



WEST CHESTER UNIVERSITY
FINANCIAL AID





UNDERSTANDING YOUR FINANCIAL AID AWARD LETTER

TOTAL DIRECT COSTS:

Direct costs are those you see on your bill each semester.

If you are living on-campus, the housing cost provided on your award letter is for University Student Housing and the meal plan cost is for the 14 meals per week option.

GIFT AID:

Scholarships and grants are gift aid that you do not have to repay.

Grants are awarded based on current FAFSA information and enrollment status. If there is a change to your FAFSA or enrollment status, your grant amount will be re-evaluated.

LOANS:

Federal loans are funds that you have to repay and the amount is determined by your enrollment status and the cumulative amount of credits you have earned.

There are two types of federal direct loans that you could be awarded:

Subsidized: A need-based portion of the loan that does not accrue interest while you are enrolled in college.

Unsubsidized: A portion of the loan that is not need based and accrues interest once the loan is disbursed.

If you applied for additional financing such as a Direct Parent PLUS Loan and/or a private education loan, these will be added to your financial aid award once certified by our office.

WORK STUDY:

Federal work study is not deducted from direct costs because the amount is earned and paid via paychecks throughout the academic year.

In order to receive work study, you must apply by completing the Federal Work Study Application annually, which is found on our website under "Forms."

You will receive an email contract before the start of the fall term that provides information on your job assignment, pay rate, and next steps to secure the position.

HOW DO WE COMPARE? Award Letter Comparison Tool

Name of Institution	West Chester University	School A	School B
Estimated Costs			
Tuition & Fees			
Housing			
Meals			
Total Direct Costs ①			
Gift Aid			
Total Scholarships			
Total Grants			
Total Gift Aid ②			
Loans			
Direct Subsidized			
Direct Unsubsidized			
Other Loans			
Total Amount of Loans ③			
Calculating Your Cost			
Total Direct Costs ①			
Total Financial Aid (Total Gift Aid ② + Total Amount of Loans ③)			
Out of Pocket Cost (Total Direct Costs – Total Financial Aid)			

HOW DO I APPLY FOR ADDITIONAL FINANCIAL AID?

Parents may be eligible for a federal Direct Parent PLUS Loan. In order to apply, your parents will need to login with their FSA ID and password at *studentloans.gov*.

You can also apply for private education loans with the lender of your choice. For more information, please refer to the “Loans” section of our website.

If there is a significant difference in your out of pocket cost between West Chester University and comparable 4-year institutions, you may request an appeal. To appeal your financial aid award, submit copies of your award letters with the Award Comparison Tool, which can be found on our website under “Forms.”

UNDERSTANDING YOUR COSTS	ON-CAMPUS TRADITIONAL	ON-CAMPUS UNIVERSITY STUDENT HOUSING	COMMUTER
Annual Direct Billable Costs			
Tuition & Fees	\$10,696	\$10,696	\$10,696
Housing	\$5,516	\$10,000	\$0.00
14-wk Meal Plan	\$2,978	\$2,978	\$0.00
Total Annual Costs	\$19,190	\$23,674	\$10,696
Indirect Costs			
Books	\$1,200	\$1,200	\$1,200
Personal	\$1,600	\$1,600	\$1,600
Transportation	\$920	\$920	\$2,760
Total Indirect Costs	\$3,720	\$3,720	\$5,560
Total Cost of Attendance	\$22,910	\$27,394	\$16,256

Visit the Bursar's Office and Residence Life and Housing Service websites to review other housing and meal plan cost options.

HOW WE CALCULATE YOUR COSTS

These annual costs are estimates for the 2019-20 academic year. Tuition and updated costs will be provided and billed for once the state budget is passed (typically in July of each year).

The costs provided are for full-time undergraduate students; if you are attending part-time please review the cost information on the Bursar's website.

If you are living in University Student Housing (USH) you will not see your housing charge on your West Chester University bill, and instead will receive a separate bill directly from USH.



Q: My FAFSA was selected for verification, what do I need to provide to the Financial Aid Office?

A: Please review your “Financial Aid Alerts” on MyWCU in order to see what documents are required for verification. Federal financial aid is estimated until verification is complete.

F.A.Q.

Q: Do I have to apply for financial aid each year?

A: Yes, you do have to re-apply for financial aid every year. The FAFSA becomes available October 1st each year for the following academic year. Financial Aid Application deadline is in February of each year.

Q: Are there academic requirements for federal financial aid?

A: Yes, your transcript will be reviewed each semester to confirm you are earning a cumulative GPA of 2.0 or better as well as successfully completing the required number of credits for federal and state aid. Other types of aid may have additional requirements.

Q: If my family's income has changed since I filed the FAFSA is there a way to be re-considered for additional financial aid?

A: Yes, please contact our office to schedule a phone appointment with a financial aid counselor.

Q: Do you provide support services to Foster Youth or Unaccompanied Homeless Youth?

A: If you identify as Foster or Unaccompanied Homeless Youth, you should contact our office to schedule a phone appointment with our Promise Program Counselor to learn about resources.

Scholarship Opportunities for Golden Rams

Rams have access to more than 400 scholarship opportunities each year, using the resources below. Visit www.wcupa.edu/scholarships to learn about scholarship opportunities.

WCU General Scholarship Application: This online application allows you to complete one form and be considered for a number of different West Chester University scholarships. The application opens in early February.

WCU Scholarship Opportunities: Use the “search & apply” tool to find scholarship opportunities that are based on criteria such as major and grade level.

Outside Scholarships: Review a master list of external scholarship opportunities that are sorted by the application deadline.



The Value of a WCU Degree

At WCU, you'll earn a nationally renowned degree at the affordable cost of a public education.

What's more is that 93% of Golden Rams are employed within 6 months of graduation, thanks to the recognized quality and experience of our students and the thriving alumni network.

If you haven't already, submit your deposit today to join the Ram family!

Deposit online at
www.wcupa.edu/paydeposit



WCU
WEST CHESTER
UNIVERSITY

Financial Aid Office
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