4. **Section Four: Student Consumer Information**

The staff in the FAO recognizes that in order to understand the complications of financial aid, accurate and timely dissemination of information to consumers is vital. Several policies have been implemented to ensure appropriate dissemination is achieved.

4.1 Financial Aid Program Availability

Financial aid programs, which are available to students attending WJU are distributed through the following WJU published documents:

1. The WJU Catalog
2. The WJU website
3. Information included in award letter packet

Financial aid funds may be categorized into four basic sources: federal, state, institutional, and private. Because there are too many outside private sources to list in this Manual, only Federal, State, and institutional sources for WJU are listed below:

1. **FEDERAL**
   - Federal Direct Parent Loan for Undergraduate Students
   - Federal Direct Graduate Parent Loan for Undergraduate Students
   - Federal Pell Grant
   - Federal TEACH Grant
   - Federal Perkins Loan
   - Federal Direct Subsidized Stafford Loan
   - Federal Supplemental Educational Opportunity Program (SEOG)

   Federal Direct Unsubsidized Stafford Loan
   Federal Work-Study Program (FSWP)

2. **STATE**
   - West Virginia State Grant
   - West Virginia HEAPS Grant
   - Pennsylvania State Grant
   - State scholarships:
     - WV Engineering, Science & Technology Scholarship
     - WV PROMISE Scholarship

3. **INSTITUTIONAL**
   - WJU Grant
   - WJU Award
   - Laut Scholarship
   - Presidential Scholarship
   - Dean’s Award
   - Athletic/Campion Grants
   - Student Employment Program
   - Arrupe Awards
4.2 Procedures and Forms Required to Apply

The procedures and forms required to apply for financial aid are published in the University’s Catalog and website. In addition, notices are mailed to students in late December or early January announcing deadlines and application process. Aid is typically awarded on a first-come basis using a priority deadline.

There are many forms which may be required to evaluate student aid eligibility. To begin the first step in applying for aid, a student need only submit the Student Aid Report (SAR) as a result of filing the Federal Application for Federal Student Aid (FAFSA).

Additional documents may be requested to complete processing of the aid request. Notification of these required documents are sent to students first through a WJU Verification Checklist and then monthly through a missing document letter. Additional information may include, but is not limited to, the following:

1. Proof of citizenship.
2. Proof of selective service registration.
4. Verification form (independent and dependent).
5. Federal IRS Tax Transcripts or Data Retrieval (parent and student or spouse).
6. W-2’s (parent and student or spouse)
7. Statement of non-tax filer (parent and student or spouse).
8. Student Aid Report (SAR).
10. Student Certifications.
11. Employment Verification.
12. Verification of marital status.

4.3 Student Eligibility Requirements

Student eligibility requirements are listed in the following documents:

1. WJU Graduate and Undergraduate Catalogs.
2. On specific aid applications (i.e. loan applications for Stafford Loan and scholarship applications describe eligibility requirements).
4. Various Dept. of Education websites

To be eligible to receive Federal assistance, a student must:

1. Be enrolled in an eligible program of study.
2. Be a citizen, U.S. national, or U.S. permanent resident or reside in the United States for other than a temporary purpose (supportive documentation may be required to verify residency or citizenship status).
3. Maintain satisfactory academic progress in their course of study.
4. Not be in default of any loan or owe a repayment on a Federal Pell Grant, SEOG, or State Grant.
5. Demonstrate financial need.

4.4 Criteria for Selecting Recipients and Determining Award Amounts

Students may obtain the criteria used for selecting financial aid recipients and determining award amounts by making an appointment with Financial Aid Administrator.

4.5 Availability of Forms and Instructions

Availability of forms and instructions is listed in the following documents:
1. WJU Graduate and Undergraduate Catalog.
2. WJU Website
3. On specific aid applications (i.e. loan applications for Stafford Loan and scholarship applications describe eligibility requirements).

4.6 Rights and Responsibilities of Students on Financial Aid

Students have the right to know the:
1. Financial aid programs available at WJU.
2. Application process which must be followed to be considered for aid.
3. Criteria used to select recipients and calculate need.
4. WJU refund and repayment policy.
5. FAO policies surrounding satisfactory academic progress.

Students are responsible for:
1. Completing all forms accurately and by the published deadlines.
2. Submitting information requested by FAO staff in a timely manner.
3. Keeping the FAO informed of any changes in address, name, marital status, financial situation, or any change in student status.
4. Reporting to the FAO any additional assistance from non-University sources such as scholarships, loans, fellowships, and educational benefits.
5. Notifying the FAO of a change in enrollment status.
6. Maintaining satisfactory academic progress.
7. Re-applying for aid each year.

4.7 Cost Of Attendance
A description of the fees for attendance is published in the WJU Graduate and Undergraduate Catalog. A complete budget outlining the cost of attendance may be obtained from the FAO.

4.8 Refund Policy

When considering the refund of excess on a student’s account, Wheeling Jesuit University must have received all deferred sources of payment necessary to pay the account in full. These include outside scholarships and grants, subsidized and unsubsidized student or parent loans, monthly payment plans, and any other sources of deferred payments upon which the student’s registration was based.

Withdrawal Credit and Refund Policy

A student who withdraws from Wheeling Jesuit University or from resident status at the University will not be entitled to any credit of charges unless an official withdrawal has been received in the Registrar's office. An official withdrawal form must be fully completed by the student, dated, and signed by all designated offices and the Registrar. Students dismissed or suspended by the University for disciplinary reasons will not be entitled to a refund.

Federal-Title IV Financial Aid

The University follows the Title IV federal refund policy. If a student receives any Title IV aid other than the University Work Study (i.e., Perkins Loan, Supplemental Educational Opportunity Grant, Pell Grant, Federal Direct Stafford Loan, Federal Direct Parent Loans for Undergraduate Students or Federal Direct Graduate PLUS) a Return of Title IV Funds needs to be calculated within 30 days upon receiving notification of the students last day of attendance.

If Title IV unearned monies need to be returned, the refund will be distributed among the various Title IV aid programs in the following order: 1)Federal Direct Stafford – Unsubsidized, 2.) Federal Direct Stafford - Subsidized, 3)Perkins, 4)Federal Direct PLUS/Graduate PLUS, 5)Pell Grant, 6.)SEOG.

Wheeling Jesuit University Aid

If a student drops below 12 credit hours or withdraws from Wheeling Jesuit University during an academic term, the amount of the University administered aid that will be recovered from the student is subject to the University’s tuition refund policy.

All Wheeling Jesuit University grants and scholarships apply to tuition unless otherwise noted.

4.9 Academic Programs Offered
A description of the academic programs offered at WJU is listed in the WJU Graduate and Undergraduate Catalog. Additional information may be obtained from the Registrar’s Office or the individual departments.

4.10 Information on Accreditation

Information concerning accreditation is listed in the WJU Graduate and Undergraduate Catalog. Additional information may be obtained from the FAO.