), you may be subject to aid adjustments and/or cancellation, resulting in a possible balance owed back to Wichita State and/or the U.S. Department of Education. The OFA may also verify your attendance in courses by confirming participation in academically related activity.

If you have been offered the Federal Supplemental Educational Opportunity Grant, Federal Work-Study, Federal Perkins Loans, Sedgwick County Access Grant, and/or Kansas Comprehensive Grant, please note that these awards were offered to you based on available funding and your eligibility at the time the award was offered. The OFA reserves the right to cancel, withdraw, or reduce these awards due to non-acceptance of the award within 2 weeks from the date of its offering, non-enrollment, changes in funding levels, and/or ineligibility as a result of additional resources or changes in enrollment status.

Students Graduating in December: If you are an undergraduate student who will graduate in December, your annual Direct Stafford loan must be prorated according to your level of enrollment for your final term. This federal requirement ensures that you receive the correct portion of your annual allotment for Direct loans since you will not be enrolled for the full academic year.

If you are planning to graduate in December, please contact the OFA as soon as possible before your Direct loans disburse to ensure that your loans are disbursed using the appropriate proration calculation. You may notify the OFA of your intended graduation date by completing a Financial Aid Revision Request through your myWSU account. Failure to notify the OFA in advance of your loans disbursing may result in an adjustment of your loans and a subsequent balance owed back to Wichita State.

COURSES IN PROGRAM OF STUDY

The OFA will verify your required courses through Degree Works and only provide financial aid for eligible courses. If you enroll in courses not included on your degree plan, those courses will not count toward your eligible credit hours for financial aid purposes. This could impact the amount of financial aid for which you qualify. You can review your degree plan through the myWSU portal at www.wichita.edu/myWSU under the myClasses tab. If you have questions or concerns about your degree plan, please contact your academic advisor.

UNDECLARED MAJORS

Degree-bound undergraduate students at Wichita State must declare a major within the first 48 credit hours of enrollment. Students transferring 48 credit hours or more must declare a major or degree preference during the first semester of enrollment. If you have not yet declared a major and have earned more than 48 credit hours, you are not eligible for further financial aid disbursements. Once an aid-eligible major is declared, financial aid eligibility will be re-evaluated, as long as you are still meeting all other aid-eligibility requirements. If you have not yet decided upon a major and you are nearing/have met the 48-hour mark, then please consider meeting with the WSU Career Development Center or your academic advisor to discuss your degree interests and options.

RIGHT TO CANCEL

If you wish to cancel all or a portion of your TEACH Grant, Stafford, Perkins, Graduate PLUS, or Parent PLUS loan after disbursement, you must notify the WSU Accounts Receivable Office in writing and include the repayment to Wichita State within 2 weeks of the disbursement date.

FINANCIAL AID DISBURSEMENT

Scholarships and Federal Grants: Funds will be applied to your balance with Wichita State as they become available, but no earlier than the time listed in the Schedule of Courses, or no earlier than 10 days prior to your first scheduled course for the term.

Federal Stafford and Perkins Loans: After you have completed the loan acceptance process(es), your funds will be disbursed to Wichita State. If your loan is for the academic year, disbursements will be split between the fall (August) and spring (January) semesters. If your loan is for one semester only, the loan will be issued no earlier than...
the time listed in the Schedule of Courses, or no earlier than 10 days prior to your first scheduled course for the term.

Federal Work-Study: WSU processes payroll every 2 weeks, and your paycheck will be based on the hours you worked in the previous two-week pay period. Paychecks are directly deposited into your checking/savings account.

Spring-Only Students: Students receiving federal financial aid beginning in the spring semester are subject to a seven-day hold from the date of their award offer. During this hold period, the OFA is required to confirm with the U.S. Department of Education that you are not receiving aid at another institution for the same period of time. If it is confirmed that you are receiving or have pending aid at another institution, the OFA cannot disburse federal aid until we have official confirmation that aid at the other university has been cancelled.

Please refer to the WSU Schedule of Courses for detailed payment and financial aid disbursement information at www.wichita.edu/schedule.

PAYMENT OF UNIVERSITY CHARGES

Tuition and Fees: You are expected to make payment arrangements for your tuition and fees as outlined in the Semester Calendar section in the Wichita State Schedule of Courses or be subject to late fee charges. Enrollment in classes obligates you to the payment for them, regardless of whether or not you attend. If you decide not to attend after enrolling, you must withdraw from your classes by designated dates. Otherwise, payment arrangements are due as outlined in the Schedule of Courses.

Financial Aid Refunds: Financial aid (except Federal Work-Study) will be applied to your university charges (first to tuition and fees and then to on-campus housing next) as described in the Schedule of Courses. If your financial aid exceeds your total charges, the excess aid credit balance will be refunded to you (or your parent if it is a parent PLUS loan). This process will be completed by direct deposit or paper check.

For the quickest and most convenient access to your excess financial aid, you should sign up for direct deposit at www.mywsu.wichita.edu. Log in to myWSU, select the myFinances tab, and then the Student Account Suite. From the Student Account Suite, access the eRefunds tab to designate your bank account to be used for electronic refunds. For questions regarding direct deposits, contact the WSU Accounts Receivable Office at (316) 978-3333.

Payment Plan: Wichita State offers a payment option if financial aid is not available or does not cover your full tuition charges. This option allows you to make tuition payments through monthly installments. For more details on the University Installment Payment Plan, you may visit www.wichita.edu/payment or contact the WSU Accounts Receivable Office at (316) 978-3333.

WITHDRAWAL INFORMATION

The OFA monitors enrollment levels (number of credit hours attempted) each term. If you drop and/or withdraw from a course or courses and fall below the minimum credit hour requirements, you may be required to repay all or part of the aid you received. You may also be subject to Documentation of Attendance, the Federal Return of Title IV Funds policy, and the immediate repayment of disbursed aid. The OFA cannot assume that you began attendance or participated in academically related activity for the withdrawn courses; therefore, the OFA is required to document your attendance/participation with your instructors.

Dropping or withdrawing from courses can also affect your future eligibility for financial aid under the OFA Satisfactory Academic Progress standards.

Before dropping or withdrawing from a course, you should discuss your situation with a financial aid advisor to review the Documentation of Attendance and Return of Title IV Funds Policies as they relate to your circumstances and your financial aid.

WITHDRAWAL AND WICHITA STATE SCHOLARSHIPS

If you fall below the required hours of enrollment, your scholarship awards will be withdrawn. If you drop courses within Wichita State’s institutional refund periods, your refund will be used to repay a portion or all of your scholarship(s). After the WSU refund period, if you fail to meet the requirements of your awarded scholarship, you may be required to repay your scholarship or have adjustments made to future scholarship awards. You must contact your academic college and/or your awarding department for details on the impact of your withdrawal to current and future scholarships.

WITHDRAWAL AND GRANTS

If you are a Federal Grant Aid recipient (Pell, SEOG, and/or TEACH), Federal Student Aid Regulations require that you attended and begin academically related activity in all classes for which Wichita State disbursed these funds.

WITHDRAWAL AND STUDENT LOANS

Any pending disbursement of Federal Perkins, Direct...
Stafford Subsidized, Unsubsidized, Grad PLUS, and /or PLUS loan(s) may be cancelled if you withdraw or drop below half-time enrollment (six credit hours for undergraduates; five credit hours for graduates).

Additionally, the grace period on your federal loans will begin once you withdraw or drop below half-time enrollment. Stafford loan borrowers have a six-month grace period before repayment begins. Perkins loan borrowers have a nine-month grace period.

If you withdraw or drop below half-time enrollment, and you have a Federal Stafford Subsidized, Unsubsidized, or Grad PLUS loan, you should contact your loan servicer. If you have a Federal Perkins loan, you should contact the WSU Perkins Loan Office at (316) 978-3333.

WITHDRAWAL FROM SOME COURSES
[PARTIAL WITHDRAWAL]
Dropping a course within the term may require you to repay a portion or all of the federal, state, and institutional aid you received. You may have to return funds based on your withdrawal date. Before dropping or withdrawing from a class, it is important to discuss your situation with a financial aid advisor.

Modular Withdrawal: For all courses offered in modules (such as courses that do not span the full length of the term), you will be considered to have withdrawn for federal financial aid purposes if you:

→ Cease attendance at any point prior to completing the payment period or period of enrollment OR
→ Drop all future classes that you were scheduled to attend between modules.

Unless Wichita State obtains written confirmation from you at the time of the withdrawal that you will attend a module that begins later in the same payment period or period of enrollment, you will be considered to have withdrawn. Without confirmation of future attendance, Wichita State must begin the Return of Title IV Funds process immediately. If the written confirmation of future attendance is received, but you do not return as scheduled, you will be considered to have withdrawn from the term. For details on the Return of Title IV Funds process, see the Withdrawing and Your Financial Aid Fact Sheet at www.wichita.edu/finalaidforms.

WITHDRAWAL FROM ALL COURSES
[COMPLETE WITHDRAWAL]
If you withdraw from all of your courses, cease attendance, or are dismissed prior to completing 60% of the term, you and Wichita State may have to repay some or all of the federal financial aid disbursed to you for the term, including any refunds you have received. The withdrawal date or last date of academically related activity (as verified by your instructors) determines how much aid you and the university will have to repay to the aid programs.

If you completely withdraw prior to the start of your courses, or never attend, all federal financial aid—including loans—must be returned to the federal aid programs. All refunded amounts will be required to be returned to the WSU Accounts Receivable Office in 201 Jardine Hall.

Additionally, if you withdraw within a WSU refund period (as outlined in the WSU Semester Schedule of Courses), the OFA is required by federal law to determine whether your refund should repay a portion or all of the aid that you were disbursed or received as a refund for excess aid.

If the university is required to return more money than is available from your tuition refund (if applicable), you will be required to pay the difference to Wichita State.

For details on calculating the amount of funds that must be returned, see the Withdrawing and Your Financial Aid Fact Sheet at www.wichita.edu/finalaidforms.

OFA Satisfactory Academic Progress Policy

Federal regulations require the Office of Financial Aid (OFA) to monitor the academic progress of all students applying for federal financial aid. All financial aid recipients are reviewed for Satisfactory Academic Progress at the end of each term (fall, spring, summer). Financial aid applicants who have not been reviewed in the last term are reviewed when their FAFSA is received by Wichita State.

To maintain Satisfactory Academic Progress, you must:
1. Successfully complete at least 67% of all attempted credit hours
2. Maintain at least the minimum cumulative grade point average (GPA)
3. Complete your degree program within the maximum time frame of no more than 150% of your program’s length

Failure to maintain Satisfactory Academic Progress standards may result in the suspension of your financial aid and the loss of your financial aid eligibility.

This policy applies to all semesters of enrollment, not just those in which you received financial aid. All WSU credit hours and all transfer credit hours recorded by the WSU Registrar’s Office will be evaluated. The OFA reserves the right to re-evaluate your Satisfactory Academic Progress if additional coursework is received.
PACE: PERCENT OF ATTEMPTED CREDIT HOURS EARNED
You must complete at least 67% (rounded up) of your overall credit hours attempted. This includes both WSU hours and all transfer credit hours recorded by the WSU Registrar's Office at the time of the evaluation.

Attempted credit hours include: all enrolled hours (including withdrawn courses); remedial; credit/no credit; satisfactory/unsatisfactory; and repeated courses.

Completed hours include: grades of A, B, C, D (including plus/minus); credit; or satisfactory.

Completed hours do NOT include: grades of F; incomplete (I); in progress (IP); no grade submitted (NGS); no credit; unsatisfactory; or hours that were audited, dropped, withdrawn from, or ones you stopped attending.

Example 1: Susie has attempted 114 credit hours at the time of the Satisfactory Academic Progress review. She has successfully completed 87 hours (76% of the hours attempted). She is meeting the standard for Pace.

Example 2: Bill has attempted 65 credit hours at the time of the Satisfactory Academic Progress review. He has successfully completed 32 hours (49% of the hours attempted). He is NOT meeting the standard for Pace because he has not successfully completed at least 67% of his attempted credit hours.

GPA: MINIMUM CUMULATIVE GRADE POINT AVERAGE

Undergraduate Students  2.00 GPA
Graduate Students  3.00 GPA

MAXIMUM TIME FRAME FOR DEGREE COMPLETION
Federal regulations limit eligibility for federal aid to no more than 150% of the published length of your educational program. Wichita State applies this limit to the total number of attempted credit hours. If there is a change in major or degree, you may request that the maximum time frame be re-evaluated for the new program.

Maximum Time Frame: Undergraduate Students

<table>
<thead>
<tr>
<th>Degree Type</th>
<th>Attempted Hours</th>
</tr>
</thead>
<tbody>
<tr>
<td>Associate's degree</td>
<td>90</td>
</tr>
<tr>
<td>Bachelor's degree</td>
<td>186</td>
</tr>
<tr>
<td>Second or subsequent Bachelor's degree</td>
<td>271 (includes hours toward 1st degree)</td>
</tr>
</tbody>
</table>

Maximum Time Frame: Graduate Students
Graduate students may not exceed 150% of the published length of the educational program. Additional graduate programs are NOT evaluated independently.

Example 3: John has attempted 45 hours in a graduate program that requires 36 hours for completion. He is meeting the standard because his degree program allows up to 54 hours in accordance with the 150% allowance.

Example 4: Jane has attempted 66 hours of graduate credit (32 in her first graduate degree and 34 in her second). Her second graduate program requires 36 hours. She is NOT meeting the standard because she has exceeded the 54 hours permitted within the 150% allowance.

FINANCIAL AID WARNING
The first term in which you do not complete the minimum Pace of your credit hours and/or do not meet the minimum GPA, (Items 1 and 2), you will be placed on financial aid warning. While on warning, you may continue to receive financial aid at Wichita State without filing a financial aid Satisfactory Academic Progress appeal. This is not the same as being on academic probation with the University. Please note that there is no warning period for Maximum Time Frame (Item 3).

Warning status is only an alert encouraging a student to improve his or her academic progress for the next term so that financial aid eligibility can be continued.

You cannot be in warning status for two consecutive terms. At the end of the next term of evaluation, you will either be placed in an eligible financial aid status (if you meet the required Pace or GPA requirements) or in a suspended financial aid status.

FINANCIAL AID SUSPENSION
You will be placed on financial aid suspension, resulting in the loss of your federal financial aid, if either of the following situations occurs:

- You fail to meet Pace and/or GPA standards (Items 1 and 2) for two or more consecutive terms.

You may appeal the suspension. If your appeal is approved, your aid may be reinstated for one semester on "financial aid probation.”

If you are on financial aid probation, you will be expected to meet Satisfactory Academic Progress by the end of your financial aid probation semester or successfully follow the academic plan designed specifically for you (as explained below in the appeal process). Failure to meet either of these expectations will result in financial aid suspension.
GRADUATE STUDENTS AND SAP
Undergraduate courses numbered 500-level and below are not included as completed hours for graduate students per the Satisfactory Academic Progress Policy for financial aid. If you are required to enroll in an undergraduate course for the graduate degree, your appeal must include supporting documentation from the academic advisor that confirms the undergraduate course is required. Please note that only graduate-level coursework that is required for your graduate degree will count toward your financial aid enrollment status.

If you receive a financial aid suspension letter due to a grade of incomplete (I) or in progress (IP) associated with a thesis, dissertation or project/research, you should contact your graduate academic advisor and request a Degree Plan of Study relative to your established coursework. The Degree Plan of Study must be signed by your graduate academic advisor and could be required by the OFA for subsequent academic years until you have successfully graduated with a Master's or Doctorate degree. The Degree Plan of Study must be submitted to the OFA along with your appeal. The suspension status will be removed only if you have met the conditions of the Degree Plan of Study, the Satisfactory Academic Policy as it applies to other graduate coursework attempted, and the required 3.0 GPA. If these conditions have not been met, you will be subject to the Satisfactory Academic Progress appeal process and procedures as it relates to your extenuating circumstance.

FINANCIAL AID APPEAL PROCESS
If extenuating circumstances prevented you from meeting the financial aid Satisfactory Academic Progress requirements, you may appeal the suspension. You can obtain the appeal application and instructions on-line at www.wichita.edu/sapappeal.

You must type the appeal and include documentation of your extenuating circumstances. The appeal must also include an academic plan that you have designed with your academic advisor. The academic plan allows you to show that you will successfully meet the conditions of your academic plan, even though you may still be below the Satisfactory Academic Progress standards. This academic plan ensures that you will meet the required standards by a specific point in time.

If you drop courses BEFORE the 100% refund date, you must submit a Revised Academic Plan.

If you withdraw from courses AFTER the 100% refund date, you will be required to re-appeal for future eligibility.

All appeals are reviewed by a committee, or by an individual financial aid professional on a case-by-case basis. The decision of the committee is final.

The OFA reserves the right to put conditions on the reinstatement of your federal financial aid. You will be notified of the appeal decision by email or paper communication.

RE-ESTABLISHING ELIGIBILITY
If you did not have extenuating circumstances, or if the appeal was denied, it is still possible to re-establish your financial aid eligibility for future terms. To re-establish eligibility, you must take courses at your own expense in a subsequent term(s) until the standards for Satisfactory Academic Progress are met.

ADDITIONAL INFORMATION
- If you or your family's financial situation has changed since January 1, 2015 (such as the loss of a job or a change in marital status), please contact our office.
- If you have additional educational costs (such as costs associated with a disability, care for your dependents while you are in class, or specific program fees), please contact our office to meet with a financial aid advisor.
- Financial aid is based on the eligible hours you are enrolled in as of the financial aid census date (last day to drop with 100% tuition refund).
- Repeated Courses: After a course has been completed with a D- or better grade, future aid for the course is restricted to one additional attempt. This rule applies regardless of the minimum grade required by the program and regardless of whether or not you received aid for earlier enrollments in the course.
- Waitlisted hours and audited hours will not count toward the credit-hour requirements or be eligible for financial aid.
- Address changes should be made online at www.myWSU.wichita.edu >> Home >> Student Tools >> Demographic Verification/Address Change.

DEFINITIONS
Academically Related Activity: Academically related activities include, but are not limited to: physically attending a class where there is an opportunity for direct interaction between the instructor and student(s), submitting an academic assignment, taking an exam, an interactive tutorial or computer-assisted instruction, etc.

Cost of Attendance (COA): The COA is an estimate of your educational expenses for the period of enrollment. The
COA establishes average costs for different categories of students (i.e. full-time vs. part-time, in-state tuition vs. out-of-state tuition, etc.) and is the cornerstone for determining your financial need for “need-based” grants, loans, and work-study. It also sets the limit on the total federal aid that you may receive.

**Financial Aid Census Date:** The financial aid census date corresponds with the last day for 100% tuition refund (for full-semester courses) each semester. On that date, grant funds, the Perkins Loan, and the Cost of Attendance, will be frozen based on your enrollment level. If you apply for aid, regain eligibility, or enroll for the first time after the semester’s census date, your awards and budget will be frozen when your aid initially disburses.

**Full-time Enrollment** (Based on the 9-month academic year): 12 or more credit hours per semester for undergraduate students; 9 or more credit hours per semester for graduate students.

**Half-time Enrollment** (Based on the 9-month academic year): 6-11 credit hours per semester for undergraduate students; 5-8 credit hours per semester for graduate students.

**Verification:** Process used to confirm the accuracy of data provided by the applicant on the Free Application for Federal Student Aid (FAFSA). In order to complete the verification process, you may be required to provide certain documents to Wichita State for review.

**Withdrawal Date:** The date the student begins the institutional withdrawal process or the last date of academically-related activity, whichever comes first.