Financial Aid for Adult/Non-Traditional (SCE) Students 2014-2015

As a selective private institution, Wittenberg seeks to assemble a group of adults who are outstanding in talent, motivation and achievement. In setting this objective, the university also holds to the ideal that all students of sufficient ability – regardless of financial means – should be able to participate in its academic programs. Toward realizing this ideal, Wittenberg administers the following programs of grants and loans together with a liberal installment payment procedure.

**Adult Access Award**

This grant assists adult students at the middle and lower income levels who do not have employer-paid or VA tuition benefits. Awards are $38 or $62 or $85 per credit to a maximum of 12 credits for each term. Support for the program comes from the School of Community Education and the A.E. Patmos Scholarship Fund.

To be eligible, a student must meet the following criteria:

* Make satisfactory progress
* Not qualify for employer or VA tuition support in a particular term,
* Meet SCE guidelines based on income and household size

SCE’s guidelines are more liberal than those used for government programs and are keyed to the practical situation of working adults. In evaluating eligibility, we deduct Student Loan indebtedness from gross income; we do not deduct other common forms of indebtedness such as mortgage or car payments.

Adult Access Awards, when added to other forms of grant aid, are not to exceed the cost of tuition and fees. In cases of high need, we make occasional exceptions for a book allowance.

To apply, you must complete a simple Adult Access Award application from SCE. You must submit this form along with a copy of page one of your most recent federal income tax (1040) form(s) and other such documentation – e.g., Student Loan verification – as may be relevant. In some cases, similar documentation from other household members is required.

You need to apply only once a year: the award covers the entire academic year. The award is renewable so long as the student maintains a cumulative 3.2 GPA and beneficial manner. Be sure to utilize this assistance, including prior review of any applications you submit to funding sources.

**Financial Aid Office**

For any aid involving government sources, you must work directly with this office. The primary contact for SCE students is Ms. Lynn Thoma, Associate Director – 327-7318 (Room 2, Recitation Hall). The aid process can be complex and involves precise specifications. The Financial Aid Office has the expertise to assist you through this process in the most efficient and beneficial manner. Be sure to utilize this assistance, including prior review of any applications you submit to funding sources.

**Student Eligibility Requirements:**

* Complete the Free Application for Federal Student Aid (FAFSA), although one does not have to demonstrate financial need.
* Be a U.S. citizen or eligible non-citizen.
* Be enrolled as an undergraduate, post-baccalaureate, or graduate student in a post-secondary educational institution that has chosen to participate in the TEACH Grant Program.
* Be enrolled in coursework that is necessary to begin a career in teaching or plan to complete such coursework.
* Meet certain academic achievement requirements and maintain minimum cumulative GPA of 3.25.
* Sign a TEACH Grant Agreement to Serve.

For more information about the grant, go to www.federalstudentaid.ed.gov, click on the Students, Parents and Counselors section, and then click on TEACH Grant.

If interested, please make an appointment with Ms. Lynn Thoma (327-7318) who will guide you through the process.

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**On the other side:** Federal Direct Student Loan, Post-9/11 GI Bill, Other Veterans’ Benefits, Employee Tuition Benefits, Installment Payment, Deferred Payment, Credit Card Payment and Federal Tax Credit
Federal Direct Student Loan (FDSL)
A FDSL remains an accessible source of funds for most adult students. There are two categories, with eligibility determined by need and other factors.

**Subsidized.** The government assumes the interest as long as you maintain at least half-time enrollment. The amount for which you are eligible relates to your academic level and the number of credits for which you are enrolled in a semester. Loan maximums per academic level are:
- Freshman – $3,500
- Sophomore – $4,500
- Junior – $5,500
- Senior + 5th Year – $5,500

Interest is a fixed rate determined each July 1. Repayment begins six months after cessation of half-time enrollment and may extend over a period of up to 10 years. There is an Origination Fee of 1%.

**Unsubsidized.** Provisions are the same as those for the subsidized version, except for the following. Interest accrues during your enrollment period; you have the option of making payments during this period or not. Loan maximums per academic level for students classified as “independent” per academic level are: Freshman – $6,000, Sophomore – $6,000, Junior – $7,000, Senior + 5th Year – $7,000. You can qualify for these amounts in addition to any subsidized amounts for which you are eligible. Unsubsidized — interest is fixed at 6.8%.

**Eligibility.** You must be enrolled in a degree-seeking program and carry a course load of at least half-time — 6 credits per semester.

**How to Apply.** All FDSL applicants must first file a Free Application for Federal Student Aid (FAFSA). Then, after consultation with the Wittenberg Financial Aid Office, go to www.studentloans.gov to apply online. Processing time is usually one week or less.

### Post-9/11 GI Bill / Yellow Ribbon Program

The Post-9/11 GI Bill is for individuals with at least 90 days of aggregate service on or after September 11, 2001, or individuals discharged with a service-connected disability after 30 days. The Bill is effective for training on or after August 1, 2009. This program will pay:

- A monthly housing allowance based on the Basic Allowance for Housing for an E-5 with dependents.
- An annual books and supplies stipend of $1,000, paid proportionately based on enrollment.
- The Post-9/11 GI Bill will pay tuition and fees not to exceed the in-state tuition only if individuals have 100% eligibility. Those not eligible at 100% will receive a pro-rated amount for tuition and there is no Yellow Ribbon subsidy.
- Wittenberg participates in the Yellow Ribbon Program which subsidizes tuition and fees not covered by the in-state rate.

For more information, go to www.gibill.va.gov.

**Other Veterans’ Benefits**

Pre-9/11 veterans may be entitled to educational funds paid under other veterans’ programs. To ascertain such matters as eligibility, exact benefit levels and procedures, contact your regional VA representative and the Financial Aid Office.

**Employee Tuition Benefits**

Many local firms and agencies provide coverage of educational costs for eligible employees. A number of employers even cover 100 percent of tuition charges, and some include books and supplies. Although most organizations provide payment only after receipt of a satisfactory grade, a few provide advance payment.

* Coverage up to $5,250 per year is exempt from federal taxation.
* Contact your personnel officer to find out the provisions of your program.
* Eligible employees may use our Deferred Payment plan.

**Installment Payment/Advance Registration**

Adult students can secure a place in the classes of their choice well before the payment due date for any given term. Wittenberg has established a payment system whereby adults can: (1) pay tuition in full by statement due date, or (2) pay by Installment through a partnership with Tuition Management Systems with the Interest-Free Monthly Payment Option.

We encourage registration well in advance of each term. We do not require tuition payment until we issue you a statement. Students who fail to pay their student account in full by the statement due date are assessed a late payment penalty charge and their outstanding balance shall bear interest at the rate of 12% per annum, computed from the due date until the obligation is paid in full.

In short, you can begin your Wittenberg studies with no up-front tuition payment whatsoever, if you so choose.

**Deferred Payment**

Students who document eligibility for employer reimbursement may extend the payment period through the third Friday following the week of final exams.

**Credit Card Payment**

Students may pay their tuition charges — either full payment or installments — via credit card. Simply come to the SCE Office or, if making payment by mail or phone, provide your card number and expiration date to an SCE staff member.

**Federal Tax Credit**

Almost all students qualify for the American Opportunity and Lifetime Learning credits for $2,500 and $2,000 respectively for out-of-pocket tuition costs. Tax credits reduce dollar-for-dollar your tax liability. Consult your tax advisor to see how the credits will impact your personal return as there are phase-outs and income limitations.