Your Guide to

FINANCIAL AID

WITTENBERG UNIVERSITY

wittenberg UNIVERSITY

FOUR STEPS, ONE OFFICE TO CALL ALONG THE WAY

YOUR FINANCIAL AID ROADMAP

Financial aid can feel like a lot of forms and unfamiliar terms. Here's the short version — four steps from application to move-in, with more detail on the pages ahead. (Merit scholarships, Ohio grants, veteran benefits, and tuition exchange are separate from this process and don't always need a FAFSA — see pages 3–5.)

1. **File your FAFSA.** PAGE 6
   The Free Application for Federal Student Aid unlocks federal, state, and Wittenberg aid — grants, scholarships, loans, and work-study. File as soon as it opens; the sooner you do, the more aid may be available.

2. **Review your award.** PAGE 9
   Once your FAFSA is processed, we'll send you a financial aid award showing your grants, scholarships, loans, and work-study, plus your net price — what you'll actually owe after aid. Compare it to your Cost of Attendance, and call us if anything looks off.

3. **Cover what's left.** PAGE 8
   Whatever isn't covered by aid can be paid in full, spread across an interest-free payment plan, or financed with a parent loan — whichever fits your family's budget.

4. **Keep it current.** PAGE 7
   Life changes, and so can your aid. If your FAFSA is selected for verification, or your family's financial picture shifts, let us know — we can often adjust your award. And remember to refile the FAFSA every year you're enrolled.

One Office, Every Step

"We've combined Financial Aid and Student Accounts into one office, so you get one answer, not two phone calls."

Student Financial Services
(937) 327-7321
studentfinancialservices@wittenberg.edu

BEFORE YOU EVEN FILE THE FAFSA

MERIT AWARDS

Most Wittenberg merit aid is automatic — no separate application, no essay. Here's what's available, and what's worth a closer look. Figures below are for the current admission cycle; for the latest amounts and deadlines, visit **wittenberg.edu/admission/scholarship-awards**.

Your Automatic Award

Every admitted first-year student is automatically considered using whichever is stronger — cumulative GPA or standardized test score — and renewed for four years with satisfactory academic progress.

GPA	SAT	ACT	ANNUAL AWARD
3.90+	1300+	28+	**$32,000**
3.60–3.89	1200–1290	25–27	**$30,000**
3.30–3.59	1100–1190	22–24	**$28,000**
3.00–3.29	990–1090	19–21	**$26,000**
2.99 or below	980 or below	18 or below	**$25,000**

Transferring in? You qualify for a separate merit tier ($25,000–$30,000) based on college GPA — ask Student Financial Services for details.

Stack These On Top

Automatic, based on your application — no extra steps:

- **Salutatorian/Valedictorian** — +$1,250/yr for ranking first or second in your graduating class
- **Sibling/Legacy** — +$1,000/yr if a parent, grandparent, or sibling attended Wittenberg
- **Lutheran Promise** — +$1,250/yr for active members of a Lutheran congregation

Worth a Separate Application

Competitive, with their own deadlines (most fall in late February):

- **Fine Arts & Special Interest** — up to $2,000/yr for talent or passion in designated areas
- **First-Year Research** — $2,000 your first year, by invitation for Honors Program students
- **Choose Ohio First** — up to $5,000/yr for Ohio residents in an eligible STEM major with financial need

Curious what you'd qualify for before you apply? Run the numbers at **wittenberg.edu/admission/net-price-calculator**, or ask **Student Financial Services** for a personalized estimate.

Student Financial Services
Bayley Welcome Center, 3rd Floor · Springfield, OH 45504
(937) 327-7321 · studentfinancialservices@wittenberg.edu

FOR OHIO RESIDENTS

OHIO STATE GRANTS

Ohio offers grants and scholarships on top of anything Wittenberg or the federal government provides. Most need nothing beyond the FAFSA; a couple need a short additional application. Amounts below are for the current award year and are set annually by the Ohio Department of Higher Education — check **highered.ohio.gov** for updates.

Ohio College Opportunity Grant (OCOG)

A need-based grant, automatic through the FAFSA — no separate application. You're eligible if your Student Aid Index is $3,750 or less and household income is $96,000 or less. Worth **$5,000/year** at private nonprofit schools like Wittenberg. File your FAFSA by October 1 to be considered.

Governor's Merit Scholarship (GMS)

For Ohio high schoolers who graduate in the top 5% of their class — up to **$5,000/year**, renewable for four years. Most students are nominated automatically by their high school; homeschooled and dropout-recovery students apply directly at meritscholarship.ohio.gov. Ohio's October 1 nomination deadline and May 15 acceptance deadline both apply.

War Orphan & Severely Disabled Veterans' Children Scholarship (WOS)

For Ohio residents age 16–24 whose parent died in service, or has a service-connected disability rated 60% or higher, during a declared period of war or conflict. Worth **$6,397/year** at private institutions. Requires a separate application at wos.ohiohighered.org by May 15, along with a DD214 and VA award letter.

Not sure which of these you qualify for? **Student Financial Services** can help you sort it out — (937) 327-7321 or studentfinancialservices@wittenberg.edu.

ADDITIONAL AID FOR SPECIAL POPULATIONS

VETERANS & EXCHANGE

Veterans & Military Families

Wittenberg accepts the **Post-9/11 GI Bill®** for veterans with at least 90 days of aggregate active-duty service after September 10, 2001 (or an early discharge for a service-connected disability), with an honorable discharge. We also participate in the **Yellow Ribbon Program**, which covers tuition and fee costs the GI Bill doesn't. Dependents using transferred benefits, and currently serving military using Department of Defense Tuition Assistance, are welcome too. Under the Veterans Benefits & Transition Act of 2018, we won't charge late fees or deny access to classes or facilities during your first 90 days while a Chapter 31 or 33 payment is pending.

Start by confirming your eligibility with the VA, then contact Student Financial Services to apply your benefits to your bill.

Tuition Exchange for Faculty & Staff Dependents

If a parent works at another college or university, you may qualify for reduced or free tuition at Wittenberg through one of four exchange programs. All still require you to file the FAFSA.

PROGRAM	COVERS	DEADLINE
GLCA Tuition Remission	Tuition beyond a ~$5,900 participation fee	Rolling
ELCA Tuition Exchange	Half of tuition	Dec 1
Tuition Exchange, Inc. (TEI)	Competitive award, ~$43,000/yr	Dec 1
CIC Tuition Exchange (CIC-TEP)	Full tuition	Dec 1

Ask your parent's HR or benefits office whether their institution participates. TEI and CIC-TEP notify by mid-January.

Whichever situation applies to you, one call sorts it out: **Student Financial Services**, (937) 327-7321 or studentfinancialservices@wittenberg.edu.

STEP 1 — THE MOST IMPORTANT FORM YOU'LL FILL OUT

THE FAFSA

The Free Application for Federal Student Aid, or FAFSA, is used by colleges and the federal government to determine your eligibility for grants, need-based scholarships, loans, and work-study programs.

Once the FAFSA becomes available, the sooner you submit it, the more aid will be available to you. Priority deadlines vary by school and by state.

Get Ready!

Before you can submit your FAFSA, you'll need to **create your FSA ID** by visiting studentaid.gov. You'll need an FSA ID to log in to your account, sign the FAFSA, and make changes or add schools. You and your parent(s) must create separate FSA IDs.

Scan this QR code to go straight to the FAFSA website:

Get Filing!

Here's a checklist of everything you and your parent need to fill out, sign, and submit the FAFSA:

- [ ] **An FSA ID.** Your FSA ID allows you to log in to your account, sign the FAFSA, and make changes or add schools. You and your parent must create separate FSA IDs.
- [ ] You and your parent's Social Security or Alien Registration numbers. If your parent doesn't have an SSN, you can still file the FAFSA.
- [ ] Driver's license (if you have one)
- [ ] Your and your parent's federal income tax returns and W-2s. The FAFSA will tell you exactly which tax year to report, and in most cases can import this information directly from the IRS.
- [ ] Bank statement(s), and, if applicable, other records of untaxed income

Don't worry if you can't find these materials right away: you can start the FAFSA and come back as many times as you need. The important thing is for you and your parent(s) to get started!

Get Help

Don't worry about getting stuck while you're filling out the FAFSA — lots of help is available, starting with our Student Financial Services team. On the FAFSA app and website, there are tips next to each question, detailed help pages, and a chat option.

There's also an 800 number to call (1-800-4FED-AID), and the FAFSA has its own YouTube channel (@FederalStudentAid) with step-by-step instructions for creating an FSA ID and filling out the form.

DON'T FORGET TO LIST OUR FAFSA CODE: **003143**

STEP 4 — TWO REASONS WE MIGHT FOLLOW UP

WHAT HAPPENS NEXT

Filing the FAFSA doesn't always close the loop. Here are the two most common reasons we might follow up afterward — and what to do in each case.

If You're Selected for Verification

Nearly one in three FAFSAs are selected for verification, so don't panic — it's simply a check that everything on your form is correct. We'll email you (usually at the address on your application) to request specific documents, often with a worksheet to fill out. Don't wait to respond: your aid won't be released until we receive everything.

1. Fill out the worksheet we send you, answering every question — use "N/A" or "0" where something doesn't apply.

2. Gather what we ask for — typically tax information, household size, or high school completion status. Most students only need to verify one of these.

3. Return it all promptly, the way we ask (portal, mail, or email) — a missed deadline delays or can even cost you aid.

If Your Family's Finances Have Changed

If your FAFSA doesn't tell the whole story — a job loss, a medical expense, a divorce, the death of a parent or spouse — we may be able to reconsider your award using "professional judgment." Common examples: unplanned loss of income, loss of benefits (child support, unemployment, Social Security/disability), out-of-pocket medical or funeral expenses, or a legal separation or divorce.

1. File your FAFSA first, if you haven't already.

2. Complete our Special Circumstance form and send any documentation we request.

3. Watch your email — we'll let you know if we need more information or were able to award additional funds.

Either way, one call covers it: reach **Student Financial Services** at (937) 327-7321 or studentfinancialservices@wittenberg.edu, and we'll walk you through whichever situation applies.

STEP 3 — OPTIONS FOR COVERING YOUR NET PRICE

PAYING WHAT'S LEFT

After grants, scholarships, and loans, most families still have a balance — your net price. Here are the most common ways Wittenberg families cover it.

Monthly Payment Plan

Wittenberg's interest-free payment plan, administered through Nelnet, spreads your balance across up to five monthly payments per semester instead of one lump sum. There's a $65 enrollment fee, and you'll re-enroll each semester. It's one of the simplest ways to smooth out the cost — ask Student Financial Services to help you set it up.

Pay in Full

You can always pay your balance in full by the due date on your bill — by electronic transfer, credit card, or check. Live statements are available any time through Self Service.

Parent PLUS Loans

A federal loan for parents of dependent undergraduates, up to the full cost of attendance minus aid already received. Interest rates are fixed, and several income-based repayment options are available — generally a better deal than a private loan. A credit check is required, but if you're denied, your student can often access additional federal loan funds instead. Apply at **studentaid.gov/plus-app** after your student's FAFSA is on file; it takes about 20 minutes.

Not sure which option fits your family? **Student Financial Services** can walk through the numbers with you and help you compare a payment plan, a PLUS loan, or a mix of both — (937) 327-7321 or studentfinancialservices@wittenberg.edu.

STEP 2 — A QUICK REFERENCE FOR READING YOUR AWARD

TERMS & RESOURCES

Financial aid has a language of its own. Here are the terms you're most likely to run into on your award and FAFSA paperwork.

Student Aid Index (SAI)	Determines your eligibility for federal aid. Replaces the old Expected Family Contribution (EFC).
Cost of Attendance (COA)	The full estimated cost of a year at Wittenberg — tuition, fees, room, board, books, and other expenses.
Financial Need	The gap between your Student Aid Index and Wittenberg's Cost of Attendance.
Net Price	What you'll actually pay for a year, after grants, scholarships, loans, and work-study are subtracted from the COA.
FSA ID	Your username and password for FAFSA. You, your parent, and any contributors each need a separate one.
Scholarship / Grant	Aid you don't repay — from Wittenberg, the state, or the federal government, based on need, merit, or both.
Subsidized / Unsubsidized Loan	Federal student loans; subsidized loans are interest-free while you're enrolled, unsubsidized loans accrue interest the whole time.
Work-Study	A part-time campus job for students with financial need — earnings are paid to you, not credited to your bill.

Net Price Calculator: Get a personalized estimate before you file anything, at **wittenberg.edu/admission/net-price-calculator**.

Where to Go for Reliable Information

Financial aid rules can change year to year, so lean on sources that stay current: **Student Financial Services**, first — we know your specific award. Beyond that, **studentaid.gov** and its Federal Student Aid YouTube channel are run by the U.S. Department of Education, and your high school counselor or a local community-based organization can help you navigate the bigger picture. Any site or company that charges a fee to file the FAFSA is a scam.

Office of Admission

Recitation Hall, 1st Floor
Springfield, OH 45504
(877) 206-0332
admission@wittenberg.edu

Student Financial Services

Financial aid, billing, and payment plans — one office for all three.
Bayley Welcome Center, 3rd Floor
3 West Campus Drive, Springfield, OH 45504
(937) 327-7321
studentfinancialservices@wittenberg.edu