

**2024 - 2025**



**WILLIAM PENN**  

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**U N I V E R S I T Y**

**FINANCIAL  
AID  
GUIDE**

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# Glossary of Terms for Financial Aid Offers

<b>Financial Aid Offer</b>	A financial aid offer is a document sent by a postsecondary institution to a student that outlines the amounts and details of the financial aid being offered to the student, which may include scholarships, grants, loans, employment, or other forms of financial assistance to pay for college expenses. Sometimes schools refer to these as financial aid “awards”, although this term is outdated. Schools should refer to these as financial aid offers.
<b>Cost of Attendance</b>	The Cost of Attendance consists of the sum of educational costs payable to the school (also referred to as direct or billable costs) and costs paid to others (or indirect, non-billable, or discretionary) costs. The Cost of Attendance represents the highest dollar amount of financial aid a student can receive during an award year.
<b>Costs Paid to Others</b>	Costs paid to others (also referred to as indirect, non-billable, or additional costs), are other expenses not paid directly to the school, but associated with receiving an education. These expenses are estimated by the school and may differ from student to student based on their individual circumstances. These expenses may include books, course materials, supplies, equipment, transportation and parking, personal expenses, childcare costs, computer costs, disability expenses, licensure expenses, and off-campus rent and food.
<b>Costs Payable to the School</b>	Costs Payable to the school (also referred to as direct or billable costs) generally include tuition, fees, housing, meals/food (for students residing on campus), health insurance (if minimum insurance coverage is not documented), or any other expenses paid to the school for enrollment.
<b>Educational Loan</b>	Money borrowed from the federal government, a college or university, or a private source like a bank or financial institution to pay for educational expenses must be paid back with interest.
<b>Federal Loan</b>	Also known as the Direct Loan Program, which allows eligible students and parents to borrow directly from the U.S. Department of Education at participating colleges or universities. Federal student loans include Direct Subsidized, Direct Unsubsidized, and the Direct PLUS programs for parents of dependent students and graduate or professional students.
<b>Federal Direct Subsidized Student Loan</b>	A Direct Subsidized Loan is an undergraduate federal student loan based on financial need and offers students a reduced, fixed interest rate and flexible repayment terms. Interest is subsidized, meaning it does not accrue to the borrower, while in an in-school, grace, or deferment period. Annual and aggregate limits apply.
<b>Federal Direct Unsubsidized Student Loan</b>	An unsubsidized loan offers students a fixed interest rate and flexible repayment terms. It is not based on financial need. Interest begins to accrue when the loan is disbursed and can be paid while the student is enrolled or when loan repayment begins. Annual and aggregate limits apply.

<b>Federal Direct Graduate PLUS Loan</b>	Direct Graduate PLUS Loans are federal loans that graduate or professional students use to help pay for education expenses. A credit check for adverse credit history is required for eligibility. Interest begins to accrue when the loan is disbursed and can be paid while the student is enrolled or when loan repayment begins.
<b>Federal Direct Parent PLUS Loan</b>	Direct Parent PLUS Loans are federal loans that parents of dependent undergraduate students can use to help pay for education expenses. Parents must pass a credit check for adverse credit history to qualify for PLUS loans.
<b>Private Loan</b>	A student or parent loan from a bank, credit union, private company, a nonprofit or state-affiliated lender, or from the college or university directly to pay for educational costs. Interest begins to accrue when the loan is disbursed, and repayment begins while the student is still enrolled in school.
<b>Enrollment Intensity</b>	For the Federal Pell Grant, the percentage of full-time enrollment at which a student is enrolled is rounded to the nearest whole percent. For example, full-time enrollment is 12 credit hours and the student is enrolled in 7 hours, the enrollment intensity would be 7 divided by 12 times 100% = 58.3% (round to 58%).
<b>Enrollment Status</b>	The number of credits, clock hours, or classes the student is enrolled in, or whether they have withdrawn, graduated, etc. Enrollment status affects eligibility for and the amount of financial aid a student may receive. It also affects when student loans enter repayment status.
<b>Federal Pell Grant</b>	The Pell Grant is a federal grant program designed to assist undergraduate students in low- and moderate-income households to pay for college. The award amount is based on the cost of the institution, SAI, and enrollment status, and is subject to an aggregate limit.
<b>Federal Supplemental Educational Opportunity Grant (FSEOG)</b>	A federal grant is provided by the institution to qualified undergraduate students who demonstrate exceptional financial need and does not need to be repaid. The amount of funding from this program varies by institution.
<b>Federal Work-Study (FWS)</b>	Federal Work-Study provides funding for part-time jobs for undergraduate and graduate students with financial need. Unlike grants and loans, FWS is paid to students as they earn the funds by working.
<b>Grants &amp; Scholarships</b>	Any money provided to students that does not have to be repaid. They can be called grants, scholarships, tuition remissions, gift aid, or tuition waivers. Grants and scholarships are provided based on many different factors.
<b>Need</b>	The student's Cost of Attendance minus their Student Aid Index.
<b>Need-based Aid</b>	Financial assistance is provided to students based on their financial situation, determined by completing the FAFSA. Need-based financial aid can take different forms, including grants, scholarships, work-study programs, and low-interest loans, like the federal direct subsidized loan.
<b>Net Price</b>	The difference between the cost of attendance and all grants and scholarships. Net price reflects what the student is expected to pay for their education on their own and can be covered through a variety of sources, including savings, student employment, institutional payment plans, or education loans.

<b>Other Funding Options</b>	Funding options outside of grants and scholarships that a student and their family may use to pay any remaining costs or expenses. This may include loans, student employment, institutional payment plans, or personal savings.
<b>Student Aid Index (SAI)</b>	The SAI is the eligibility index used to determine your eligibility for federal, and in some instances, state and institutional need-based student financial aid. Generally, students with a higher SAI are eligible for less need-based financial aid. It is based upon the information provided by the student and their family on the FAFSA.
<b>Verification</b>	A federally mandated process to confirm the accuracy of data provided by selected applicants on the FAFSA. To complete the verification process, the student, their parent(s), or spouse, if applicable, are required to provide certain documents to the school for review. If the documentation the student provides the institution doesn't match what was reported on the FAFSA, verification can result in changes to the student's financial aid eligibility, and or financial aid offers.

## Applying for Financial Aid

Most financial aid is awarded based on financial need. Therefore, applicants must submit data to help the University determine that need. This data is submitted through the Free Application for Federal Student Aid (FAFSA) at <https://studentaid.gov>. Here are the key details:

- **Application Start Date:** Students can begin applying for the next academic year starting October 1.
- **Annual Submission:** The FAFSA must be filed every year using the appropriate income tax information.
- **Application Methods:** There are two types of applications, paper and online. Filing online is strongly encouraged because it is processed faster and has fewer errors, according to the Department of Education.

### Important Dates and Information:

1. **Filing Start Date for 2024-2025:** Due to Federal Department of Education delays, you may begin filing on December 31, 2023.
2. **Income Information:** Use income data from the calendar year 2022.
3. **School Code:** Be sure to list William Penn University on the form using the school code 001900.

### Important Notices:

- **Iowa Residents:** Iowa residents, as defined by the State Board of Regents, must submit their FAFSA to the FAFSA Processing System (FPS) by July 1 to be eligible for most State of Iowa funds. If using the paper application, it should be mailed no later than mid-June.
- **Award Modifications:** William Penn University reserves the right to modify awards if the student receives additional aid, there is a substantial change in income/assets, incorrect information on the FAFSA, or a change in student status involving enrollment or housing.
- **Funding Contingency:** Award amounts from federal and state programs depend on congressional and legislative allocation of funds.



## FSA ID

The FAFSA ID is a username and password combination used to complete and sign the FAFSA. It also serves as your account with the U.S. Department of Education and is used for various online tasks, such as signing documents to obtain a federal student loan. Since your FSA ID acts as a legal signature, it is crucial to keep your login information safe and secure and not share it with anyone.

Starting in the 2024-2025 academic year, every contributor required to provide information on the student's FAFSA form will need to have an FSA ID. Contributors can include:

- The student's spouse
- The student's biological or adoptive parent
- The parent's spouse

## FAFSA Online Application

The FAFSA form is an application that students and families need to complete to apply for federal student aid, such as grants, work-study funds, and direct loans. Completing and submitting the FAFSA form is free, is processed by the FAFSA Processing System (FPS), and allows students access to federal financial aid to help pay for higher education. The application may be found at <https://studentaid.gov>.

## Paper FAFSA Application

The paper FAFSA application may be found at <https://studentaid.gov>, with a high school guidance office, or at the William Penn University Financial Aid Office.

## FAFSA Submission Summary

This document will summarize the information that you provided on your FAFSA. After the FAFSA form is processed, the student will receive a FAFSA Submission Summary, which is a summary of the data provided on the FAFSA form. This document should be reviewed for accuracy and if necessary, make corrections or updates to the submitted FAFSA data. If the student provided their email address on FAFSA, the FAFSA Submission Summary will be sent to that email. Anyone who filed a paper FAFSA will receive this document via postal mail.

## Student Aid Index (SAI)

The Student Aid Index (SAI) is an eligibility index number calculated by the FAFSA Processing System (FPS) using the information provided on your FAFSA. The financial aid office uses the SAI to determine the types and amounts of financial aid the student is eligible for.

## Financial Aid Offer

The Financial Aid Offer will be sent by the William Penn University Financial Aid Office and will list the types and amounts, by term, of all financial aid the student is eligible to receive from federal, state, private, and institutional programs.

# Verification of FAFSA Application Data

Students selected for verification must comply with the following process. Selection can be made by either the U.S. Department of Education or William Penn University (WPU). The verification process, mandated by the U.S. Department of Education, ensures that the data on the FAFSA matches the information on the federal

income tax return and is accurate. Some students are selected for specific reasons, while others are chosen randomly.

### **If the WPU Financial Aid Office notifies you to complete the verification process:**

#### **Responsibility for Providing Data:**

- The student and their contributors (e.g., parents or spouse) must provide the following supporting documents:
  - Completed verification form(s)
  - Copies of tax returns
  - Any other documentation requested by the Financial Aid Office
- **Importance of Immediate Data Submission:**
  - **Before Coming to Campus:** Failure to provide the necessary data may prevent participation in extracurricular activities, including practice.
  - **Before Classes Start:** Failure to submit the data may result in registration issues.
  - **Federal Work-Study Funds:** Delays in providing data can reduce the time available to earn the total federal work-study funds awarded.
  - **Loan Eligibility:** Not providing data before dropping below half-time enrollment will eliminate eligibility for Federal Direct Loans (see the Enrollment Status Policy for more details).
  - **Withdrawal from the University:** Failure to provide data before completely withdrawing may eliminate the possibility of any financial aid. If the verification process is completed within 120 days of the last day of attendance, Pell and SEOG funds may still be available if eligible.

**Note:** Financial aid will not be credited to the student's account until the verification process is completed.

## **Professional Judgement: Special or Unusual Circumstance**

### **Special Circumstance**

A Special Circumstance Application is available for students and their families who have already completed a FAFSA and experienced changes to their financial information. The U.S. Department of Education allows financial aid administrators to determine which conditions warrant further review, with some limitations. Each application will be reviewed on a case-by-case basis to ensure fairness. For more information, please contact the Financial Aid Office. The following conditions may be considered for special conditions:

- Loss of job/reduction in income
- Reduced earnings due to disability or natural disaster
- Loss of benefits or untaxed income
- Cost of dependent care expenses
- Divorce or separation of parents or student after FAFSA completion
- Death of a parent or spouse after FAFSA completion

### **Unusual Circumstance**

An Unusual Circumstance Application allows a student to appeal their dependency status. Federal Student Aid allows a financial aid office to use professional judgment to change a student's status from dependent to independent if sufficient documentation is provided. For an application, contact the Financial Aid Office. The following are reasons that may override dependence status:

- Both biological parents are deceased after the student's 18<sup>th</sup> birthday.

- Evidence of an unsafe and or unhealthy relationship with the student’s biological parent(s), substantiated by a professional (e.g., medical provider, education administrator, legal counsel, police reports, DHS reports, social worker)
- Abandonment or incarceration of the surviving parent(s)
- Other circumstances, apart from financial self-sufficiency, that can be adequately documented.
  - Per Federal Student Aid guidelines, the student’s financial self-sufficiency, financial independence, and the unwillingness of parents to support the student cannot be considered when appealing dependency status.

## 2024-2025 Cost of Attending School

### Direct Educational Costs

Direct costs are billable costs for tuition and housing/food if contracted with the University. Unless otherwise noted, these costs will be directly charged to the student’s university account and are based on the combined fall and spring terms.

### Tuition

Traditional - Distance Learning Education -Teacher Certification Programs						
Credits per Term	Full-Time (FT)		Less than FT 1 – 11	Summer 2025	Audit	Education Endorsement
	12 – 18	Over 18				
Cost per Credit	\$29,750 (flat rate per term)	\$420	\$420	\$420	\$100	\$200
	RN-to-BSN		Eight – Week (Online)		Graduate	
Cost per Credit	\$483		\$450		\$500	

### Housing & Food

*If contracted with the University – costs listed per student for the academic year*

Housing				
	Watson Hall	Lewis Hall	Twin Towers	Eltse Hall (4 Bed   1 Bath)
Double Occupancy	\$2,880	\$2,880	\$3,600	\$3,600
Single Occupancy	NA	\$3,480	\$4,200	\$4,200
	Market Street Hall		Rosenberger Apartments	Peasley House Apartments
4 Bed   2 Bath (4 people per suite)	\$4,570		Cost Per Apartment \$4,700	\$4,700
2 Bed   2 Bath (2 people per suite)	\$5,420			

## Food

Unlimited Plan	Required for all Freshmen	\$4,480
400 block plan + \$200 Penn Bucks (appx. 12 meals per week) <i>This is a 200-block plan + \$100 Penn Bucks per semester. What you don't use within the semester, you will lose.</i>	Available to Sophomore, Junior, & Senior	\$3,830
220 block plan + 400 Penn Bucks (appx. 7 meals per week) <i>This is a 110-block plan + \$200 Penn Bucks per semester. What you don't use within the semester, you will lose.</i>  <i>This plan must have prior approval from the Sodexo Food Service Manager.</i>	Available to all students with work schedules or food allergy issues.	\$3,110

## Indirect Educational Costs

Indirect costs may not be billed by the University. The following expenses vary each term and depend on the individual needs and program of study. On average, a full-time student will spend for the academic year:

- **Books, Course Materials, Supplies, and Equipment** - approximately \$1,560 a year for all programs. These items are not charged to a student's billing account *unless* purchased at the William Penn University Bookstore, *and* the student requests to have that bill applied to their student account. The Business Office has a cutoff date at the start of each term. After the cutoff date, a student will need prior approval from the Business Office to apply the bill to their student account.
- **Federal Direct Loan Origination Fee** - approximately \$64 for Traditional and RN-to-BSN programs, \$80 for Distance Learning Education/Teacher Certification, \$62 for Teacher Endorsement, \$68 for Eight-Week Online, and \$98 for the Graduate Program. The Federal Direct Loan lender charges this fee and will be deducted from the loan before the funds are sent to the University.
- **WPU Lab Fees** - approximately \$152 for Traditional, RN-to-BSN, Distance Learning Education/Teacher Certification, and Teacher Endorsement Programs. Not all courses have lab fees. Students enrolled in courses with lab fees will have those lab fees charged directly to their student billing account.
- **Personal Expenses** – approximately \$3,370 for Traditional and RN-to-BSN Program students living on campus, \$3,596 if living off campus, or \$3,434 if living with a parent. Approximately \$3,400 for Distance Learning Education/Teacher Certification and Teacher Endorsement Program students living off campus, or \$3,418 if living with a parent. Approximately \$3,390 for Eight-Week Online and Graduate Program students. The University does not charge personal expenses and will not appear on a student's billing account.
- **Transportation** – approximately \$2,082 for Traditional Program students living on campus, \$2,354 if living off campus, or \$1,434 if living with a parent. Approximately \$1,434 for all Distance Learning Education/Teacher Certification, Teacher Endorsement, RN-to-BSN, Eight-Week Online, and Graduate Program students. The University does not charge transportation expenses and will not appear on the student's billing account.
- **Living Expenses (Off-Campus Housing and Food)**: approximately \$7,724 for all programs for students off campus and approximately \$2,506 for students living with a parent. The University does not charge living expenses, and they will not appear on the student's billing account.

## Total Cost of Attendance

The total financial aid needed is based on the Cost of Attendance (COA) at William Penn University. The COA is comprised of the academic costs as detailed above and sets a limit on the total financial aid the student may receive.

The following costs are based on full-time enrollment in courses and or combined modules that span the full term for both fall and spring.

Program Type	Living on Campus	Living off Campus	Living with Parent
Traditional (based on 12-18 credits per term)	\$45,200	\$45,200	\$38,900
Distance Learning Education/Teacher Certification (based on 12-18 credits per term)		\$44,100.	\$38,90
RN-to-BSN Program (based on 12 credits per term)	\$26,394	\$26,122	\$20,742
Eight-Week Online (based on 12 credits per term)		\$24,976	\$19,758
Graduate Programs (based on 9 credits per term)	\$23,704	\$23,206	\$17,988

## Criteria for Awarding Student Financial Aid

The Financial Aid Office, located in room 204 of the Penn Activity Center, assists students in financial planning for college at William Penn University. Our goal is to make higher education financially manageable for fully accepted students in degree-seeking programs, teaching certification, or endorsement.

Financial aid offers are composed of various funds from federal, state, private, and William Penn University institutional programs. The primary criterion for determining aid eligibility is the student's financial need. The type and amount of aid available depend on factors such as program of study, financial need, enrollment status, housing arrangements, academic achievements, music/theater talents, and athletic abilities.

For detailed information on the criteria used to award specific funds and amounts, please contact the Financial Aid Office.

Financial aid packages prioritize scholarships and grants first, followed by federal work-study opportunities and loan eligibility. All federal and state funds adhere to respective guidelines and eligibility criteria.

Students will receive their financial aid offer via U.S. postal service, listing the types of federal, state, WPU institutional, and private funds they may receive. This information is also accessible through their student portal.

## How & When Financial Aid Funds Are Disbursed

**Federal, State, Institutional, Outside Scholarships, Grants, and Loans:** As a general rule, all federal, state, and institutional scholarships, grants, and loans awarded by the Financial Aid Office will be credited directly to the student's university account if registered for:

- **Full-Term or First Module only:** By the end of the second week of each term, provided all required paperwork has been received.

- **Subsequent Modules Only:** By the end of the second week of the module, if the student is registered for only a module that starts later in the term and all required paperwork has been received.

An exception applies to first-year, first-time undergraduate Federal Direct Loan borrowers. These borrowers have a 30-day delay from the start of the term or the start of the module if starting in a module that begins later in the term.

**Federal Work-study Earnings:** Students are paid bi-weekly for hours worked through the work-study program. These earnings will not appear as credits on the student's bill unless the student requests that they be applied to their student bill. These requests are to be sent to the WPU Business Office.

**Outside Scholarships:** These funds must be received by WPU before a student's account can be credited. Unless a donor specifies otherwise, the funds are applied equally between the fall and spring terms.

**Federal Direct Loans:** These loan funds will not automatically be applied to the student's billing account. A loan authorization form is sent with the student's Financial Aid Offer. The form must be completed and returned to the Financial Aid Office. Loan funds must be disbursed in two equal disbursements, with the second disbursement no sooner than the midpoint of the loan period. For full-year loans, the second disbursement will be the spring term. For a one-term only loan, the second disbursement would be the midpoint of the term. A federal government processing fee will be deducted before the funds are received at the University. Refer to the [Federal Student Financial Aid](#) section for more details.

**Credit Balances:** If a student account shows more funds applied than owed, a check will be issued by the Business Office in the amount of the credit balance. The check will be available no later than the 14th day after the credit appears on the account or, if before the start of the term, no later than the 14th day after the date the term, or module if starting in a later module. If a Federal Direct PLUS Loan creates the credit, the excess funds will be returned to the parent borrower unless the parent indicates otherwise. If the student or parent chooses to leave the credit on the account, authorization must be given in writing to the Business Office.

## Registration & Attendance Policies

### Registration

**New Students:** Must first be accepted by the William Penn Admissions Office.

**Returning Students:** May register providing:

- They have not been academically dismissed by the Vice President for Academic Affairs.
- The Business Office has not placed a hold on their account due to:
  - A balance due
  - Missing required paperwork

**Registration Process:** This process involves a discussion between the student and their academic advisor, and the student is officially enrolled in classes for a given term. All students are assigned an academic advisor based on their program major. A new advisor may be assigned if a student changes their program/major.

Traditional students (excluding selected student teaching students) should be enrolled in at least one course that spans the full term. Exceptions are to be approved by the Vice President of Academic Affairs.

### Validating Attendance

To validate a student's attendance in each course, the student must be marked as present (see Criteria for Attendance below) at least once by the "no show" date specified on the academic calendar.

Failure to validate a student's attendance in a course within the specified time may result in the student being dropped from that course. This removal could change the student's enrollment status (*refer to the [Enrollment Status Policy](#) section for more details*).

## Criteria for Attendance

The faculty at William Penn University are required to take attendance in all courses throughout each term (see [Attendance Policy](#) below). The criteria for attendance are as follows:

- Courses in which the student physically meets in the same classroom as the instructor will have attendance validated by being present for class.
- Courses taught via synchronous learning, Zoom, which requires students and instructors to be online on a specified URL at a specific time on specific days, will have attendance validated by being online on the correct day and time of the course.
- Internships, practicums, and approved "to be arranged" courses will have attendance validated by the supervising faculty.
- For online courses, attendance is validated each week by one of the following
  - student submission of an academic assignment,
  - student submission of an exam,
  - documented student participation in an interactive tutorial or computer-assisted instruction,
  - a posting by the student showing the student's participation in an online study group that is assigned by the institution,
  - a posting by the student in a discussion forum showing the student's participation in an online discussion about academic matters, and
  - a posting between the student and instructor about academic matters.

A student logged into an online class is not enough, by itself, to demonstrate academic attendance.

## Attendance Policy

Student engagement and active participation in the learning process are critical to quality instruction. Students are expected to be in attendance on time every time, without exception.

**Online Courses:** Although the online environment is such that there is no specific meeting time, students are still expected to fully participate in the class in a substantial way. For the purposes of attendance, students must log in and participate academically at least one day each week to be considered present.

**Consecutive Absences:** In accordance with federal guidelines, as a university that takes attendance, any student who is recorded as *absent* in all classes for two consecutive weeks may be administratively withdrawn from the University. Presence in intercollegiate athletic participation courses (PHLA 150-172) or fine arts performance ensemble courses (such as but not limited to: Jazz Ensemble, Marching / Pep Band, William Penn Singers, and Concert Band) will not preclude that withdrawal. The University will attempt to contact the student regarding attendance to encourage re-engagement. If the student remains absent, the student will be administratively withdrawn (*refer to the [Withdrawing and Return of Funds Policy](#) section for more details*).

# Enrollment Status Policy

## Undergraduate Program

Undergraduate Enrollment Status Per Term	Credits
Full-Time	12 credits & above
$\frac{3}{4}$ time	9 – 11 credits
$\frac{1}{2}$ time	6 – 8 credits
Less than $\frac{1}{2}$ time	1 – 5 credits

## Graduate Program

Graduate Enrollment Status Per Term	Credits
Full-Time	12 credits & above
$\frac{3}{4}$ time	9 – 11 credits
$\frac{1}{2}$ time	6 – 8 credits
Less than $\frac{1}{2}$ time	1 – 5 credits

Traditional undergraduate program students (excluding selected students who are student teaching) should be enrolled in at least one course that spans the full term for each of the fall and spring terms unless the Vice President of Academic Affairs approves a request from the student or Registrar.

## Financial Aid Census (recalculation) Date Policy

The Financial Aid Office will recalculate the cost of attendance, as well as all federal funds, state funds, and institutional funds based on the enrollment status at the end of the published census date for the fall and spring terms (*for summer term see [Summer Term - All Programs](#) below*).

**IMPORTANT:** For students planning to take courses in the second eight-week module within the term, the student must be registered for those courses before the end of the published census date to be included in enrollment status. If the student fails to attend a course, the course will be removed from their schedule. This could change their enrollment status. This change may result in recalculating the cost of attendance and all funds. If the student drops a course or fails to start a course that affects their enrollment status, **they may be required to repay some or all previously disbursed financial aid funds.**

Students not awarded by census day will be awarded based on their enrollment status on the date of their initial award.

**Fall term census (recalculation) day: September 6, 2024**

**Spring term census (recalculation) day: January 24, 2025**

Students should contact the Financial Aid office before dropping or adding courses that may affect their enrollment status. Adding courses after census day that would increase their enrollment status and may not qualify the student for additional federal, state, or institutional financial assistance.



## Summer Term – All Programs

The summer term is a 12-week term with a four- and eight-week modules. It is considered a trailer to the academic year of fall and spring.

The Eight-Week Online, RN-to-BSN program, and the Masters of Organizational Leadership are limited to courses offered in the eight-week module without advisor approval.

The Masters in Sports Management is limited to courses offered in 8-week modules or a 12-week term if taking an internship or project course.

The Traditional and Distance Learning Education Programs allow students to take a combination of courses in the 12-week term or four—or eight-week modules.

Limited funds are available for the summer term. Once students know their courses, they should contact the Financial Aid Office regarding possible funds.

The Financial Aid Office will recalculate the cost of attendance and awards based on the enrollment status at the end of the published census date. Students not awarded by census day will be awarded according to their enrollment status on the date of their initial award. If a student fails to start a course, that changes their enrollment status, their cost of attendance and all funds will be recalculated. Dropping or failing to start a course that changes enrollment status **may require the student to repay some or all previously disbursed financial aid funds.**

### Summer Term Census (recalculation) Day: June 27, 2025

Students should contact the Financial Aid office before dropping or adding courses that may affect their enrollment status. Adding courses after census day that increase enrollment status may not qualify students for additional federal, state, or institutional financial assistance.

## Repeating Courses – All Programs

When a student repeats a previously passed course, the higher grade received will be used to calculate their cumulative grade point average (GPA). For this purpose, “passed” means a grade higher than an “F”.

Financial aid can only be offered for one retake of a specific course unless the course was failed in the previous attempts. If the student passed the first attempt but failed the second attempt, that failure counts as their paid retake. If the student takes the course for a third time or more, it will not be eligible for financial aid, and **the credits will not be included in their enrollment status** for financial aid purposes.

If a student passed the course once and then withdraws during the second attempt, that withdrawal will not count as their paid retake.

A student may receive financial aid for repeatedly failing the same course.

## Federal Student Financial Aid

William Penn University participates in the federal financial aid programs. To apply for these programs, students must complete the Free Application for Federal Student Aid (FAFSA) annually at <https://studentaid.gov/h/apply-for-aid/fafsa>. William Penn University should be listed on the form with the **school code 001900** (refer to the [Applying for Financial Assistance](#) section for more details). The University requires all students to complete the FAFSA to become eligible for federal aid.

The federal funds listed below are awarded by the Financial Aid Office at William Penn University. The eligibility for these programs may be determined by the result of the student's FAFSA, enrollment status on census day (*refer to the [Enrollment Status Policy](#) section for more detail*), and term enrolled.

## Federal Pell Grant

The Federal Pell Grant program provides need-based grants to full-time and part-time undergraduate students who have not earned a bachelor's degree. This grant does not have to be repaid. The Pell Grant amount may vary according to the cost of the institution and the number of credits for which the student is enrolled in. To receive the full grant, students must be enrolled for a minimum of 12 credits per term. Students are eligible to receive a Pell Grant for the equivalent of six years. For the 2024-2025 academic year, the grant ranges from \$767 to \$7,395.

## Federal Pell Grant – Child of a Fallen Hero or Iraq and Afghanistan Service

This grant is based on need and does not have to be repaid. Effective with the 2024-2025 academic year, a student whose parent or guardian died in the line of duty while servicing on active duty as a member of the armed forces on or after September 11, 2001, or actively serving as a public safety officer is eligible to receive a maximum Pell Grant for the award year. This is provided the student has not reached their 33<sup>rd</sup> birthday as of January 1<sup>st</sup> of the FAFSA processing year. Students will self-certify on the FAFSA if their parent or guardian was killed in the line of duty.

## Federal Supplemental Educational Opportunity Grant (SEOG)

The SEOG is for undergraduate students who have not earned a bachelor's degree and who show exceptional financial need, as determined by William Penn University. To be eligible for an SEOG, students must also qualify for a Pell Grant. The SEOG does not have to be repaid. William Penn University provides up to a maximum of \$700 for the 2024-2025 academic year.

## Federal Work-Study

The Federal Work-Study program is based on financial need and provides students the opportunity to work part-time on or off campus. Federal Work-Study amounts generally range between \$500 to \$3,000 per year, with the average student working 5-10 hours a week. Students will need to schedule interviews for available positions; openings are posted on the Federal Work-Study Program page and can be found on the WPU website under Admissions & Aid.

The Business Office pays employed students bi-weekly for hours worked. Students can earn up to the amount specified on their award notification, but it is the student's responsibility to ensure they earn this amount. Employment earnings are paid directly to the student and do not show as a credit on their student billing account unless they choose to apply them.

The "Supervisor and Student Employment Handbook" can be found on the William Penn Federal Work-Study Program website. Requests for a copy of the "Supervisor and Student Employment Handbook" can be made to the Financial Aid Office at the University.

## Federal Direct Loan Program

The Federal Direct Loan Program allows students and parents to borrow low-interest loans from the federal government. To qualify, the student must file a FAFSA, be admitted to a degree or teacher certification program, and enroll at least half-time. First-time student borrowers must complete an online Entrance Counseling, and first-time student and/or parent borrowers must complete an online Master Promissory Note (MPN). These can be done at <https://studentaid.gov> using the loan borrower's FSA ID and password. Loan information will be submitted to the National Student Loan Data System (NSLDS) and will be accessible to guaranty agencies, eligible lenders, and eligible institutions of higher education as determined by the Secretary to be authorized users of the NSLDS.

There are two types of Federal Direct Loans for a student, and their financial aid offer may contain a combination of the two. Students may be able to receive one academic year of federal direct student loans during the standard academic year (fall/spring/summer terms). These loans do not have to be repaid until six months after a student graduates or drops below half-time status.

### Subsidized Loan

It is a need-based loan, and the government pays the interest while the borrower is in school. Undergraduate students will have a 6.53%\* fixed interest rate and a 1.057%\*\* origination fee. Interest accrual begins at graduation or less than half-time enrollment.

### Unsubsidized Loan

It is not need-based, and the government does not pay interest on this loan. Undergraduate students will have a 6.53%\* fixed interest rate and a 1.057%\*\* origination fee. Graduate students will have an 8.08%\* fixed interest rate and a 1.057%\*\* origination fee. While not required, it is recommended that the borrower makes payments on the interest while in school. Interest accrual begins at the time of the first disbursement.

Year	Dependent Students (except for students whose parents are unable to obtain PLUS Loans)	Independent Students (and dependent undergraduate students whose parents are unable to obtain PLUS Loans)
<b>Freshmen</b> (1 – 27 earned credits)	\$5,500 - No more than \$3,500 of this amount may be in a subsidized loan.	\$9,500 - No more than \$3,500 of this amount may be in a subsidized loan.
<b>Sophomore</b> (28 – 57 earned credits)	\$6,500 - No more than \$4,500 of this amount may be in a subsidized loan.	\$10,500 - No more than \$4,500 of this amount may be in a subsidized loan.
<b>Junior   Senior</b> (58 & above earned credits)	\$7,500 - No more than \$5,500 of this amount may be in a subsidized loan.	\$12,500 - No more than \$5,500 of this amount may be in a subsidized loan.
<b>Teacher Certification Coursework</b>	\$5,500 – No more than \$5,500 of this amount may be in a subsidized loan.	\$12,500 – No more than \$5,500 of this amount may be in a subsidized loan.
<b>Undergraduate Program</b> (maximum total debt for Sub & Unsub)	\$31,000 - No more than \$23,000 of this amount may be in a subsidized loan.	\$57,500 for undergraduate - No more than \$23,000 of this amount may be in subsidized loans.
<b>Graduate Program</b> (per academic year)	N / A	\$20,500 unsubsidized
<b>Graduate</b> (maximum total debt)	N / A	\$138,500 for graduate – No more than \$65,000 of this amount may be in subsidized loans. (Subsidized loan availability ended June 30, 2012.)

### Federal Direct Parent Loan (PLUS)

The Federal Direct Parent Loan (PLUS) is available to parents of dependent students to borrow up to the amount equal to the cost of attendance minus other financial aid received. The interest rate is fixed at 9.08%\*,

and a 4.228%\*\* origination fee. Interest accrual begins at the first disbursement. The Federal Direct PLUS Loan requires a credit check. If the parent has adverse credit, they may apply with a credit-worthy co-signer.

Parents have the option to start repaying the PLUS Loan either 60 days after the loan is fully disbursed or defer payments until six months after the dependent student ceases to be enrolled at least a half-time. It is recommended, though not required, that the borrower makes interest payments while the student is still in school.

If a parent is denied a Federal Direct PLUS Loan, the student is eligible for an additional Federal Direct Unsubsidized Loan. Parents applying for a PLUS Loan must complete a PLUS Master Promissory Note (MPN) at <https://studentaid.gov> and will need to use their FSA ID and password to log in.

## Federal Direct Graduate PLUS Loan

The Federal Direct Graduate PLUS Loan is available to graduate students to borrow up to the amount equal to the cost of attendance minus other financial aid received. The interest rate is fixed at 9.08%\*, and an origination fee of 4.228%\*\* . Interest starts accruing from the first disbursement.

A credit check is required for this loan. If the student has adverse credit, they can apply with a credit-worthy co-signer.

Repayment begins six months after the student is no longer enrolled at least half-time. While not required, it is recommended that students make interest payments while in school.

Students applying for a Grad PLUS Loan must also complete a Grad PLUS Master Promissory Note (MPN) at <https://studentloans.gov> using their FSA ID and password.

## Additional Federal Direct Loan Information

- **\*Interest Rates:** Interest rates are scheduled to change every July 1 and are based on the federal 10-year treasury rate plus a small margin. The interest rate shown began **July 1, 2024**.
- **\*\*Origination Fees:** Origination fee rates are subject to change based on federal legislation every October 1. The fee rates shown began **October 1, 2023**. The fee is charged by the lender and reduced from the loan fund sent to the University.
- Students will receive a Financial Aid Offer from William Penn University, indicating their maximum eligibility for loans. Included with the offer will be a William Penn University Loan Authorization Form. Students (or parents for a parent loan) must complete this form and request the amount of loan(s) they wish to borrow. A student or parent may borrow less than the amount awarded.
- All students who transfer credits to William Penn University have approximately the first four weeks of their first enrolled term or module within the term to provide official transcripts from prior colleges to determine grade-level loan limits. Students who have transfer credits added after that time may notify the Financial Aid Office to have their financial aid re-evaluated.
- Students who advance a grade level between terms may notify the Financial Aid Office to have their financial aid re-evaluated.

For more information about federal programs, including loan repayment plan options, origination fees, interest rates, and loan repayment estimators, go to <https://studentaid.gov>.

## Estimated Repayment Information for Federal Student Loans

Under the 10-year Standard Repayment Plan, the minimum monthly payment is \$50, but it may be more depending on how much you borrow.

**Undergraduate Program:** The average Federal Direct Loan debt for students who began as a first-time freshman and graduated during the 2022-2023 academic year was \$26,771. Using 5.5% interest, the estimated monthly payment would be \$291.

**Graduate Program:** The average Federal Direct Loan debt for a first-time graduate was \$12,850. Using 7.05% interest, the estimated monthly payment would be \$150.

## State Student Financial Aid

Below is a list of some of the State of Iowa student financial aid programs available to students enrolled in undergraduate programs at William Penn University. Some programs are based on scholarship, while others may depend upon need per the results of the student's FAFSA

To find more State of Iowa financial aid information, go to <https://educate.iowa.gov/higher-ed/financial-aid>

### All Iowa Opportunity Scholarship

The All Iowa Opportunity Scholarship is a need-based scholarship for Iowa residents attending an eligible Iowa college or university. Students must be enrolled in at least three credit hours and must complete both the FAFSA and Iowa Financial Aid Application by March 1. The scholarship is prioritized as follows:

1. Students who age out of Iowa's foster care system, age out of the State Training School, and students adopted from Iowa's foster care system after age 16.
2. Children of deceased public safety workers.
3. Students who participated in certain federal TRIO programs while in high school (Upward Bound, Talent Search, Educational Opportunity Center).
4. Students who graduated from alternative high schools or alternative high school programs.
5. Students who participated in a Federal GEAR UP Grant program in Iowa. The Bureau of Iowa College Aid selects the recipients.

To read more, go to <https://educate.iowa.gov/higher-ed/financial-aid/scholarships-grants/aio>

### Education & Training Voucher (ETV) Program

The Education & Training Voucher (ETV) Program is for students up to the age of 26 who age out of foster care or students who were legally adopted or entered the Subsidized Guardianship Program after age 16. This fund is not based on financial need. To be eligible, students must be enrolled at least three credit hours and must complete both the FAFSA and Iowa Financial Aid Application by December 1. The Bureau of Iowa College Aid selects the recipients.

To read more, go to <https://educate.iowa.gov/higher-ed/financial-aid/scholarships-grants/etv>

### Future Ready Iowa Grant (FRG)

The Future Ready Iowa Grant is not based on need. The grant assists students who enroll in programs of study aligned with statewide high-demand jobs. Students must be an Iowa resident, have at least half of the credits completed towards a bachelor's degree that leads to a high-demand job, not have been enrolled in postsecondary education for two or more years, plan to enroll continuously for at least six credits, and file a FAFSA. The Bureau of Iowa College Aid selects the recipients.

To read more, go to <https://educate.iowa.gov/higher-ed/financial-aid/scholarships-grants/future-ready-iowa-grant>

## Iowa National Guard Service Scholarship (INGSS)

The Iowa National Guard Service Scholarship is a non-need-based scholarship that provides funds to Iowa National Guard members who attend eligible Iowa colleges and universities. To be considered for this scholarship, members must be active in the Iowa Army or Air National Guard unit, be an Iowa resident, and have satisfactorily completed required Guard training. Members must complete the FAFSA and Iowa Financial Aid Applications by July 1. Spring only applicants' INGSS application deadline is December 1.

To read more, go to <https://educate.iowa.gov/higher-ed/financial-aid/scholarships-grants/iowa-national-guard-service-scholarship>

## Iowa Tuition Grant (ITG)

The Iowa Tuition Grant is based on need. Students must be Iowa residents, enrolled in at least three credit hours at one of Iowa's eligible private colleges or universities, have the FAFSA submitted by July 1, and have a Student Aid Index range at a private not-for-profit institution of (-1,500) -16,000 to be considered for this grant.

To read more, go to <https://educate.iowa.gov/higher-ed/financial-aid/scholarships-grants/iowa-tuition-grant>

## Karen Misjak GEAR UP Iowa Scholarship (GEAR UP)

The Karen Misjak GEAR UP Iowa Scholarship is not based on need. It provides awards to students who were part of the GEAR UP Iowa state-wide cohort who are currently enrolled or planning to enroll in at least three credit hours in a degree program, file a FAFSA, and are under the age of 22 the first time they receive the award. The Bureau of Iowa College Aid selects the recipients.

To read more, go to <https://educate.iowa.gov/higher-ed/financial-aid/scholarships-grants/gear-iowa-scholarship>

# Institutional Student Financial Aid

## Undergraduate Program

The following is a list of need-based and non-need based institutional financial aid funds available to undergraduate students attending William Penn University full-time (12 or more credits) in Traditional or Distance Learning Education/Teacher Certification Programs (*refer to the [Enrollment Status Policy](#) section for more detail*). To qualify for need-based aid, students must annually file a FAFSA. Non-need-based aid does not require an additional application unless stated otherwise.

Institutional aid is available on a limited basis, and the following criteria must be met:

- The student must be fully accepted into the university.
- The student must not be in default on their federal loan(s).
- The student must be seeking a degree or taking teacher certification coursework.
- All required documents requested by the financial aid and business offices must be provided.

Students with an undergraduate degree returning to add a major or take teacher certification coursework may only qualify for the Further Undergraduate Degree Scholarship as institutional aid.

Unless otherwise indicated, the following types of institutional funds do not require a separate application. If institutionally funded aid is in combination with any federal and/or state need-based aid, it may not exceed the student's demonstrated need. Institutionally funded aid, in combination with any federal and/or state aid, may not exceed the student's direct cost.

## **Non-Need Based Funds:**

### **Academic Scholarships**

Academic Scholarships may be awarded to full-time students seeking a degree, and the following requirements apply:

**First Time Freshmen** must have a minimum cumulative GPA of 3.50 on a 4.00 scale and a minimum of a 20 ACT or 1030 SAT score.

**Transfer students with less than 24 credits** (credits must have been at a full-time status) need to have a cumulative GPA of 3.50 on a 4.00 scale and must provide copies of their final high school transcripts, and a copy of their ACT or SAT scores. See First Time Freshmen, above, for eligibility requirements.

**Transfer students with 24 or more credits** (credits must have been at a full-time status) need to have a cumulative GPA of 3.50 on a 4.00 scale.

**Currently enrolled William Penn students** striving to obtain an academic scholarship must complete at least two consecutive full-time (12 or more credits per term) semesters at William Penn University by the end of the fall semester prior to the next academic award year and have a minimum cumulative GPA of 3.50.

The following academic scholarships are available at William Penn University:

**Presidential Scholarship:** The Presidential Scholarship is the most prestigious academic award offered by William Penn University. Candidates must possess extraordinary academic ability and potential, as evidenced by their high school or prior college(s) performance (3.90-4.00 cumulative GPA) and their success on the ACT (28-36 composite score) or the SAT (1300-1600).

**Dean's Scholarship:** The Dean's Scholarship is awarded to students possessing exceptional academic ability and potential as evidenced by their high school and or prior college(s) performance (3.75-3.89 cumulative GPA) and their success on the ACT (24-27 composite score) or SAT (1160-1290).

**Academic Leadership Scholarship:** The Academic Leadership Scholarship is awarded to students possessing outstanding academic ability and potential as evidenced by their high school and or prior college(s) performance (3.65-3.74 cumulative GPA) and their success on the ACT (21-23 composite score) or SAT (1060-1150).

**Academic Achievement Scholarship:** The Academic Achievement Scholarship is awarded to students possessing strong academic ability and potential as evidenced by their high school and or prior college(s) performance (3.50-3.64 cumulative GPA) and their success on the ACT (20 composite score) or SAT (1030-1050).

*Renewal Requirements for an academic scholarship will be based on the student's cumulative grade point average after completing at least two consecutive full-time semesters by the end of the fall term prior to the next academic award year at William Penn University. If a student has one full-time semester by the end of the fall term prior to the next academic year, they will continue to receive the same scholarship for the next academic award year if the student remains full-time. Following are the minimum cumulative GPAs for each scholarship:*

Scholarship	Cumulative GPA
Presidential Scholarship	3.90
Dean's Academic Scholarship	3.75
Academic Leadership Scholarship	3.65
Academic Achievement Scholarship	3.50

## Alumni Scholarship

Alumni Scholarships may be awarded to full-time students seeking their first bachelor's degree and whose mother and/or father graduated from William Penn University.

## Athletic Scholarships

Athletic Scholarships may be awarded to full-time students seeking their first bachelor's degree. William Penn University is a member of the National Association of Intercollegiate Athletics (NAIA). Scholarship amounts are based on athletic ability as determined by the coach. Renewal requires the student to meet academic and/or participation requirements set by the coach.

## Campus Activity Board Scholarship

Campus Activity Board Scholarships may be awarded to one full-time student seeking their first bachelor's degree on the traditional campus and is selected by the Director of Student Life. The CAB President assists in Student Life with campus-wide student activity programming and implementation.

## Campus Ministry Scholarship

Campus Ministry Scholarships may be awarded to full-time students seeking their first bachelor's degree who are interested in developing leadership skills in Campus Ministry programs. Students must be approved and will be supervised by the Campus Ministry Coordinator. For more information and to apply, please go to the Campus Ministries page, located under Student Life, or contact the Associate Campus Minister, Daniel Thatcher, at 641-202-4660 or [Daniel.Thatcher@wmpenn.edu](mailto:Daniel.Thatcher@wmpenn.edu). Renewal requires the student to meet participation requirements established by the department chairperson.

## Digital Impact Team Scholarship

Digital Impact Team Scholarships may be awarded to full-time students seeking their first bachelor's degree. The student should show a serious interest in technology, be willing to participate in all required practices and events, and be an active member of the Computer Club. For more information and to apply, please see the [Digital Impact Team](#) page. Renewal requires the student to meet participation requirements established by the Digital Impact Team chairperson.

## Further Undergraduate Degree Scholarship

Further Undergraduate Degree Scholarships may be awarded to full-time students who have already earned a bachelor's degree and are seeking an additional bachelor's degree or teaching certificate. Students may not receive other institutional financial assistance funds.



## International Scholarship

International Scholarships may be awarded to full-time non-citizens with an F1 student visa who are seeking their first bachelor's degree. The student must offer academic promise to receive these funds. The scholarship may not be awarded if other institutional financial assistance is provided. Amounts may vary.

## Iowa Community College Transfer Scholarship

Iowa Community College Transfer Scholarships may be awarded to full-time incoming transfer students with an AA/AS degree from an Iowa Community College with a minimum of a 3.00 GPA and did not attend another institution after receiving their AA/AS degree. Students should file their FAFSA by July 1. Renewal: Annually file the FAFSA by July 1. Students who qualified when they began their first term (either fall or spring) of an academic year at William Penn University may automatically qualify for their second academic year. To determine renewal for the third academic year and beyond, the student must have a minimum cumulative GPA of 2.70 after the fall term from the prior academic year. All post-secondary and dual credit courses taken during high school with WPU will factor into the cumulative grade point average. The award amount may vary from year to year.

## Iowa Pride Scholarship

Iowa Pride Scholarships may be awarded to first-time, full-time incoming freshmen who are Iowa residents and graduated from an Iowa high school with a minimum 3.00 GPA. Students should file the FAFSA by July 1. Renewal: Annually file the FAFSA by July 1. Students who qualified at the time they began their first term (either fall or spring) of an academic year at William Penn University may automatically qualify for their second academic year. To determine renewal for the third academic year and beyond, the student must have a minimum cumulative GPA of 2.70 after the fall term from the prior academic year. All post-secondary and dual credit courses taken during high school with WPU will factor into the cumulative grade point average. The award amount may vary from year to year.

## Iowa Para or Iowa School District Employee

Iowa Para or Iowa School District Employee Scholarships may be awarded to full-time students who are Iowa residents seeking their first bachelor's degree and enrolled in the Distance Learning Education Program. Students must show proof of employment in an Iowa school district (a verification letter from the school district is preferred). Students should file the FAFSA by July 1. Renewal: Annually file the FAFSA by July 1 and provide proof of employment from their school district. Exception to proof of employment will be the final term the student is student teaching. Students who qualified when they began their first term (either fall or spring) of an academic year at William Penn University may automatically qualify for their second academic year. To determine renewal for the third academic year and beyond, the student must have a minimum cumulative GPA of 2.70 after the fall term from the prior academic year. All post-secondary and dual credit courses taken during high school with WPU will factor into the cumulative GPA. The award amount may vary from year to year.

## Music Scholarship

Music Scholarships may be awarded to full-time students seeking their first bachelor's degree with outstanding vocal, jazz band, or marching band ability. Auditions are recommended and may be either recorded or in person. For further information regarding this scholarship, contact the chairperson of the Department of Music at [meinerta@wmpenn.edu](mailto:meinerta@wmpenn.edu). Renewal requires the student to meet the participation requirements established by the department chairperson.

## New Media Scholarship

New Media Scholarships may be awarded to full-time students seeking their first bachelor's degree with promise in the new media area. Renewal requires the student to meet the participation requirements established by the department.

## Penn Recognition Scholarship

Penn Recognition Scholarships may be awarded to full-time students seeking their first bachelor's degree who have above-average academic records and do not qualify for other non-academic merit aid. The student must apply by providing a copy of their school transcript, an essay letter stating their achievements, and at least one letter of reference. Renewal requires the student to maintain a minimum 2.00 cumulative GPA at the end of the fall term before the next academic year at William Penn University. All post-secondary and dual credit courses taken during high school with WPU will factor into the cumulative grade point average. The award amount may vary from year to year.

## Phi Theta Kappa Scholarship

Phi Theta Kappa Scholarships may be awarded to full-time students seeking their first bachelor's degree who have been recognized at their previous two-year college as a Phi Theta Kappa member.

## Resident Associate (RA)

Resident Associate (RA) Scholarships may be awarded to full-time students seeking their first bachelor's degree who live in the dorm and are selected by the Director of Residence Life. RAs are chosen to help in the social aspects at William Penn University.

## Student Government Association (SGA)

Student Government Association (SGA) Scholarships may be awarded to full-time students seeking their first bachelor's degree who have been elected by the student body to hold an official position in the organization.

## Theatre Scholarship

Theatre Scholarships may be awarded to full-time students seeking their first bachelor's degree with outstanding theatre talent, either in acting or some aspect of technical theatre. Either an audition or a personal interview is recommended. For more information regarding acting or technical theatre, contact Brant Bollman at [Brant.Bollman@wmpenn.edu](mailto:Brant.Bollman@wmpenn.edu). Renewal requires the student to meet the participation requirements established by the department chairperson.

## Tuition Exchange

Tuition Exchange is available to dependent students seeking their first bachelor's degree whose parent is employed by a participating college or university. To receive this benefit, the student must file the FAFSA, the participating school must file the tuition exchange paperwork, and William Penn University must approve the paperwork. Students accepted for the tuition exchange benefit may not be eligible for other WPU funded gift aid. The tuition exchange benefit will be reduced by any federal, state, or institutional gift funds so that the maximum benefit will never exceed the cost of tuition.

## William Penn Success Scholarship – Level 1

William Penn Success Scholarships – Level 1 may be awarded to full-time students seeking their first bachelor's degree who have a 3.00-3.49 GPA. It may be all or partially reallocated to endowed or annual funds only. Renewal: Students who qualified when they began their first term (either fall or spring) of an academic year at William Penn University may automatically qualify for their second academic year. To determine renewal for the third academic year and beyond, the student must have a minimum cumulative GPA of 3.00 after the fall term from the prior academic year.

## William Penn Success Scholarship – Level 2

William Penn Success Scholarships – Level 2 may be awarded to full-time students seeking their first bachelor's degree with a 2.50-2.99 GPA. It may be all or partially reallocated to endowed or annual funds only. Renewal: Students who qualified at the time they began their first term (either fall or spring) of an academic year at William Penn University may automatically qualify for their second academic year. To determine renewal for the third academic year and beyond, the student must have a minimum cumulative GPA of 2.50 after the fall term from the prior academic year.

## William Penn University Scholarship

William Penn University Scholarships may be awarded to full-time students seeking their first bachelor's degree. It may be all or partially reallocated to endowed or annual scholarships only.

## William Penn Loan

The William Penn Loan is a low-interest (5% APR) loan for full-time students seeking their first bachelor's degree in the Traditional program and a U.S. Citizen. William Penn University is the lender. Students who demonstrate financial hardship may be candidates for this loan. To qualify for the William Penn Loan, the student must write an essay to the Vice President of Finance explaining their circumstance. The William Penn Loan has limited funding and may be issued to a maximum of 20 students per year. Loan amounts will vary from \$1,000-\$4,000 per year. The University will credit the student's account once the University has received all necessary paperwork. Students have six months after leaving school or dropping below half-time status before they begin repayment. Monthly repayment amounts will depend on the size of the debt and the length of the repayment.

## William Penn Forgivable Loan

The William Penn Forgivable Loan is a low-interest (5% APR) loan for first-time, full-time incoming freshmen seeking their first bachelor's degree in the Traditional program who have a minimum 2.50 GPA and are U.S. citizens. William Penn University is the lender. The University will credit the student's account once the University has received all necessary paperwork. Students have six months after leaving school or dropping below half-time status before they begin repayment. Monthly repayment amounts will depend on the size of the debt and the length of the repayment. The William Penn Forgivable Loan is forgiven if the student completes full-time consecutive academic years until graduation at the University except in mitigating circumstances. Renewal necessitates the student maintain a cumulative GPA of 2.50 at the end of the fall term prior to the next award year.

## Need-Based Funds:

### Annual & Endowed Named Funds

Annual & Endowed funds are mainly based on need and are awarded to full-time students seeking their first bachelor's degree. These funds are made possible through the generous financial support of alumni, trustees, and friends of William Penn University. These funds may adjust other institutional financial aid previously awarded to the student as the funds are not intended to increase the total offered. A recipient may be requested to write a thank you note to the donor of their scholarship. Failure to write the thank you may result in the loss of the award.

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## Institutional Student Financial Aid

### Graduate Program

The following list includes, but is not limited to, a description of all non-need institutional student financial aid funds available to a full or part-time master's degree-seeking student.

A student may receive institutional based funds on a limited basis. The student must be fully accepted, seeking a degree, and provide all required documents requested by William Penn University. The student may not be a graduate assistant or in default on their federal loan(s).

## **Non-Need Based Funds:**

### **Athletic Scholarships**

Athletic Scholarships may be awarded to students seeking a master's degree. William Penn University is a member of the National Association of Intercollegiate Athletics (NAIA). Scholarship amounts are based on athletic ability as determined by the coach. Renewal requires the student to meet academic and or participation requirements set by the coach.

### **Campus Ministry Scholarship**

Campus Ministry Scholarships may be awarded to students seeking a master's degree who are interested in developing leadership skills in Campus Ministry programs. Students must be approved and will be supervised by the Campus Ministry Coordinator. For more information and to apply, please go to the Campus Ministry page, located under Student Life, or contact the Associate Campus Minister, Daniel Thatcher, at 641-202-4660 or [Daniel.Thatcher@wmpenn.edu](mailto:Daniel.Thatcher@wmpenn.edu). Renewal requires the student to meet participation requirements established by the department chairperson.

### **Loyalty Scholarship**

Loyalty Scholarships may be awarded to students seeking a master's degree who earned their bachelor's degree from William Penn University.

### **Music Scholarship**

Music Scholarships may be awarded to students seeking a master's degree with outstanding vocal, jazz band, or marching band ability. Auditions are recommended and may be either recorded or in person. For further information regarding this scholarship, contact the chairperson of the Department of Music at [meinerta@wmpenn.edu](mailto:meinerta@wmpenn.edu). Renewal necessitates the student meet the participation requirements established by the department chairperson.

### **Theatre Scholarship**

Theatre Scholarships may be awarded to students seeking a master's degree with outstanding theatre talent, either in acting or some aspect of technical theatre. Either an audition or a personal interview is recommended. For more information regarding acting or technical theatre, contact Brant Bollman at [Brant.Bollman@wmpenn.edu](mailto:Brant.Bollman@wmpenn.edu). Renewal necessitates the student meet the participation requirements established by the department chairperson.

## **Summer Term Financial Aid**

The summer term is made up of modules, which are combined to equal one term and trails the academic year of fall/spring.

Students who register for the summer term may be eligible for financial aid. To determine what may be available, students are encouraged to contact the Financial Aid Office before registering.

To be eligible, the student must be in a degree-seeking or teacher certification/endorsement program and have filed the appropriate year FAFSA.

Financial aid will be based on information on the published census day. For more information, refer to the [Enrollment Status Policy](#) section and locate the [Summer Term-All Programs](#) section.

Students registered for the summer term will be notified via email if they do not have financial aid available. Those registered who do have available aid will receive a Financial Aid Offer. Students may also view this information in their student portal.

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## Federal Funds

### Undergraduate Program

#### *Federal Direct Loan Program*

Students must be enrolled at least half-time, six credit hours, and have unused funds from the academic year of fall/spring. Refer to the [Federal Student Financial Aid](#) section for more details.

#### *Federal Pell Grant*

An undergraduate student who has not earned a bachelor's degree may be eligible for a Federal Pell Grant if they have unused funds from the academic year of fall/spring or may receive up to 150% of their scheduled Pell for an award year. Refer to the [Federal Student Financial Aid](#) section for more details.

### Graduate Program

#### *Federal Direct Loan Program*

Students must be enrolled at least half-time, five credit hours, and have unused funds from the academic year of fall/spring. Refer to the [Federal Student Financial Aid](#) section for more details.

## State Funds

### Undergraduate Program

State funds are not available during the summer term.

### Graduate Program

State funds are not available during the summer term.

## Institutional Funds

### Undergraduate Program

The University's institutional funds are not available during the summer term.

### Graduate Program

Loyalty Scholarship - This scholarship is available to non-graduate assistant students enrolled full- or part-time who earned their bachelor's degree from William Penn University.

## **Outside Non-Need Sources of Aid**

If you receive financial aid from sources not listed on your award notification (excluding Veterans' Benefits), you must report it to the William Penn University Financial Aid Office. When notifying the office, include the name of the award, the organization providing it, and the award amount.

These funds will be added to your award offer, and unless the donor specifies otherwise, outside awards are typically split evenly between the fall and spring semesters. Other aid may be adjusted to ensure your total aid does not exceed your financial need or cost of attendance. If an adjustment is needed, the University will

adjust your aid in the most beneficial way possible while complying with federal, state, and institutional regulations.

## Vocational Rehabilitation Benefits

The Division of Vocational Rehabilitation of the Iowa Department of Public Instruction, or a similar division in other states, makes assistance available to physically and mentally challenged students who are residents of the state. Families should contact the Division of Vocational Rehabilitation, 510 East 12<sup>th</sup> Street, Des Moines, Iowa 50319, or the student's home state office. Students who receive funds should contact the Financial Aid Office to discuss costs related to the student's disability.

## Outside Scholarships

Outside scholarships are typically awarded by employers, corporations, civic groups, or educational organizations. You may contact businesses and organizations in your community for possible scholarship funds. These funds will be credited to your university student account when the University Business Office receives them.

## Private Education Loans

Private Education Loans are offered by banks, credit unions, and other providers and are not federally insured. Private loans may be more costly than federal loans and do not offer the same flexible repayment terms or full range of borrower protections as federal student loans. Carefully evaluate the terms and conditions before applying. If you have concerns, contact the Consumer Financial Protection Bureau's private student loan ombudsman at [www.consumerfinance.gov](http://www.consumerfinance.gov) or (855) 411-2372.

## Veterans' Benefits

Veterans who served on active duty may be eligible for education benefits offered by the Dept. of Veterans Affairs. For example, the Post-9 / 11 GI Bill provides financial support for educational and housing expenses to individuals with at least 90 days of aggregate service after September 10, 2001, or individuals discharged with a service-connected disability after 30 days. Spouses and children of service members may be eligible to receive a transfer of the service member's Post-9 / 11 benefits. Veterans must have received an honorable discharge to be eligible for the Post-9 / 11 GI Bill.

Currently serving military personnel may be eligible for funding offered through the Department of Defense Tuition Assistance program. Eligibility status and amounts should be confirmed before enrolling.

Spouses and children of service members, who are serving on active duty Title 10 orders in the pay grades of E1-E5, O1-O2, or W1-W2, may be eligible for financial assistance from the Department of Defense for education, training, and or the occupational license and credentials necessary for a portable career.

Students planning on receiving educational benefits from the Department of Veterans Affairs should contact Pam Eklund in the Registrar's Office at William Penn University at (641) 673-1011 or [eklundp@wmpenn.edu](mailto:eklundp@wmpenn.edu) well in advance of enrollment to request certification. For more information regarding eligibility and benefits, visit <https://www.va.gov/education/eligibility>.

## Yellow Ribbon Program

The Yellow Ribbon Program was established by the Post-9 / 11 Veterans Educational Assistance Act of 2008. William Penn voluntarily entered into an agreement with the VA to jointly fund tuition and fee expenses that exceed tuition and fee amounts provided by the Post-9 / 11 GI Bill. Veterans are encouraged to visit the VA's Yellow Ribbon webpage at <https://www.gibill.va.gov> for additional information on the Yellow Ribbon Program, the Post-9 / 11 GI Bill, and other educational programs.

# Other Financial Aid Information

## Consortium Agreements

A student who wants to enroll simultaneously at William Penn University and another institution and combine the hours for financial aid purposes may be able to do so through a consortium agreement. This agreement is a contract between two institutions that recognizes a student's registration at each location for financial aid purposes and certifies only one of the institutions to administer financial aid. Interested students should contact the WPU Financial Aid Office for terms and procedures.

## Education Tax Credits

In addition to many types of financial aid, tax credits and benefits are available to help families manage the cost of education. Consult your tax advisor for detailed information or visit the Internal Revenue Service at [www.irs.gov](http://www.irs.gov) and review publication 970.

## Part-Time Students

Part-time students (fewer than 12 credits in the Undergraduate Program and fewer than 9 credits in the Graduate Program) must be fully admitted to a degree-seeking program or a teacher certification/endorsement program at the University to receive funds. The University will award federal and state aid for which a part-time student is eligible. However, institutional funds are not available to part-time undergraduate students.

## Repeated Coursework

When a student repeats a previously passed course, the higher grade received will be used to calculate their cumulative grade point average (GPA). For this purpose, "passed" means a grade higher than an "F".

Financial aid can only be offered for one retake of a specific course unless the course was failed in the previous attempts. If the student passed the first attempt but failed the second attempt, that failure counts as their paid retake. If the student takes the course for a third time or more, it will not be eligible for financial aid, and the credits will not be included in their enrollment status for financial aid purposes.

If a student passed the course once and then withdraws during the second attempt, that withdrawal will not count as their paid retake.

A student may receive financial aid for repeatedly failing the same course.

When a course is repeated, the credits for the course will count as attempted credits but will not add to the cumulative earned credits unless the prior grade was a passing grade.

## Study Abroad

A student interested in studying abroad may be eligible for federal aid if the program is approved for academic credit toward their degree by the Registrar at William Penn University. William Penn University must have a contractual agreement with the foreign school (or with another U.S. school that contracts with a foreign school) or a single written arrangement with a study-abroad organization. Interested students must first have the course(s) approved by the Registrar at William Penn University to verify the coursework counts towards the student's degree at WPU. Once approved, the student should contact the WPU Financial Aid Office.

# Satisfactory Academic Progress Standards for Financial Aid (SAP)

The federal government requires students to maintain satisfactory progress toward their degree to remain eligible for financial aid. William Penn University evaluates all students, regardless of whether they apply for

federal financial aid via the Free Application for Federal Student Aid (FAFSA). The following standards apply to all federal, state, and institutional funds.

Satisfactory Academic Progress (SAP) is achieved when a student maintains both the required grade point average (GPA) and the required pace (completion rate) toward their degree. At William Penn University, the minimum standards are established for all undergraduate and graduate students who wish to establish or maintain financial aid eligibility. These standards apply to a student’s entire academic record at William Penn University, including transfer credit hours accepted by William Penn University from another institution.

William Penn University evaluates students’ transcripts at the end of each term (fall, spring, and summer) to ensure compliance with the Satisfactory Academic Policy.

Students must maintain a minimum cumulative GPA according to their cumulative earned hours, including transfer credits accepted by William Penn from other universities. When a student repeats a previously passed course, the higher grade received will be used to calculate the cumulative GPA. For this policy, “passed” refers to any grade higher than an “F”. The minimum GPA requirements are as follows:

## Grade Point Average (GPA) Requirements (Qualitative)

	Credit Hours Earned	Minimum GPA
<b>Undergraduate</b>	1 – 27	1.70
	28 – 57	1.90
	58+	2.00
<b>Graduate</b>	1 – 12	2.70
	13 – 24	2.85
	25+	3.00

## Required Pace

There are two components to Pace

### 1. *Progress throughout the Program*

All full and part-time students must earn a minimum of 67% of the total number of their cumulative credits attempted. To determine the 67%, a student would take their cumulative earned credits and divide it by their cumulative attempted credits.

### 2. *Maximum Time Frame to Complete the Program*

Eligible undergraduate or graduate-seeking students may receive financial aid while attempting up to, but not exceeding, 150% of the published normal completion length of the student’s program. Students enrolled at either a part-time or full-time pace at William Penn University may have a maximum of:

Program	Maximum Credit
Undergraduate	186 attempted credits
Graduate – Masters of Organizational Leadership	54 attempted credits
Graduate – Masters of Sports Management	45 attempted credits



The number of credits William Penn University accepts from other universities will count toward the maximum. The Financial Aid office may notify students as they approach the maximum time frame of their program.

*The following are counted when determining the minimum Pace Progress throughout the Program & Maximum Time Frame requirements:*

- **Transfer Credits:** Transfer credits that are accepted by WPU will be counted toward the total attempted and earned credits when determining pace. Transfer credits do **not** impact GPA as grades are not transferred in.
- **Repeating a Course:** When a student repeats a course, credit hours for the course are counted as attempted each time it is taken. Once the course is passed, the credit hours will count in the cumulative earned one time. The highest grade earned will count in the cumulative grade point average.
- **Incomplete Grades:** An incomplete or “I” grade will count as credits attempted but not earned for determining SAP. If the credits are later given for the course(s), the student should notify the financial aid office so SAP may be reassessed.
- **Credit / No Credit:** Credit hours for Credit / No Credit coursework will count as attempted, and if a passing grade (CR) is received will count as earned for determining academic progress.
- **Withdrawal:** All courses a student withdraws from and receives a grade of a “W” will be counted as attempted credit hours for pace progress throughout the program and maximum time frame.
- **Remedial Coursework:** Credit hours for remedial coursework will count as attempted and if a passing grade (grade higher than “F”) is received will count as earned to determine academic progress.
- **Change in Major:** A student who changes majors will still be required to stay within the maximum 150% rule to receive financial assistance.
- **Students Seeking Additional Undergraduate Bachelor Degree After Graduating:** A student seeking financial aid for an additional undergraduate bachelor’s degree after graduating from William Penn may have an additional 90 credit hours attempted for the additional degree, or 276 total undergraduate credit hours attempted, including all transfer credits, whichever limit is met first.

## **If SAP Is Not Achieved:**

### **Financial Aid Warning**

Students are placed on Financial Aid Warning for one term if they do not meet the minimum GPA and or pace progress throughout the program. A letter is mailed to the student being placed on Financial Aid Warning.

### **Financial Aid Suspension**

Students are placed on Financial Aid Suspension for one of the following reasons:

1. Do not meet the SAP requirements after one term on Financial Aid Warning.
2. Do not meet the SAP requirements after one term on Financial Aid Probation (see [Probation](#) below under [Appeal of Financial Aid Suspension](#)).
3. Do not meet the requirements of the Academic Plan by not adhering to the plan, showing progression during the plan, or meeting the requirements by the last term of the Academic Plan (see [Academic Plan](#) below under [Appeal of Financial Aid Suspension](#)).
4. Meet or exceed the Maximum Time Frame requirement to obtain a degree.
5. Withdrawal (official, unofficial, or administrative) from a term, and not making SAP requirements at the time of the withdrawal. Refer to the [Withdrawing and Return of Funds Policy](#) section for more withdrawal information.

Students are not eligible for financial aid while on Financial Aid Suspension. A letter is mailed, and an e-mail is sent to the student placed on Financial Aid Suspension. Suspension of aid is not the same as academic suspension, which is handled by the Academic Dean.

To regain financial aid eligibility, students may:

1. Take courses to meet the minimum SAP requirements while not receiving financial aid.
2. Appeal the Financial Aid Suspension (*see below*) and the appeal is granted.

## Appeal of Financial Aid Suspension

When a student loses financial aid eligibility due to not making SAP, the student may submit an appeal to the Director of Financial Aid if extenuating circumstances prevented the student from meeting the SAP requirements. Extenuating circumstances may consist of illness or injury of the student; death of a family member; family difficulties such as divorce or illness; difficulty balancing school with work, athletics, or family responsibilities; or other special circumstances.

The appeal should explain the extenuating circumstance and what has changed in the situation that would allow the student to make SAP at the end of the next evaluation.

The appeal should be submitted by e-mail, mail, or fax within 15 days from the date of the official notice of financial aid ineligibility to:

### Cyndi Peiffer

Director of Financial Aid

[peifferc@wmpenn.edu](mailto:peifferc@wmpenn.edu)

Tel: [641-673-1040](tel:641-673-1040)

Fax: [641-673-1115](tel:641-673-1115)



201 Trueblood Avenue | Oskaloosa, IA 52577

An appeal committee will review the student's request. The Director of Financial Aid will notify the student, in writing, of their decision:

### Probation

If the committee determines that the student should be able to meet the SAP standards by the end of the subsequent term, the student will be placed on probation for that term. If the student still does not meet the SAP standards by the end of the probation term, they will be suspended from receiving financial aid.

### Academic Plan

If the committee determines the student will require more than one term to meet SAP standards, the student will be placed on an academic plan for multiple terms. The Register and/or the student's advisor will develop the academic plan, which must be submitted to the Director of Financial Aid before awarding financial aid. The student should contact their advisor to discuss the plan.

The student's academic plan will be reviewed after each term. If the student does not adhere to the plan, show progression, or meet the requirements by the last term of the plan, they will be suspended from receiving financial aid.

# Withdrawing & Return of Funds Policy

Funds are awarded to students assuming they will attend the University for the entire term. If a student withdraws from all courses, including medical withdrawals or stops attending, the University will determine if the student has fully earned the awarded funds.

## Withdrawing

### Withdrawal from Term

A student is considered withdrawn from a term (fall, spring, or summer) if they do not attend the entire period they were scheduled. William Penn University takes attendance and uses the last day of academically related activity as the student's last day of attendance.

- **Re-entry:** Withdrawn students must contact the WPU Admissions Office to re-enter the University but cannot re-enter within the same term.
- **Grades:** All courses will receive a grade of "W" for students who are officially or administratively withdrawn (see below) from the University.

### Official Withdrawal

An official withdrawal is when the student notifies the University of their intent to leave before completing all the days in the term they were scheduled to attend. The student should contact the Director of Financial Aid, in PAC 204:

Cyndi Peiffer| Director of Financial Aid| 201 Trueblood Avenue, Oskaloosa IA 52577|  
[peifferc@wmpenn.edu](mailto:peifferc@wmpenn.edu) | [641-673-1040](tel:641-673-1040).

Official notification may be in writing, by phone, in person, or via e-mail.

### Administrative Withdrawal

An administrative withdrawal is applied to students who do not attend any courses for two consecutive weeks or are asked to leave the University. The University will make every effort to re-engage the student before withdrawing them.

Non-academic activities do not count towards attendance (e.g., dorm living, meal plans, logging into online courses without participation, academic counseling, athletic participation, intercollegiate athletic courses (PHLA 150-172) or fine arts ensemble courses (such as but not limited to: Jazz Ensemble, Marching/Pep Band, William Penn Singers, and Concert Band)).

### Unofficial Withdrawal

Indicators of an unofficial withdrawal would include, but are not limited to:

- Students registered for courses in one module in the term with a 0.00 term grade point average.
- Students registered in both modules within the term and do not earn a passing grade in a least one course in the second module.
- Students registered in courses that span the full term with a 0.00 term grade point average.
- Students registered in the first and or second module along with full-term courses and do not earn a passing grade in at least one full-term or second module course.

All grades of "F", "I", "NC", or "W" result in a 0.00 GPA.

All grades earned will remain on the record for the term.

### Exemptions to Unofficial Withdrawal:

A student may be exempt from being unofficially withdrawn for the following reasons:

- Students not in the online program with a 0.00 term GPA who attend a scheduled final exam on one of the final exam dates listed on the academic calendar are considered to have completed the term.
- Online program students with a 0.00 term GPA who have a confirmed attendance date during the last week of their last module of the term.

## Withdrawing Due to Active Duty

A student called to active duty, or a spouse or dependent child of a member being called to active duty, must contact the Registrar's Office and the Director of Financial Aid to begin the withdrawal process.

### Refunds:

The student will receive a 100% refund of the following charges: tuition, fees, and housing/meals (if applicable).

Financial aid will be refunded as follows: 100% of all state, WPU institutional, and outside financial assistance will be returned to the appropriate sources. All Title IV (federal) student financial assistance will be processed per the RETURN OF FUNDS POLICY below. The student and/or parent (the parent only if there is a Parent PLUS loan) may request, in writing, to have 100% of federal funds returned, as all charges are being removed from your University bill.

### Other Options for Active Duty:

If a student has completed a significant portion of the coursework, a grade may be assigned (as determined by the instructor).

An incomplete "I" grade may be assigned if the instructor allows the student to complete the course later.

Students cannot receive both a refund and a grade of A, A-, B+, B, B-, C+, C, C-, D+, D, D-, F, or I.

## Return of Funds

Funds are earned in proportion to the time enrolled. A withdrawal calculation determines the amount of funds earned on the last day of attendance. Unearned funds will be returned to the appropriate programs, and students may need to repay unearned financial aid funds if they did not complete the payment period. Students who fail to submit all paperwork required by the University on their last day of attendance may result in a recalculation of their financial aid before completing the withdrawal calculation.

- The student who fails to attend all courses they are scheduled to attend may result in a change in enrollment status and will have all funds recalculated before the withdrawal calculation is performed. Refer to the [Enrollment Status Policy](#) section for more details. If the student has SEOG or Federal Work-Study as part of their award, the cost of attendance will be recalculated to determine if the student remains eligible for those funds before the withdrawal calculation is performed.

## For Programs Offered in Modules

Students whose program of study or coursework does not span the entire length of the payment period are considered to be enrolled in courses offered in modules. Students enrolled in modules are considered withdrawn if they do not complete all scheduled days in the modules used to determine eligibility for financial aid.

## Exemptions:

- A student who stops attending during the fall/spring term after completing at least one credit from Module 1 (first eight-week course). In this case, the student will have completed a module that is 49% or more of the number of days in the term. Grades of “F”, “I”, and “NC” are not considered successful completion.
- A student who stops attending during the summer term after completing at least six credits from Module 1. Although the module is less than 49% of the number of days in the term, the student will have earned enough credits to be considered at least a half-time student.
- Written confirmation of intent to attend courses in Module 2, provided near or at the time of withdrawal from Module 1. (If the student fails to return, they will be considered withdrawn from the term. The last day of attendance would be the withdrawal date, and the payment period would be the modules the student was scheduled to attend at the time of the written confirmation.)

## Recalculation:

- Students who meet one of the exemptions and did not start a course, the course will be dropped from their schedule. If the drop changes their enrollment status, the Financial Aid Office will recalculate the cost of attendance and federal, state, WPU institutional, and outside program funds based on the updated enrollment status.

## Determining Earned Aid

The University determines earned and unearned aid based on a federal calculation that determines the percentage of the payment period completed by the student. The percentage is derived by dividing the number of days attended by the number of calendar days in the period. Calendar days (including weekends) are used, but breaks of at least 5 days are excluded from the numerator and denominator. This percentage is used for all federal, state, WPU institutional, and outside program funds.

- **Attendance Tracking:** As an attendance-taking institution, WPU uses the last date of attendance at an academically related activity as recorded by instructors. For online-only courses, the last date would be recorded by the student's last day submitting an academic assignment or interacting with an instructor about academic matters as supported by the instructor.
- **60% Point:** Until a student has passed the 60% point of a payment period, only a portion of the student's eligible aid has been earned. A student who remains enrolled beyond the 60% point is considered to have earned all disbursed aid. Reviews are conducted to determine if unearned funds must be returned or if post-withdrawal disbursements are due.

## Payment Periods

- **Full Term:** Fall and spring terms (16 weeks each); summer term (2 weeks).
- **One Module:** Length of the module (fall and spring terms each have eight-week modules; summer term has a 4 and 8-week modules).
- **Combination of Modules:** Length of combined modules (16 weeks for fall/spring; 12 weeks for summer). Students in modules-only courses who drop all courses in the second module while still attending the first module change their payment period to one module.

## Return of Funds Freeze Date

William Penn uses a Return of Funds Freeze Date to determine the number of days in the payment period for all students. The Return of Funds Freeze Date policy uses the student's enrollment schedule, including any course started and withdrawn, at a fixed calendar point to determine the length of the payment period. If a student withdraws before the Return of Funds Freeze Date, the number of days associated with any

module/course the student started, and any module/course the student was enrolled in for the term as of the withdrawal date will be included.

### *2024-2025 Freeze Dates*

- Fall Term – September 6, 2024
- Spring Term – January 24, 2025
- Summer Term – June 27, 2025

### **Post Withdrawal Disbursement**

If the total earned amount of federal aid is greater than the total disbursed federal aid, the difference will be treated as a post-withdrawal disbursement. Inadvertent overpayments, funds disbursed to the student's billing account after the student's last day of academically-related activity, may fall in this category. Title IV aid refers to the following Federal financial aid programs: Federal Pell Grant, Federal SEOG (Supplemental Educational Opportunity Grant), Federal Iraq and Afghanistan Service Grant (IASG), Subsidized Federal Direct loans, Unsubsidized Federal Direct loans, and Federal PLUS (Parent/Graduate) loans.

A post-withdrawal grant disbursement payment will be made to the student's account, and a notification will be sent by mail. William Penn University may automatically use all or a portion of the post-withdrawal grant disbursement for tuition, fees, housing/food (if contracted with the University), and with written permission from the student, for other allowable charges (such as but not limited to prior-year charges not to exceed \$200).

A post-withdrawal of federal direct loan eligibility will be communicated via mail to the student (parent in the case of a PLUS loan). Students and or parents must notify the University in writing of their interest in receiving the loan within 14 days of the notification. Once the University receives the written acceptance, the loan funds will be disbursed to the student's account. Responding after the 14 days may result in forfeiture of the loan(s) for the period of enrollment.

### **Returning Funds**

If, according to the calculation, the student has Title IV (federal) funds that must be returned to the federal government, they will be returned in the following order:

1. Federal Direct Unsubsidized Loan
2. Federal Direct Subsidized Loans
3. Federal PLUS (Parent/Graduate) Loan
4. Federal Pell Grant
5. Iraq and Afghanistan Service Grant (IASG)
6. Federal SEOG

The University is required to return Title IV funds as soon as possible but no later than 45 days from the date of the University's determination that the student withdrew. Funds will be rounded to the nearest whole dollar.

All state, WPU institutional, and outside funds will be pro-rated at the same percentage as the Title IV federal funds.

Students will be notified, in writing through U.S. mail, of any adjustments made.

The amount of funds to be returned will be charged to the student's university bill. The earned funds may not cover all unpaid institutional charges due to the institution upon the student's withdrawal.

Earned aid is not related in any way to institutional charges. The University's Institutional Refund Policy and Return of Funds procedures are independent of one another. A student who withdraws from a course may be required to return unearned aid and still owe the University for the course. For more detailed information on the William Penn Institutional Refund Policy, please consult the William Penn University catalog.

## Examples

1. Undergraduate students who resided on campus and on the RETURN OF FUNDS Freeze Date were enrolled full-time for courses that span the full 16 weeks. After attending all courses, the student withdrew from all courses on day 36, September 27th. The original charges of \$12,500 for tuition and \$3,500 for housing/food for the term total \$16,000. The funds disbursed (credited) to the student University billing account were: \$1,732 Subsidized Federal Direct Loan, \$500 state funds, and \$6,000 WPU institutional funds on day 10 of the term. The balance due of \$7,768 ( $\$16,000 - (1,732 + 500 + 6,000)$ ) was paid in full by the student on day 20.
  - There are 107 days in the payment period when calculating financial aid (16 weeks times 7 days per week = 112 less a scheduled break of 5 days for Thanksgiving break).
  - 36 divided by 107 = .3364; rounded to 33.6% completed of their payment period for the term.
  - Apply the percentage completed, 33.6%, to:
    - Title IV (federal) loan aid disbursed: \$1,732 times 33.6% = \$581.95 earned and \$1,150.05, rounded to \$1,150, is charged back to the student's University billing account and returned to the student's lender of the loan.
    - State aid disbursed: \$500 times 33.6% = \$168 earned and \$362 charged to the student's University billing account and returned to the state authorization agency.
    - WPU institutional aid disbursed: \$6,000 times 33.6% = \$2,016 earned and \$3,984 charged to the student's University billing account and returned to the WPU institutional program.
  - The original tuition charges of \$12,500 for the term will be refunded at the rate of 64%, see Tuition and Fees Refund Schedule below, for a total of \$8,000. The original charges of \$3,500 for housing/food will be refunded at a rate of 64%, see Housing and Food Refund Schedule below, for a total of \$2,240. A total of \$10,240 will be refunded back to the student's University account for tuition and housing/food.
  - A credit of \$4,743.95 is owed back to the student ( $((1,150.05 + 362 + 3,984) - 10,240)$ ).
2. An Undergraduate student who resided off campus and on the RETURN OF FUNDS Freeze Date was enrolled half-time (six credits) for courses that only span the first eight weeks of the term. Student, after attending all courses, withdrew from all courses on day 36, September 27th. The original charges for tuition for the term were \$2,250. The funds disbursed (credited) to the student's University billing account were: \$1,732 Subsidized Federal Direct Loan and \$500 state funds on day 10 of the term. The balance due of \$18 ( $\$2,250 - (\$1,732 + 500)$ ) was paid in full by the student on day 20.
  - There are 56 days in the payment period (8 weeks times 7 days per week = 56, and there are no scheduled breaks of 5 or more days)
  - 36 divided by 56 = .6428; rounded to 64.3%
  - As 64.3% is over 60%, no refund or return of funds is required.
  - The original charge of \$2,250 for the term will be refunded at the rate of 0%; see the Tuition and Fee Refund Schedule below.
3. An Undergraduate student who resided off campus and on the RETURN OF FUNDS Freeze Date was enrolled in six credits in the first eight-week module and six credits in the second 8-week module of the fall term. Student began attendance in the six credits in the first 8-week module and withdrew from all courses on day 36, September 27th. The original charges for the term for tuition

were \$5,100. The funds disbursed (credited) to the student’s University billing account were: \$1,933 Federal Pell and \$50 Federal SEOG on day 11. The balance due of \$3,117 (\$5,100 – (\$1,933 + \$50)) was paid in full by the student on day 16.

- The student did not start all the courses registered for in the term, 12 credits (full-time). The student began six credits (half-time), and their Pell and SEOG will be recalculated to half-time before doing the return calculation.
  - Federal Pell would be recalculated from \$1,933 to \$967, charging the student’s University billing account \$966 and returning the funds to the federal Pell program.
  - Federal SEOG would be recalculated from \$50 to \$25, charging the student’s University billing account \$25 and returning the funds to the federal SEOG program.
- The payment period has 107 days (16 weeks times 7 days per week = 112, less a scheduled break of 5 days for Thanksgiving break).
- 36 divided by 107 = .3364; rounded to 33.6% completed of their payment period for the term.
- Apply the percentage completed, 33.6%, to:
  - Title IV (federal Pell and SEOG) aid: \$992 (967/Pell + 25/SEOG) times 32.7% = \$333.31 earned, rounded to \$333, and \$659 (992-333) charged back to the student’s University billing account and returned to the Federal Pell Grant program.
- The original charges of \$5,100 will be adjusted to \$2,550 (the six credits attended), and then the student’s University billing account will be credited for the remaining \$2,550. The \$2,550 remaining will be refunded at the rate of 0%; see Tuition and Fees Refund Schedule—First 8-Week Courses, below.
- The student is owed a credit of \$900.00 ((966+25+659)—\$2,550).

## Housing & Food Refund Schedule

Fall Term 2024			Spring Term 2025		
From	To	% Refunded	From	To	% Refunded
08/26/2024	09/01/2024	94%	01/13/2025	01/19/2025	94%
09/02/2024	09/08/2024	88%	01/20/2025	01/26/2025	88%
09/09/2024	09/15/2024	82%	01/27/2025	02/02/2025	82%
09//16/2024	09/22/2024	76%	02/03/2025	02/09/2025	76%
09/23/2024	09/29/2024	70%	02/10/2025	02/16/2025	70%
09/30/2024	10/06/2024	64%	02/17/2025	02/23/2025	64%
10/07/2024	10/13/2024	58%	02/24/2025	03/02/2025	58%
10/14/2024	10/20/2024	52%	03/03/2025	03/16/2025	52%
10/21/2024	10/27/2024	46%	03/17/2025	03/23/2025	46%
10/28/2024	10/28/2027	40%	03/24/2025	03/28/2025	40%
10/29/2024	End of Term	0%	03/29/2024	End of Term	0%



## Tuition Refund Schedule

### Fall Term 2024

From	To	% Refunded
08/26/2024	09/01/2024	94%
09/02/2024	09/08/2024	88%
09/09/2024	09/15/2024	82%
09/16/2024	09/22/2024	76%
09/23/2024	09/29/2024	70%
09/30/2024	10/06/2024	64%
10/07/2024	10/13/2024	58%
10/14/2024	10/20/2024	52%
10/21/2024	10/27/2024	46%
10/28/2024	10/28/2024	40%
10/29/2024	End of Semester	0%

Fall Module 1 (First 8-Weeks)				Fall Module 2 (Second 8-Weeks)			
Week	From	To	% Refunded	Week	From	To	% Refunded
1	08/26/2024	09/02/2024	80%	1	10/21/2024	10/27/2024	80%
2	09/03/2024	09/09/2024	60%	2	10/28/2024	11/03/2024	60%
3	09/10/2024	09/16/2024	40%	3	11/04/2024	11/10/2024	40%
4	09/17/2024	09/23/2024	20%	4	11/11/2024	11/17/2024	20%
5	09/24/2024	End of Module 1	0%	5	11/18/2024	End of Module 2	0%

### Spring Term 2025

From	To	% Refunded
01/13/2025	01/19/2025	94%
01/20/2025	01/26/2025	88%

01/27/2025	02/02/2025	82%
02/03/2025	02/09/2025	76%
02/10/2025	02/16/2025	70%
02/17/2025	02/23/2025	64%
02/24/2025	03/02/2025	58%
03/03/2025	03/16/2025	52%
03/17/2025	03/23/2025	46%
03/24/2025	03/28/2025	40%
03/29/2025	End of Term	0%

Spring Module 1 (First 8-Weeks)				Spring Module 2 (Second 8-Weeks)			
Week	From	To	% Refunded	Week	From	To	% Refunded
1	01/13/2025	01/19/2025	80%	1	03/17/2025	03/23/2025	80%
2	01/20/2025	01/26/2025	60%	2	03/24/2025	03/30/2025	60%
3	01/27/2025	02/02/2025	40%	3	03/31/2025	04/06/2025	40%
4	02/03/2025	02/09/2025	20%	4	04/07/2025	04/13/2025	20%
5	02/10/2025	End of Module 1	0%	5	04/14/2025	End of Module 2	0%

Summer Term 2025			
Week	From	To	% Refunded
1	05/19/2025	05/25/2025	87%
2	05/26/2025	06/01/2025	75%
3	06/02/2025	06/08/2025	62%
4	06/09/2025	06/15/2025	50%
5	06/16/2025	06/22/2025	37%
6	06/23/2025	06/29/2025	25%
7	06/30/2025	07/06/2025	12%

Summer Module 1 (First 4-Weeks)				Summer Module 2 (Second 4-Weeks)			
Week	From	To	% Refunded	Week	From	To	% Refunded
1	05/19/2025	05/25/2025	70%	1	06/16/2025	06/22/2025	80%
2	05/26/2025	06/01/2025	40%	2	06/23/2025	06/29/2025	60%
3	06/02/2025	06/03/2025	10%	3	06/30/2025	07/06/2025	40%
4	06/04/2025	End of Module 1	0%	4	07/07/2025	07/13/2025	20%
				5	07/14/2025	End of Module 2	0%

## Exit Counseling Information for Perkins & Federal Direct Loans

When students cease at least half-time enrollment at William Penn University, they must complete exit counseling for their federal student loans. This ensures that they understand their loan obligations and repayment options.

### Federal Direct Staff Loan

- Borrowers must complete exit counseling online at <https://studentaid.gov/exit-counseling>
  - You will need your FSA ID and password (the same credentials used when completing your FAFSA) to log in.

### Federal Perkins Loan

- Borrowers must complete exit counseling online at <https://borrower.ecsi.net/>
  - You will need your ECSI username and password to log in. If you do not have your username or password, you will need to create one. Once you create your username and password, you need your Heartland Key (encrypted account number) to connect your profile to your loan account. If you cannot locate your Heartland Key, please call ECSI customer service at [888-549-3274](tel:888-549-3274) or William Penn University Business Office at [641-673-1039](tel:641-673-1039).

If a borrower ceases enrollment without the institution's prior knowledge or fails to complete the required exit counseling, the necessary information will be mailed to the borrower's last known address.

## Loan Repayment Assistance with Inceptia



William Penn University has partnered with Inceptia, a division of National Student Loan Repayment (NSLP), to provide you with **FREE** assistance on your Federal student loan obligations. William Penn University and Inceptia want to ensure you have a successful and comfortable loan repayment experience. Inceptia's friendly customer representatives may reach out to you during your grace period (six months after you stop attending at least six credit hours) or if your loan(s) become delinquent. **Inceptia is NOT a collection agency.** An

Inceptia representative will help you explore the many repayment options, deferments, consolidation, discharge, forgiveness, and forbearance that best fits your personal situation. Your Inceptia representative will stay in touch with you via phone, letter, and or email to help you with your questions and solutions to your issues.

## Student Rights & Responsibilities

### You Have the Right To:

- **Be Informed:** William Penn University strives to provide detailed information about costs, aid, opportunities, programs, and more through its publications and correspondence.
- **Expect Confidentiality:** All information submitted to the Financial Aid Office is kept confidential and will not be released without your written consent.
- **Receive an Answer:** A professional staff member from the Financial Aid Office will answer any questions regarding your financial aid. The office is located in the Penn Activity Center, Room #204. You can also contact them by phone at 641-673-1060 or fax at 641-673-1115.
- **Accept All or Part of the Aid Offered:** Acceptance of one type of aid is not contingent upon acceptance of another.
- **Have Your Financial Need Reviewed:** If there has been a significant change in your family's financial situation, you can request a review. However, this may not always result in an increase in your aid.
- **Examine Your Financial Aid Records:** You may request a review of your financial aid records with a financial aid administrator at any time.

### You Are Responsible For:

- **Meeting Educational Costs:** Along with your parents if you are a dependent student.
- **Supplying Accurate Information:** All information on forms must be accurate. Funds obtained based on false information must be repaid and could result in criminal prosecution.
- **Reporting Outside Aid:** Report any aid received from outside sources, including outside education loans, scholarships, and grants.
- **Completing Necessary Paperwork:** Ensure all forms and documents are completed as required.
- **Responding Timely:** Respond to the Financial Aid Office promptly and meet all deadlines.
- **Reporting Changes:** Report any changes in circumstances that might affect your eligibility for financial aid. This includes changes in residency, enrollment status (such as withdrawing from a class or school), class standing, financial resources, and marital status.
- **Attending Courses:** Attend all scheduled courses. Changes in enrollment status can impact financial aid eligibility.
- **Use Funds Appropriately:** Use financial aid funds only for expenses related to your attendance at William Penn University. Financial aid is not available for credits not needed to complete your degree requirements.
- **Repaying Loans:** Repay all loan aid and inform lenders of any change in name, address, or enrollment while you are attending school and after leaving or graduating.
- **Repayment Over-Awarded Funds:** Repay any money owed from a prior over-award of federal funds at any institution. You are not eligible for additional financial aid if you owe a refund of federal funds.
- **Making Satisfactory Academic Progress:** Follow the satisfactory academic progress guideline as outlined in the Financial Aid Guide.
- **Complying with Financial Aid Conditions:** Follow all conditions related to the receipt of your financial aid as outlined in the Financial Aid Guide.

- **Meeting Verification Deadlines:** If selected for verification, as described in the Financial Aid Guide, submit the required forms by the deadlines.
- **Repaying Loans on Time:** Repay loans according to your established repayment schedule. You are not eligible for financial aid if you are in default on a Federal Perkins Loan, Health Professions Loan, Federal Direct Loan, Federal Direct Loan, or Federal PLUS Loan received at any institution.

## Where Can I File a Complaint about William Penn University?

The Iowa Department of Education's Bureau of Iowa College Aid is the State Agency that accepts student complaints from students who are attending an Iowa college or university. The Iowa Department of Education's Bureau of Iowa College Aid can be reached via U.S. postal at 400 E. 14<sup>th</sup> Street, Des Moines, IA 50319 or by phone at (877) 272-4456, or you may file a complaint electronically at <https://educate.iowa.gov/higher-ed/student-complaints>

Beginning July 1, 2011, the U. S. Department of Education regulations to improve the integrity of programs authorized under Title IV of the Higher Education Act (HEA) as amended (the "Program Integrity Rule") took effect. The Program Integrity Rule requires, among other things, that each college or university authorized to offer postsecondary education in one or more states ensure access to a complaint process that will permit student consumers to address the following:

- alleged violations of state consumer protection laws that include, and are not limited to, fraud and false advertising;
- alleged violations of state laws or rules relating to the licensure of postsecondary institutions; and
- complaints regarding the quality of education or other State or accreditation requirements.

William Penn University has implemented such a process for students to file a complaint and William Penn will seek to resolve student concerns in a timely and effective manner. William Penn's Student Complaint Policy may be found on our consumer information page at <https://www.wmpenn.edu/financial-aid/consumer-info/> under the General Information tab.

## Consumer Information Disclosures

The Higher Education Act of 1965, as amended, requires schools to disclose and report certain consumer information to students and prospective students. A complete listing of William Penn University's reports and disclosures are available at <https://www.wmpenn.edu/financial-aid/consumer-info/>.

## William Penn University Non-Discrimination Statement

William Penn University does not discriminate on the basis of race, color, age, ethnicity, religion, national origin, pregnancy, sexual orientation, gender identity, genetic information, sex, marital status, disability, or status as a U.S. veteran. Inquiries regarding non-discrimination policies may be directed to:

### Bonnie Johnson

Vice President of Financial Operations

[JohnsonB@wmpenn.edu](mailto:JohnsonB@wmpenn.edu)

Tel: [641-673-1036](tel:641-673-1036)



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