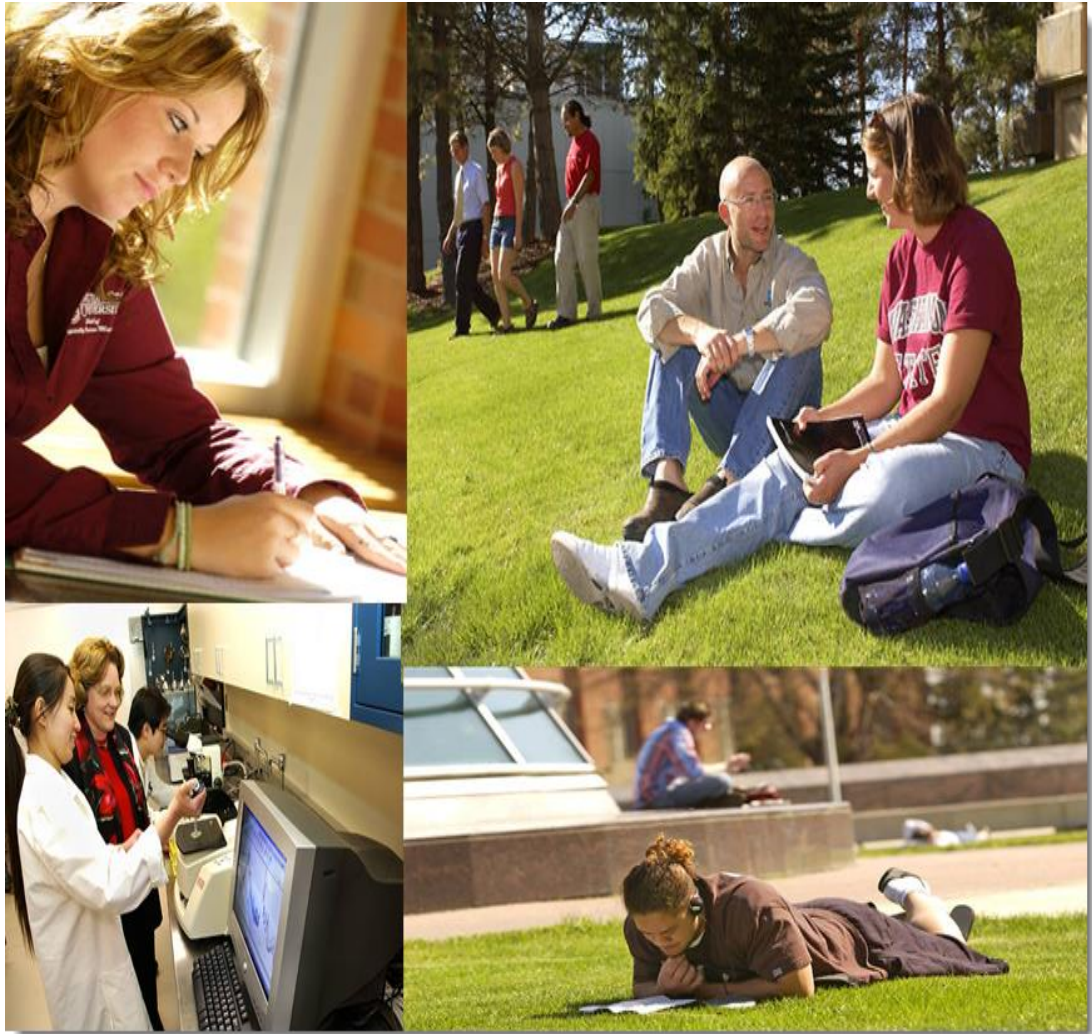




Student Financial Services

WASHINGTON STATE UNIVERSITY



2016-2017 Consumer Information

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Academic Program Information

WSU Catalog: <http://www.catalog.wsu.edu/>

Undergraduate Majors and Minors:

<http://www.catalog.wsu.edu/Catalog/Content/UndergraduateMajorsMinorsCertificates.pdf>

Graduate School Programs: <https://gradschool.wsu.edu/degrees/>

Global Campus Online Programs:

- Undergraduate Programs: <https://online.wsu.edu/undergrad/>
- Graduate Programs: <https://online.wsu.edu/grad/Default.aspx>
- Non Degree Programs: <https://online.wsu.edu/cert/Default.aspx>
- Teaching Endorsements: <https://online.wsu.edu/endorsements/Default.aspx>

Accreditation

Higher education institutions are accredited by a regional authority. Washington State University is accredited by the Northwest Commission on Colleges and Universities (NWCCU).

For more information please visit: <https://accreditation.wsu.edu/>

Application of Aid

In order to apply for federal financial aid, students are required to complete the Free Application for Federal Student Aid (FAFSA) for each academic year that he or she is using federal financial aid.

What's next After Submitting the FAFSA?

- **Respond promptly.** If Student Financial Services requests additional information to process your application, respond right away! A speedy response on your part ensures that your eligibility will be determined in a timely manner. Processing time varies throughout the year, so it is always best to respond as soon as possible.
- **Update your income information.** If your FAFSA was filed using estimated income and the actual amounts differ, you should update your FAFSA information and resubmit using the IRS Data Retrieval Tool. This will ensure that a more accurate financial aid award can be created for you. If for some reason you cannot use the Data Retrieval Tool, then update your financial figures on the FAFSA yourself by correcting any data as needed.
- **Report additional resources in writing.** Please notify Student Financial Services by completing the Notice of Estimated Financial Assistance (EFA) form on our website when you receive other funding, such as non-university scholarships, tuition assistance from outside agencies, and so on. These resources are considered part of your total amount of financial aid. If additional financial resources arrive after your financial aid has been disbursed to your WSU Student Account, your other aid (typically loans) will be reduced to adjust for any amount that exceeds your Cost of Attendance by term.
 - A bill could result from this award adjustment if our office is notified about these additional resources after your aid has already delivered to you.
- **Take the next steps with your financial aid award.** Once you have received your award email notification, you may accept, reduce, or decline the loan(s) offered online

at my.wsu.edu (referred to as myWSU) or by going to your local campus and speaking with a Student Financial Services representative.

- Grant and work-study funds are accepted automatically once awarded.
- If you accept loans and you are a new borrower, an email will be sent to you about the next steps to process your loans, which need to be completed in order for your financial aid funds to be delivered to you.
- **Check that your aid funds were applied.** Financial aid and scholarships are credited to your WSU Student Account at the beginning of each semester to help pay for tuition, fees, books, room and board, and other educational expenses. You will be notified by email when a scholarship has been added to your account. You may verify that funds were credited by viewing your student account activity online at myWSU.
- **Read your myWSU portal notices regularly.** Visit myWSU often to view important financial notices regarding your student account, and other information throughout the year. In addition, by checking your myWSU To Do List you can confirm Student Financial Services has received your documents or check if additional information is needed.
- **Check your email - keep your mailing address updated.** Email is the official method of communications for Student Financial Services. Starting the first day of classes, all Student Financial Services communications will be sent to your official WSU email account. Most information and documents are sent to you by email. However, do keep your primary mailing address current, by going to myWSU. All financial aid and scholarship award information is sent to your myWSU account. Make sure to check periodically as well as your email account.
Meet university academic standards. You must maintain good academic standing and make Satisfactory Academic Progress toward your degree in order to continue receiving financial aid throughout your academic career.
- **Reapply each year.** You will need to complete a new FAFSA every year. If you've filled out the FAFSA before, you should receive an electronic application from the U.S. Department of Education during the January or February proceeding the award year. Submit your FAFSA by WSU's priority submission deadline to receive the most aid possible which is February 15 every year.

Aid Eligibility Guidelines

- You have to be admitted or currently enrolled in a degree seeking program at WSU to be eligible for financial aid.
- You must submit a valid Free Application for Federal Student Aid (FAFSA) to the federal government, with the results received by WSU. WSU's FAFSA priority submission deadline is February 15th.
- If you are eligible for the Washington "Dreamers" State Need Grant and you are a non-citizen who is ineligible to receive federal financial aid, you can submit a Washington Application for State Financial Aid (WASFA) by February 15th for state and institutional aid consideration.
- Student Financial Services may require you to supply documentation to complete your financial aid application. The priority deadline to submit this documentation is May 15th. You can log in to myWSU to check your To Do List for outstanding financial aid documents, information and/or forms. Required forms are available online at SubmitSFSDocs.wsu.edu and supporting documentation can be submitted here as well. Any additional information reminders will be sent to you via email.

- When you accept financial aid, you also accept responsibility for making Satisfactory Academic Progress (SAP) towards completing your degree. SAP is used to define successful completion of coursework to maintain eligibility for your financial aid. Federal and state regulations require the University to establish, publish and apply standards to monitor your progress toward the completion of your certificate or degree program. If you don't meet these standards, you will be placed on financial aid warning or disqualification. SAP will be monitored each term (regardless if you received financial aid or not) and SFS will notify you of any deficiencies that could jeopardize your future aid. Failure to uphold the SAP guidelines may result in disqualification for and/or cancelling of your financial aid funds. More thorough information regarding SAP may be found in the SAP Handbook at: financialaid.wsu.edu/helpful-information/important-handbooks-resources.
- For more information about the financial aid process and deadlines, please contact Student Financial Services at (509) 335- 9711, visit financialaid.wsu.edu or visit your local Student Financial Services office.

The Importance of Meeting Student Financial Services Deadlines

- It's important to meet the WSU Student Financial Services deadlines. Financial aid funds are extremely limited. Students who meet the priority deadlines listed above will be in a better position to be considered for the maximum aid possible. If these deadlines are not met, you will still be considered for the following: Federal Pell Grant, Federal Direct Loans for dependent students, the Federal Direct PLUS Loan if you are FAFSA eligible, and the Federal Direct Graduate PLUS loan if you are a graduate student.
- If you have extenuating circumstances that caused you to miss one of the key priority dates listed above, you have the right to appeal for further aid consideration by submitting an On Time Deadline Appeal form for four weeks after the deadline has passed.
- You may complete and submit a FAFSA even you did not meet the priority deadlines. A FAFSA can be filed anytime during the academic year and our office will determine what aid you are eligible to receive. We recommend submitting the FAFSA no later than three weeks before the end of the term to allow adequate time for processing and awarding.
- After we have reviewed all your requested items (if any were requested by our office), we will then provide you with a Financial Aid Award for the academic year. You will receive an email when your award is ready. Keep in mind that receiving a financial aid award is contingent upon your acceptance and enrollment in a degree seeking program at WSU.

To Find Out What We Need From You: Financial Aid "To Do" List

1. Go to myWSU at my.wsu.edu
2. Login with your WSU Network ID and Password
3. Click Student Center
4. Go to the Financial Aid tab for the current academic year
5. Click the "details" arrow at the bottom
6. Review your To Do List items
7. Complete your required online forms and submit supporting documentation at SubmitSFSDocs.wsu.edu.
8. Go back to your To Do List to confirm that what you submitted was updated and shows as "received."

Athletics

Any coeducational institution of higher education that participates in Title IV, the federal student aid program, and has an intercollegiate athletic program, must comply with the EADA by preparing an annual report officially called The Report of Athletic Program Participation Rates and Financial Support Data; more commonly called the EADA Report.

The requirements for reporting include two elements. First; a report must be made available to students, prospective students, and the public by October 15th of each year. Second; the data must be reported on-line within 15 days of making it available to the public.

This data is submitted on-line to the Secretary of Education after which it is migrated to the Office of Post-Secondary Education (OPE) public website at <http://ope.ed.gov/athletics>.

Current EADA Report is located at: <http://www.wsucougars.com/pdf9/2904784.pdf>

Annual Security Report/ Clery Act

Campus Crime Statistics

Washington State University maintains records of crime statistics for the last three academic years in accordance with the "Jeanne Clery Disclosure of Campus Security Policy and Campus Crime Statistics Act" (originally the Crime Awareness and Campus Security Act of 1990).

Institutional Security Policies and Crime Statistics:

[http://safetyplan.wsu.edu/docs/34_cfr_s_668_46_7-9-10_1554\[1\].docx](http://safetyplan.wsu.edu/docs/34_cfr_s_668_46_7-9-10_1554[1].docx)

Crime and Safety Reports

Institutional Fire Safety Policies and Fire Statistics:

[http://safetyplan.wsu.edu/docs/fire%20safety%20and%20stats%20reg%2034_cfr_s_668_49_9-20-10_1600\[1\].docx](http://safetyplan.wsu.edu/docs/fire%20safety%20and%20stats%20reg%2034_cfr_s_668_49_9-20-10_1600[1].docx)

Campus Safety and Personnel

Emergency Services

WSU Police Services: Public Safety Building, 911 (emergency), 509-335-8548 (business), 509-332-2521 (non-emergency calls for service), police@wsu.edu

Emergency Medical Services: 911 (emergency), 509-332-8172 (non-emergency) provided by the Pullman Fire Department.

Pullman Fire Department: 911 (emergency), 509-332-8172 (business), 6205 Grand Avenue

Crisis Line: 509-334-1133, Toll Free: 866-871-6385, TDD/TTY: 800-833-6388 24-hour crisis intervention phone counseling. Trained staff listen and make referrals to other services in the area.

Poison Control Center: 800-222-1222, TDD/TTY: 800-222-1222

Bias Hotline: 509-332-2427 (BIAS) Bias related incidents can be reported via this phone number. The WHITCOM dispatcher will ask a series of prompted questions to evaluate the incident. Based on this information, an appropriate response will be determined.

Health and Wellness Services: 509-335-3575, hws@wsu.edu Health and Wellness Services provides primary health care to students in addition to counseling and information on health and preventative care. The clinic is open Monday– Wednesday from 8:00 a.m. to 5:30 p.m. and Thursday–Friday from 9:00 a.m. to 5:30 p.m. Urgent care is available on Saturdays and holidays from 10:00 a.m. to 2:30 p.m.

Sexual Assault Services

Alternatives to Violence of the Palouse: 509-332-HELP (4357) or 208-883-HELP, www.atvp.org Nonprofit, volunteer, professional agency that assists survivors of domestic violence or sexual assault. Provides 24-hour crisis intervention, confidential shelter, and support groups for victims, and workshops on domestic violence.

WSU Counseling Services: 509-335-4511, counsel.wsu.edu/ (Monday–Friday, 8:00 am–5:00 pm), 509-335-1611 (after hours and weekends), Lighty Student Services Building 280 Counseling Services provides one-on-one counseling and a variety of support groups.

Women’s Resource Center: 509-335-6849, women.wsu.edu/, Wilson Hall 8 Provides crisis intervention, referral, and support for individuals who need assistance in resolving personal situations. The Sexual Assault Prevention Resource Guide is prepared and distributed by the WRC.

Women’s Transit: 509-335-6830, women.wsu.edu provides a safe, free transportation alternative for women who would otherwise walk alone after dark. Sunday to Thursday, 6:00 p.m. to midnight; Friday and Saturday, 6:00 pm to 3:00 am. Regular school year only.

The Division of Student Affairs, Equity, and Diversity, and Enrollment Management: 509-335-8888 WSU Office of Student Conduct: 509-335-4814, www.conduct.wsu.edu, Lighty Student Services 190. The Office of Student Conduct serves as an initial contact for survivors of sexual misconduct. The Student Conduct staff provides emotional, physical, and academic resources. They can assist in discussing options and providing alternatives for classes and/or living situations, if needed.

Sexual Misconduct Prevention and Response Task Force: 509-335-4511, www.sexualassault.wsu.edu Established to collect and review information on sexual assault and to advise University administration on how best to address the wide scope of related issues. The task force provides a network for coordinating University and community services to provide proactive programming and effective response.

Transportation Services

Scheduled times vary; a copy of each schedule is available at the Public Safety Building.

Pullman Transit (bus): 509-332-6535, www.pullmantransit.com

Wheatland Express (bus): 509-334-2200, www.wheatlandexpress.com

Dial-a-Ride (elderly or disabled): 509-332-5471, www.pullmantransit.com

Disability Resource Center: 509-335-3417, drc.wsu.edu/ Washington Building Second Floor

Cougar Security Escort Services: 509-432-3818, www.cougarsecurity.wsu.edu Wednesday 9:00 p.m. to 1:00 a.m., Thursday-Saturday 8:00 p.m. to 2:00 a.m.

Other University Services

ADCAPS (Alcohol and Drug Counseling, Assessment, and Prevention Services): 509-335-8784, www.adcaps.wsu.edu, Lighty Student Services Building 280

Housing Services: 509-335-4577, housing.wsu.edu/, Streit-Perham Suite

Human Resource Services: 509-335-4521, hrs.wsu.edu, French Administration 139

Ombudsman: 509-335-1195, wsu.edu/~ombuds, Wilson 2

Residence Life: 509-335-1227, housing.wsu.edu, Streit-Perham Suite

Safety Services: 509-335-8548, police.wsu.edu,

Public Safety Building Office of Student Conduct: 509-335-4814, www.conduct.wsu.edu, Lighty Student Services Building 260

Office of the Dean of Students: 509-335-5757, deanofstudents.wsu.edu, Lighty Student Services Building 360

Student Involvement and Leadership Development: 509-335-9667, studentinvolvement.wsu.edu, CUB 320

Multicultural Student Services: 509-335-7852, mss.wsu.edu, CUB 409

Gender Identity/Expression and Sexual Orientation Resource Center (GIESORC): 509-335-6388, thecenter.wsu.edu, CUB 401

Office for Equal Opportunity: 509-335-8288, oeo.wsu.edu, French Ad 225

Fire Marshal: 509-335-4929

Campus Safety Plan website: safetyplan.wsu.edu

Safety website: police.wsu.edu

Sexual Assault Programs and Policies

Sexual misconduct will not be excused or tolerated at Washington State University. The University is required by the 1992 Federal Higher Education Act Amendment to adopt policies and programs aimed at prevention and response. Washington State criminal and civil laws and WSU's Standards of Conduct for Students are enforced. WSU has adopted measures to educate the campus community and protocols to assist victims. Special emphasis is placed on the needs, rights, and privacy of the victim and due process for offenders. The University is dedicated to maintaining a quality living and learning environment which encourages personal integrity, good decision-making, cooperative rather than coercive interpersonal behavior, and respect for the rights of others.

Sexual offenses of any kind, including acquaintance rape, indecent liberties, and assault of a sexual nature are prohibited. University policy prohibiting sexual offenses is consistent with state law. The definition of rape under state law includes sexual intercourse with a person who clearly expressed lack of consent by his or her words or conduct. Washington law further defines consent to sexual activity as actual words or conduct indicating freely given agreement to have sexual intercourse. The University also prohibits sexual contact when such contact amounts to assault under Washington law. Assault includes harmful and offensive contact with another. Lack of opportunity to consent to the contact may be evidence of assault.

Sex Offender Registry

The Campus Sex Crimes Prevention Act of 2000 requires colleges and universities to inform students and employees how to learn the identity of registered sex offenders on campus. This law also requires that sex offenders provide notice to any institution of higher education at which the person is employed or is a student. You can obtain information regarding registered sexual offenders by contacting the Whitman County Sheriff's Office, Records Department, located at N. 411 Mill, Colfax, Washington, (509) 397-6266.

Emergency Response Protocols

WSU has developed many resources and tools for crisis communications. The primary tools are the Campus Outdoor Warning System (COWS) consisting of sirens and public address speakers mounted throughout campus; the Crisis Communication System (CCS) which consists of a vendor provided service that contacts the university community directly via cell phones (both voice and text), landlines (voice), email and pagers with emergency warnings and notifications; and the WSU ALERT web site which will serve as the primary source of emergency and other critical information for the campus.

The CCS is an opt-in system. Students, faculty, and staff are strongly encouraged to sign up to receive emergency messages through this system. Follow these instructions to register for the CCS:

- Connect to the myWSU portal
- On the COMMUNICATIONS NOTICES page find the section for Emergency Notification
- Click Register to go to the page where you can enter your personal information.

Be sure to read the TERMS OF SERVICE (<http://alert.wsu.edu/Terms>) prior to registration. If your cell phone service charges fees for text messages, you are responsible for those charges.

- Complete information on WSU Crisis Communications System and Resources can be found at the WSU ALERT website (<http://alert.wsu.edu/>)

- The WSU Crisis Communication Plan can be found at <http://safetyplan.wsu.edu/docs/wsucrisiscommunicationsplanupdated11-09-10-revisedrh.docx>.
- The WSU Emergency Notifications Policy can be found at <http://safetyplan.wsu.edu/docs/emergencynotificationspolicy-1-27-2011-rev.dh.docx>.

During emergencies, the primary resource for information on the current status of WSU for the university community as well as the general public will be the WSU ALERT web site. The site is available to anyone with access to the internet and will be updated as conditions warrant with current information during a crisis affecting the university. Additional communications will come from the internal communications resources of the Office of University Relations.

Missing Student Policy

If anybody has reason to believe that a student who resides in on campus housing is missing, he or she should immediately call 911. Callers outside the Pullman area should call 509-332-2521. The Washington State University Police Department will initiate an investigation. After investigating the missing student report, should WSU PD determine that the student is missing, the WSU PD shall, within two hours, transmit the report for inclusion within the Washington Crime Information Center (WACIC) and the National Crime Information Center (NCIC) databases. The information is also relayed to other local and surrounding law enforcement agencies. If the missing student is under the age of 18 and is not an emancipated individual, WSU will notify the student's parent or legal guardian within 24 hours after WSU PD has determined the student is missing. In addition to registering an emergency contact, students residing in on campus housing have the option to identify confidentially an individual to be contacted by WSU in the event the student is determined to be missing. This confidential contact will be accessible only to authorized campus officials and may not be disclosed except to law enforcement personnel in furtherance of a missing person investigation. If a student has identified such an individual, WSU will notify that individual no later than 24 hours after the student is determined to be missing. A student who wishes to identify a confidential contact can do so by contacting the WSU Housing Office at 509-335-4577.

Fire Safety Report

WSU Public Safety, which includes the Police Department and the Office of the Campus Fire Marshal, is responsible for maintaining these records and issuing warnings as required by the Clery Act and the Higher Education Opportunity Act of 2008. The crime and fire information are published in the annual Cougar Security and Fire Report which can be found at http://safetyplan.wsu.edu/docs/132312safety_report_2010.pdf

College Navigator

College Navigator provides statistical information on various institutions of higher learning. Information on Washington State University can be located at:

<https://nces.ed.gov/collegenavigator/?q=Washington+State&s=all&id=236939>

Completion, Graduation, Transfer, and Placement Rates

Institutional Research (IR) provides institutional-level information for decision-making and planning purposes and to external audiences.

Information is located at: <https://ir.wsu.edu/>

Constitution Day

Every year on September 17, Constitution Day and Citizenship Day are observed at Washington State University and other institutions across America.

Information on observances can be found at:

http://universitycollege.wsu.edu/news_events/events/ConstitutionDay9-17/

Cost of Attendance

Breaking Down the Costs

To understand the financial aid process, it is helpful to learn more about your Cost of Attendance (COA). COA is important to understand for financial planning and budget reasons. The COA estimate gives you and your family an idea of what costs you may incur here at WSU. Please note that Cost of Attendance figures are estimates derived from past figures, institutional changes, and cost of living adjustments. They should be considered adequate for the average student incurring average expenses while attending college at WSU. As such, differences in lifestyle and individual tastes and preferences cannot be accounted for. If you have questions or concerns regarding your cost of attendance, please contact Student Financial Services.

Undergraduate	Washington Resident-Pullman Campus	Washington Non-Resident-Pullman Campus
Tuition and Mandatory Fees	\$10,984	\$25,550
Books	\$960	\$960
Room and Board	\$11,356	\$11,356
Transportation/Misc.	\$3,542	\$3,542
Total	\$26,824	\$41,408
<i>All costs listed above were estimates as of the date of this publication. Please refer to www.financialaid.wsu.edu "Cost of Attendance" for the most up to date information, other careers, and other campus locations.</i>		

Calculating Your Awards

To calculate your Cost of Attendance (COA) for an academic year and/or one term, we estimate amounts for tuition, required fees, books, and room and board. We also include transportation and miscellaneous living expenses for most students' budgets. When the Expected Family Contribution (EFC) determined by your FAFSA application is subtracted from the COA (determined by WSU), the result is your eligibility for need-based aid. $COA - EFC = \text{Student Need}$.

Student Financial Services awards a combination of financial aid programs, including loans, to help you cover your COA. Although we use generous estimates in calculating the COA, you should take into account your personal spending habits when developing your budget. Be realistic about your finances and make adjustments during the year as needed. Consider all the various sources of income, including financial aid, that are available to you. The aid programs described in this handbook will help meet your estimated need for paying college expenses.

Understanding Your Expected Family Contribution

The Expected Family Contribution (EFC) is an index number used to determine your eligibility for different aid programs. The EFC is based on the information you provided on the Free Application for Federal Student Aid (FAFSA), including the following:

1. Parent and student incomes. The EFC generally increases as income increases. Some forms of untaxed income are not included in the FAFSA application.
2. Assets, excluding the value of your primary residence and assets with retirement tax status, such as IRA accounts, 401K, pensions, or Keogh accounts, etc. As a student's assets increases, so does EFC. Parent assets must be greater than a "retirement protection" threshold (based on the parent's age), before it will have an effect on the EFC.
3. Family size. As family size increases, the EFC decreases.
4. The number of people attending college. Parents and "Running Start" students are not included in this calculation.

Disclosures and Gainful Employment

The U.S. Department of Education requires colleges to disclose a variety of information for any financial aid eligible program that "prepares students for gainful employment in a recognized occupation". The information provided here describes the graduation rates, the median debt of students who completed the program, and other important information regarding gainful employment for the latest completed academic year (as of July 1). Full-time status is defined as a student that enrolls in 12 units for both the fall and the spring semesters of a given academic year.

FERPA

The Family Educational Rights and Privacy Act (FERPA) is a federal law that protects the privacy of your education records. The law applies to all schools that receive funds under an applicable program of the U.S. Department of Education. FERPA gives your parents and third

party you designate certain rights with respect to your education records. These rights transfer to you as the student when you reach the age of 18 or when you begin to attend a school beyond the high school level.

When do I become an “eligible” student in respect to FERPA rights?

You are a prospective student if you are a new freshman or transfer student who has not yet taken classes at WSU and you are in one of these admissions statuses: applied, accepted, or matriculated (paid the \$200 admissions tuition deposit). FERPA guidelines do not apply to you as a prospective student. You will be considered an “eligible” Washington State University student on the first day of classes for the term for which you are registered. For your protection, Student Financial Services staff cannot release specific information about your financial aid award to anyone over the phone, by email or in person without proper authorization. To grant a third party access to your student information, please go to Third Party Access under the Self Service tab listed on the Main Menu of your myWSU account.

More information on FERPA can be found at

<http://www2.ed.gov/policy/gen/guid/fpco/ferpa/index.html>

Loan Counseling

Entrance Counseling

If you have not previously received a Federal Perkins Loan, Direct Loan or Federal Family Education Loan (FFEL), the Federal Government requires you to complete entrance counseling to ensure that you understand the responsibilities and obligations you are assuming.

Please note: Parent Loans for Undergraduate Students (PLUS) and Graduate PLUS loans may require additional counseling requirements for borrowers with adverse credit.

To complete Entrance Counseling as an undergraduate student or graduate/professional student, you will need:

- Approximately 20-30 minutes to complete.
 - Entrance Counseling must be completed in a single session.
- Your FSA ID
 - Students must log in using their own FSA ID to complete Entrance Counseling. Use of another person's FSA ID constitutes fraud. Use only your own FSA ID information.
- Name(s) of the school(s) you wish to notify of counseling completion

To complete Entrance Counseling, please visit:

<https://studentloans.gov/myDirectLoan/index.action>

Exit Counseling

Exit counseling provides important information you need to prepare to repay your federal student loan(s) and is required to be completed by the student. Depending on the type of loans, students may be required to complete two Exit Counseling sessions—one for Federal Direct Loans and one for Federal Perkins or Nursing Loans.

If you have received a subsidized, unsubsidized or PLUS loan under the Direct Loan Program or the FFEL Program, you must complete exit counseling each time you:

- Drop below half-time enrollment
- Graduate
- Leave School

Note: The FFEL Program ended June 30, 2010 and no new loans have been made under the FFEL Program after that date.

At the end of the exit counseling session, you will be asked for information that will be included as part of your loan records. You must provide the following:

- Names, addresses, e-mail addresses and phone numbers for:
- Your next of kin
- Two references who live in the U.S.
- Your future employer (if known)

To complete exit counseling, you will need:

- Approximately 20-30 minutes to complete.
 - Exit Counseling must be completed in a single session.
- Your FSA ID
 - Students must log in using their own FSA ID to complete Exit Counseling. Use of another person's FSA ID constitutes fraud. Use only your own FSA ID information.
- Name(s) of the school(s) you wish to notify of counseling completion

Exit Counseling is completed by visiting:

<https://studentloans.gov/myDirectLoan/index.action>

Financial Literacy

Washington State University has teamed with American Student Assistance to provide a FREE online program to help students manage their money and student loans. SALT is a game-changing new membership program that helps WSU students and alumni navigate financing a higher education, successfully manage any resulting debt, and build money skills for life.

Information on SALT is located at: <https://salt.wsu.edu/>

Net Price Calculator & Financial Aid Estimator

The **Net Price Calculator** can be used to determine the estimated net price (cost of attendance minus median grant/scholarship aid) that a full-time, first degree, undergraduate student will pay to attend Washington State University (WSU). As a prospective or current student, you and your family can use this estimate to create an initial plan for financing your education at Washington State University. The current Net Price Calculator is an estimate based on the Cost of Attendance and financial aid provided to a student from federal and institutional data reported for the 2014-2015 academic year. Access the Net Price Calculator: financialaid.wsu.edu/cost-of-attendanceaid-estimator/net-price-calculator/

The **Financial Aid Estimator** can be used to provide a prospective and current students information to estimate amount of aid they might be eligible to receive when paying for college. This tool provides approximate amounts and types of financial aid (including loans and grants) that a student may qualify for at WSU. Estimates provided are based on WSU's most recent financial aid packaging policies and Cost of Attendance that reflect your class standing, WSU Location and academic program. This tool does not account for scholarships.

Access the Financial Aid Estimator: <https://sfsapps.em.wsu.edu/compass/aidestimate/index>

Student Grievance Policy

Students registered with WSU Access Center who believe they have been adversely impacted by Access Center staff, policies or procedures, or who believed that an assigned accommodation is not being appropriately provided, should first contact the Access Center. If the student is not satisfied, they have a right to file a formal grievance. This complaint should be made as soon as possible after the action that triggers concern, and the complaint will be resolved based on timelines stated the procedures below.

Full contact and additional information located: <https://accesscenter.wsu.edu/grievance-policy-procedures/>

Textbook Information

The Bookie provides a variety of WSU textbooks and merchandise.

To learn more, please visit:

<http://wsubookie.bncollege.com/webapp/wcs/stores/servlet/BNCBHomePage?catalogId=10001&langId=-1&storeId=15064>



Types of Aid

For information about the following aid opportunities listed below, please visit Types of Aid at financialaid.wsu.edu.

Undergraduate Grants/Scholarships

- Federal Pell Grant
- Federal Supplemental Educational Opportunity Grant (SEOG)
- Washington State Need Grant (SNG)
- College Bound Scholarship (CBS)
- Institutional Grant
- Scholarships (e.g., University Achievement Award, Cougar Academic Award, Regents, Crimson Transfer Award)

Grants do not need to be repaid and are awarded based on financial need.

Scholarships do not need to be repaid and can be awarded based on merit, financial need, or other factors. Do not forget to submit the WSU General Scholarship Application every year in order to be considered a wide variety of scholarship opportunities at WSU. The application is available online starting in October BEFORE the year in which the scholarship would be awarded. Contact Student Financial Services for more information or go to finaid.wsu.edu/scholarships.

If you have received a scholarship from an organization outside of Washington State University, please complete the **Notice of Estimated Financial Assistance Form** at financialaid.wsu.edu/forms. By completing this form and notifying us of these scholarships as soon as possible we'll make sure these sources of funding are included in your Financial Aid Award for the Academic Year. If you do not notify our office of these scholarships, this could delay the disbursement of your financial aid and/or you may be required to repay funds already released to you.

In addition, if you are receiving an outside scholarship from a private donor, please have them write your name and WSU ID number on the check and have them submit the **Scholarship Designation Form** along with the scholarship payment to WSU University Receivables at PO Box 641039, Pullman, WA 99163.

WSU Cougar Commitment

To make college more affordable, WSU has pledged to cover the cost of tuition plus mandatory fees if you meet the following requirements:

- You are from a low or middle income family with residency in Washington state and you are receiving the Washington State Need Grant or federal Pell Grant;
- You Applied to WSU for admission by January 31st for the fall semester and November 15th for the spring semester, and enrolled as a full-time freshman or transfer student;
- You completed the FAFSA or WASFA no later than February 15th;
- You submitted all requested documents to SFS by May 15th;
- Please note that this program is only available for fall and spring semesters and that you must be enrolled in a minimum of 12 credits to be eligible for this award.

Student Financial Assistance Programs

The state of Washington and the federal government offer many financial aid programs and tax benefits to help you and your family pay for college. For more information on Washington State's commitment to helping you pay for college and other available resources, including federal aid, please visit Washington Student Achievement Council: www.wsac.wa.gov.

Washington State Need Grant (SNG) Statement of Educational Purpose

If you receive the Washington State Need Grant, you will need to comply with the conditions below. If you have questions or find that you cannot comply with these conditions you must contact our office at 509-335-9711 or by email at financialaid@wsu.edu.

Conditions of the SNG

- You must not owe a refund or repayment on a State Need Grant, Pell Grant, or Supplemental Educational Opportunity Grant, and that you are not in default on a loan made, insured, or guaranteed under the Perkins, National Direct, or Federal Family Education Loan programs. In addition, you must certify that you are not in default on a loan made through a state conditional loan or conditional scholarship program.
- You must understand that this grant is awarded to assist in meeting educational expenses. Should you withdraw from classes, repayment of all or part of the grant may be required.
- You must not be pursuing a degree in theology.
- You must understand the offer of a State Need Grant is subject to and conditional upon the availability of funds.
- You agree to have Washington State Need Grant aid funds applied directly to your WSU Student account and automatically credited towards mandatory fees such as tuition and fees.
 - If you do not wish to have your Washington State Need Grant aid funds applied directly to your WSU Student account you must notify the WSU Student Financial Services office to process this request. If you chose this option you must understand that you are responsible for all outstanding balances on your WSU Student Account.

Additional Information on the SNG

- You can choose to voluntarily make financial contributions to the Washington Student Achievement Council in recognition of the State Need Grant. All voluntary contributions will be used to provide financial assistance to other students.
- The Washington Student Achievement Council and Washington State University, through which the grant is awarded, reserve the right to withdraw, reduce, or modify the grant due to funding limitations or to changes in circumstances that affect your eligibility for the SNG. Please contact our office to assist you with this information.

Washington Application for Student Financial Aid (WASFA)

This financial assistance program through the State of Washington that will apply to undocumented students that qualify as a HB 1079 student under Washington State guidelines (see below). If you qualify, you may be eligible for in-state tuition rather than being charged non-resident tuition. The Washington State University deadline for the WASFA is February 15

each year. Unlike the FAFSA, this is a hard deadline, and it is not based on priority filing. It can only be completed in the timeframe from January 1-February 15th. WASFA students will also receive WSU's Cougar Commitment Award if the Washington State Need Grant did not cover your tuition and mandatory fees for the academic year. Award amounts will vary depending upon what amount the SNG award was for a student.

HB 1079 student qualifications:

- Graduate from a Washington State high school (or obtained a GED equivalent)
- Lived in Washington for at least three calendar years (36 months) prior to earning the high school diploma or equivalent and continuously since
- Been accepted into a Washington State college or university
- Signed the [Non-US Citizen Affidavit of Residency](#) affirming eligibility and promising to become a permanent resident/citizen of the United States when you are eligible to apply

WASFA eligibility depends on:

- College or University of choice;
- Family income and size; and
- Enrollment status
- Only undergraduate students are eligible

Conditions

- By completing the WASFA application students must comply with all of the conditions listed in the Washington State Need Grant (SNG) Statement of Educational Purpose section above.
- Awards are based on university tuition and mandatory fees at public institutions, so please keep in mind that there are times when tuition and fees are not fully covered by the Washington State Need Grant award—this could vary from institution to institution. SNG funds are dependent on availability. Students must complete and submit the WASFA each year to be considered for the SNG eligibility.

Loans

You can borrow loans to cover tuition and educational expenses for your undergraduate or graduate program and you will be required to repay these loans. Not all loans are based on financial need. For information on annual and aggregate loan limits please visit:

<https://studentaid.ed.gov/sa/types/loans/subsidized-unsubsidized#how-much>

Please note, the interest rates listed in this document are current as of the date of publication and are subject to change. Please visit <https://studentaid.ed.gov/sa/types/loans/subsidized-unsubsidized#interest-rates> for current or updated information.

Direct Loans

- **Federal Direct Subsidized Loan:** This loan is based on financial need. Payments on the principal are optional while you are enrolled at least half-time. The interest rate is fixed at 4.29%. Repayment begins six months after graduation (referred to as a “grace period”) or when enrollment ceases or drops below half-time. Interest is paid by the federal government while you are enrolled at least half-time, during the grace period, or in authorized periods of deferment.

- **Federal Direct Unsubsidized Loan:** This loan is not based on financial need. Payments on the principal and/or interest are optional while you are enrolled at least half-time, however, interest does accrue while you are in school. The interest rate is fixed at 4.29%. Repayment begins six months after graduation or you're your enrollment ceases or drops below half-time.
- **Federal Direct Parent PLUS Loan:** This loan is not based on financial need. The Federal Parent Loan for Undergraduate Students (Parent PLUS) enables your parent(s) to borrow on your behalf when you are a dependent undergraduate student enrolled at least half time. Repayment begins 60 days after the loan has been fully disbursed. However, your parents may work with their loan servicer to choose repayment when your grace period has ended. If this is your situation, please make arrangements with the Direct Loan Program. The interest rate is fixed at 6.84%.
- **Federal Direct PLUS Loan for Graduate and Professional Students:** The graduate student PLUS Loan program (Grad PLUS) allows you as a graduate or professional student to borrow up to your cost of attendance minus other financial aid. Student Financial Services must first determine your Direct Loan eligibility before awarding you the Grad PLUS Loan. This loan has a fixed interest rate of 6.84% and is based on credit approval done by the U. S. Department of Education, not WSU or Student Financial Services.

Other Loan Programs

- **Federal Perkins Loan and Nursing Loan:** These loans are administered by Washington State University. The loans have a 5% fixed interest rate and a nine-month grace period prior to repayment. Interest does not accrue on these loans while you are in school at least half-time, during the grace period, or in authorized periods of deferment. If you have been awarded one of these federal loans, you will need to sign an electronic promissory note online at www.heartlandecsi.com every academic year.
 - **Please Note:** The Federal Perkins Loan Program Extension Act of 2015 extends the Perkins Loan program through September 30, 2017. Students who are receiving a first disbursement of a Perkins Loan will receive additional disclosures explaining his or her rights in borrowing Perkins.
- **Health Professions Loan:** If you are a student certified in the College of Pharmacy or the College of Veterinary Medicine, you may be eligible for the Health Professions Loan. This loan is a federal program administered by Washington State University. It has a 5% fixed interest rate and a nine-month grace period prior to repayment. According to federal regulations to be considered for this loan, you must supply parent information on your FAFSA regardless whether you are an independent or dependent student. You must be enrolled in 10 or more credit hours to qualify. If you have been awarded one of these federal loans, you will need to sign a promissory note online at www.heartlandecsi.com.
- **Private loans:** If you have remaining financial need on your Financial Aid Award and/or your cost of attendance has not been met, you may apply for a private loan from an independent financial lender. Contact Student Financial Services or visit our website under "[Private Education Loans](#)" for more information.

Work-Study

Work-study is a need-based financial aid award. It is neither a grant, as you must work to earn it, nor is it a loan, as you do not have to pay it back. Federal and state work-study funds can

be awarded to you if you have financial need, have requested work-study on your FAFSA, and meet the minimum eligibility criteria established by Student Financial Services. You must have at least \$1,000 of unmet need-based eligibility and have filed your FAFSA by WSU's priority deadline of February 15th. You must also be a student in good academic standing with WSU and are meeting Satisfactory Academic Progress. Funding availability is limited, and is awarded on a first-come, first-served basis. This is a great opportunity for you to earn money by working and receiving a pay check, while reducing your loan debt and gaining valuable work experience.

If eligible, you will be contacted via a portal notice on your [myWSU](#) account indicating that you are eligible for work-study. You can use [CougLink](#), the university's free resource for finding student employment. Once you are hired, your employer will submit the Work-Study Authorization Form (WSAF) online, using the instructions provided via email. The authorization form will then be sent to your local Student Financial Services office for processing and determination if you receive a work-study award. If you receive an award, both you and your employer will be notified via email. You should not work before receiving email notification that you have been awarded work-study. It is possible that your employer could be responsible to pay your wages if you are not awarded work-study.

Work-study award amounts are not uniform for all students. Your awards will be tailored to your individual situation. If your work-study award is approved, the amount of the award will be tailored to both your position and the number of hours you plan to work. Awards usually range from \$1,000 - \$4,000 for a full academic year (two semesters). Generally, work-study is not awarded for the summer term. Visit financialaid.wsu.edu/work-study for more information.

Other Aid Programs

The programs below are considered financial resources and will affect your financial aid award:

- University, non-university, and state-funded scholarships
- Third-party guarantees
- Vocational rehabilitation benefits
- ROTC waivers
- National Guard waivers
- Veterans' waivers
- LEOFF waivers

Tribal Liaison

If you are a member of any federally recognized American Indian tribe with customary and tribal boundaries that include portions of Washington State, then you are eligible for resident tuition under certain circumstances.

- For more information, visit the Washington State Legislature site at www.leg.wa.gov
- If you have additional questions, contact the Tribal Liaison Office at (509) 335-8618 or the Registrar's Office at (509) 335-5346.

The Office of Grant and Research Development (OGRD)

This office can help you in your search for graduate-study financial support. You can reach the OGRD at (509) 335-9661 or visit www.ogrd.wsu.edu.

Graduate Tuition Fee Waiver/Assistantships

- Each year, Washington State University academic departments award graduate assistantships and tuition fee waivers to a number of graduate students.
- The tuition fee waiver is considered a financial resource when Student Financial Services determines eligibility for other financial aid programs.
- To ensure that your financial aid award is correct, you should notify our office if your department has granted you a tuition fee waiver.
- If our office is notified after the first disbursement of loan funds, your loans may be reduced and funds already delivered may be returned to the Direct Loan Program. This may create a bill on your account.

Other Resources

If you have received other resources such as Vocational Rehabilitation, Bureau of Indian Affairs or Tribal Grants, employer reimbursement, and other payments made by a third party for your education expenses, please complete the Notice of Estimated Financial Assistance Form at financialaid.wsu.edu/forms. By completing this form and notifying us of these resources as soon as possible we'll make sure these sources of funding are included in your Financial Aid Award for the Academic Year.

Voter Registration

Voting is part of being an active citizen, and your vote can make a difference. For instance, in the 2004 race for governor in Washington, Christine Gregoire won by only 129 votes! Further, only 60% of Washington residents over 18 voted in this race.

To learn more about Cougs Vote please visit: <http://cce.wsu.edu/programs/cougs-vote/>

Withdrawal and Cancellation Process

Federal regulations require Title IV financial aid funds to be awarded under the assumption that a student will attend the institution for the entire period in which federal assistance was awarded. When a student withdraws from all courses for any reason, including medical withdrawals, he/she may no longer be eligible for the full amount of Title IV funds that he/she was originally scheduled to receive. The return of funds is based upon the premise that students earn their financial aid in proportion to the amount of time in which they are enrolled. A pro-rated schedule is used to determine the amount of federal student aid funds he/she will have earned at the time of the withdrawal. Thus, a student who withdraws in the second week of classes has earned less of his/her financial aid than a student who withdraws in the seventh week. Once 60% of the semester is completed, a student is considered to have earned all of his/her financial aid and will not be required to return any funds.

Federal law requires schools to calculate how much federal financial aid a student has earned if that student:

- Completely withdraws, or
- Stops attending before completing the semester, or
- Does not complete all modules (courses which are not scheduled for the entire semester or payment period for which he/she has registered at the time those modules began.)

Based on this calculation, WSU students who receive federal financial aid and do not complete their classes during a semester or term could be responsible for repaying a portion of the aid they received. Students who do not begin attendance must repay all financial aid disbursed for the term.

How to Withdraw from WSU

If you wish to withdraw from the university or cancel enrollment you must contact the Registrar's Office at (509) 335-5346 or by visiting registrar.wsu.edu.

If you wish to cancel or reinstate your financial aid application you must submit the Financial Aid Cancellation/Reinstatement form found on our website at financialaid.wsu.edu/forms. This form can be submitted anytime during the year.

Verification Requirements

Verification, often referred to as "File Review," is the process used by schools to verify certain information reported on the student's FAFSA® to ensure its accuracy. Federal regulations require all universities to survey a percentage of their students for this process. Participation in the verification process is not optional and if the requested documentation is not submitted, a student will not be awarded federal, state, or institution financial aid. Federal regulations require all institutions to perform verification on applicants who file for financial aid and meet certain criteria. Some students receive a notice from U.S. Department of Education that they will be selected for verification by the school. Verification is done every year usually around late spring and through the summer months.

Who is selected and how students are notified:

Washington State University Uses myWSU checklists to identify what elements of verification the student is selected. This checklist will trigger a "To Do" item in the student's myWSU. The process often requires Student Financial Services to obtain the previous Year's Federal income tax information among other necessary forms or documents to complete the review process.

Students will receive an email at their preferred email (new students) or WSU Email (current students) address notifying them that they have been selected for this process and to check myWSU for the items being requested. The required verification forms are listed on the myWSU "To Do" list. If they are being asked to submit forms or documents, it will list them on this page. All Financial Aid forms are available on the WSU Financial Aid website at financialaid.wsu.edu.

Verification Requirements:

Students and/or parents/spouse will be asked to submit tax return documentation and/or WSU financial aid forms for one or more of the following data elements on the FAFSA®: Adjusted Gross Income, Taxes Paid, Income Earned from Work (for non-tax filers), number of family members in the household, number of family members enrolled in college (excluding parents for a dependent student), child support paid, citizenship status, compliance with Selective Service registration requirement, and any other inconsistent or conflicting information (including name, date of birth, social security number, etc.) The requested documents and forms will vary based on each student.

Student Financial Services Contact Information

Phone: 509-335-9711 (Mon- Fri 8:00am-5:00pm PST)

Email: financialaid@wsu.edu

Social Media: For timely financial aid and scholarship updates and helpful information please follow us!

Facebook: [WSU Student Financial Services](#)

Twitter: [WSU Financial Aid](#)

Instagram: [WSU Financial Aid](#)

YouTube: [WSU Student Financial Services](#)