



WRIGHT GRADUATE UNIVERSITY
For the Realization of Human Potential
Student Financial Aid
Handbook

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Wright Graduate University Student Financial Aid Handbook

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About this Handbook

This *Handbook* is designed to help you gain a better understanding of the financial aid process. You should refer to this *Handbook* whenever possible and work with the Financial Aid Department at Wright Graduate University (WGU) to ensure any questions or concerns you may have are resolved in a timely fashion.

Please remember that the Department of Education (ED) regulates the financial aid process. These regulations specify what we can do as financial aid administrators. Since all universities are different, the application of these regulations may vary. The following pages are guidelines designed to help you through the financial aid process at WGU.

If your situation or questions are not covered in this *Handbook*, or if you would like further explanation on a topic, make an appointment to see your financial aid advisor. Please keep in mind that no one other than the financial aid staff is qualified to answer financial aid related questions.

Most of the information dissemination activities required by the Higher Education Act of 1965 as amended have been satisfied with this *Handbook* and with the *College Catalog*. However, Financial Aid Officers are available to discuss consumer information in more detail with current and prospective students.

Financial Aid Department Business Hours

The Financial Aid Office at the Auxiliary Administrative Office in Chicago is open for in-person or phone appointments & walk-in visits:

445 E Ohio St. #400, Chicago IL

Monday & Friday 9 AM - 5 PM

Availability during residential training weekends at the Elkhorn, WI, Campus (N7698 County H, Elkhorn WI) is by appointment only. Students should contact the Financial Aid Administrator no later than the Wednesday preceding residential weekends for an appointment on-site during any University scheduled residency weekend.

Purpose of Financial Aid

The purpose of financial aid is to assist students who might otherwise be unable to pursue the higher education program of their choice. Although the primary responsibility for meeting education costs rests with the student and his or her family, it is recognized that many families have limited resources and are unable to meet these costs. For this reason, financial aid programs have been established by WGU and by federal, state and local governments.

Financial aid is awarded on the basis of need, regardless of sex, age, race, color, religion, creed or national origin. Need is defined as the difference between the cost of attendance for one academic year and the amount a student or student's family can be reasonably expected to contribute to these costs.

WGU assists every eligible student in seeking financial aid to enable the student to attend the University. WGU participates in various federal student financial assistance programs. These programs provide assistance to students who are currently enrolled or accepted for enrollment and whose financial resources are inadequate to meet the full cost of their education.

Aid received from federal financial aid programs must be used for educational purposes only.

Any financial aid commitment involving the use of federal funds is tentative and depends upon completion of the necessary forms by the student, actual receipt of the funds by WGU, and subsequent appropriation by Congress. The award from federal aid programs is not automatically continued from one year to the next; therefore, students must reapply each award year. Applicants may apply for Financial Aid by contacting the Financial Aid Office.

Application Procedures

To apply for federal financial aid, a student must complete the Free Application for Federal Student Aid (FAFSA). The application must be completed with extreme care and accuracy. The Financial Aid staff is available to assist students and to answer any questions.

The FAFSA is used to determine eligibility for all types of financial aid programs. Once processed, the application will produce an Expected Family Contribution (EFC).

Financial aid is not guaranteed from one academic year to the next. Students must reapply each new award year and academic year. Also, if the student changes universities, his/her aid does not automatically transfer.

Student Eligibility

To be eligible for financial aid, a student must:

- Be enrolled as a regular student in an eligible program of study, working toward a degree or certificate;
- Meet the university's admission standards. **WGU's Ed.D. Program is not Title IV eligible.**
- Be a U.S. Citizen, or an eligible non-citizen (verification of eligible non-citizenship status will be required);
- Have financial need as determined by a need analysis system approved by the Department of Education (except for some loan programs);
- Maintain satisfactory academic progress;
- Provide required documentation for the verification process and determination of dependency status within 30 days; exceptions can be made based on your situation;
- Not have been convicted for the possession or sale of illegal drugs while receiving federal student aid (grants, loans, federal work study). (For special exceptions to this rule, consult the Financial Aid Department.);

- Sign a statement on the Free Application for Federal Student Aid (FAFSA) certifying that the student is not in default on a federal student loan and that the student does not owe money on a federal or state student grant;
- Sign a statement on the FAFSA certifying that the student will use federal student aid only for educational purposes;
- Not have borrowed in excess of the aggregate loan limits for the Title IV financial aid programs;
- Be registered for the Selective Service, if required;
- Have a valid Social Security Number.

Need and Cost of Attendance

Once the FAFSA is completed, the information will be used in a formula established by Congress that calculates EFC, an amount you and your family are expected to contribute toward your education.

When combined with other aid and resources, a student's aid package will not exceed the Cost of Attendance (COA). The following is an example of the concept of financial need:

Cost of Attendance (tuition and fees, books, transportation, room and board, misc. personal)
 - EFC (estimated family contribution based on family income, size, etc.)
 - Estimated financial aid from other sources_(scholarships, agency, etc.)
 = Financial Need

WGU uses the National Standardized Budget for indirect cost (an allowance for room and board, miscellaneous personal). Transportation costs are determined based upon a campus survey of costs. These allowances for costs are adjusted annually in accordance with National Cost of Living guidelines.

The living allowance for the financial aid year will vary by the following two categories:

- 1 Student living at parent(s)' home with no dependents.
- 2 All other students

Living Allowance for 2014/2015 Academic Year

2014-2015 Academic Year	Students Living at home no dependents	Independent Student
Housing and Food	N/A	\$860
Transportation	N/A	\$206*
Personal/Miscellaneous	N/A	\$271
Total Monthly Living Allowance	N/A	\$1337

*Transportation costs are determined based upon a campus survey of these costs, performed annually.

A typical 9-month Academic year budget for a single student in their first year of the Master of Arts program not living at a parent(s)' home for the 2014/15 academic year would be:

Tuition and Fees \$16,479** + Living Allowance \$ 12,033 = Cost of Attendance \$28,512

**Refer to your enrollment agreement for your actual Program costs for the period.

Program Cost

Tuition and fees, books and supplies, personal expenses, room and board, and transportation cost for an academic year are considered in determining the student's cost of attendance. The amount to be used for indirect costs such as room and board, personal expenses are obtained from the Bureau of Labor and Statistics. These expenses are subject to change.

Verification

Verification is a process the Department of Education uses to check the accuracy of information that a student reports on the FAFSA when applying for federal student aid. WGU verifies all applicants selected by the Department of Education. In addition, WGU has the right to select a student for verification should there be any conflicting information in the information provided.

Policies and Procedures for Verification

All applicants selected by the Department of Education will be verified. Selected applicants must submit a signed copy of the required verification documents within thirty (30) days of notification. WGU may choose to select a student for verification if the student's documents contain conflicting information.

Students will be given a clear explanation of the documents needed to satisfy the verification requirements and the process for submitting those documents.

Required documentation may be, but is not limited to the student's tax transcript, parent(s)' tax transcript, and a Verification Worksheet.

If the student submits a social security number that cannot be confirmed, the student may be required to submit documents to support the discrepancy. Any eligible non-citizen may be required to undergo a secondary confirmation. This will require the student to submit a copy of his/her credentials to the Department of Homeland Security.

If the student fails to provide the required documents within the established time frame, the student will be treated as a cash-paying student.

If the student does not meet the deadline and is not capable of making a cash payment at the end of the deadline, s/he may be withdrawn from the University and will be billed in accordance with the enrollment agreement. The student may re-enter the University when able to provide the required documentation.

The Financial Aid Department reserves the right to make exceptions due to extenuating circumstances on a case-by-case basis to the above stated policies. Please see the Financial Aid Department as early as possible to determine if you qualify for an extension of the thirty (30) day requirement.

WGU will inform the student in a timely manner of the consequences of failing to complete the verification requirements and the actions WGU will take if the student does not submit the requested documents within the time period specified.

Students will be notified by mail or in person if the result of verification changes the student's scheduled award. WGU will assist the student in correcting erroneous information.

Any suspected case of fraud will be reported to the Regional Office of the Inspector General, or, if more appropriate, to a state or local law enforcement agency having jurisdiction to investigate the matter.

No disbursements of Title IV Aid will be made prior to the completion of verification.

Second Academic Years

You are responsible for securing financial aid prior to entering your second academic year to cover your second year charges.

If you fail to apply for your second academic year funds, or to complete your financial aid file in a timely manner, you will delay or jeopardize your financial aid award. This could create a balance owed to WGU that will need resolution prior to continuing your education. It is the student's responsibility to check with the Financial Aid Department to ensure they have completed and provided all required documents to receive the financial aid estimated on their award letter

Fraud

When students apply for federal student aid, it is the Financial Aid Administrator's responsibility to alert the government of any suspected fraud. If income reported on the FAFSA appears to be unusually low, your Financial Aid Administrator may require you to verify the information. Marital status, household size, or any other information that appears to be inconsistent with data provided will be verified prior to the release of any funds. Students who misrepresent the facts to the Financial Aid Department may be reported to the Office of the Inspector General.

NOTE: The Secretary of Education has the authority to verify information reported on the FAFSA with the Internal Revenue Service and other federal agencies. If you purposely give false or misleading information, you may be fined \$20,000, sent to prison, or both.

It is also the Financial Aid Administrator's responsibility to notify the Inspector General if "overage" money is being used for costs other than those directly related to your education. Federal Title IV funds may be used only to cover tuition, books, supplies, equipment, dependent childcare, transportation, commuting, and miscellaneous personal expenses.

Financial aid is not designed to support you while in school. It may be used to help defray living expenses, but is insufficient to be your sole means of support.

Remember, it is your responsibility to work with your Financial Aid Advisor to ensure your financial aid is processed and certified in a timely manner. Become an active partner in the financial aid process.

Financial Aid Programs

The majority of financial aid available to students is provided by the Federal Government and is called Title IV Aid. As WGU offers Master level programs and above, Federal Direct Loan and Parent Loans for Graduate Students are available.

The student may also be eligible to participate in institutional or private loan programs.

For detailed information regarding the various Title IV programs, please refer to guide published by the Department of Education, *2014–15 Funding Your Education: The Guide to Federal Student Aid*. For a detailed explanation of how you apply for, and how financial aid is administered by WGU, please refer to this *Student Handbook*.

Resources | Federal Student Aid

<http://studentaid.ed.gov/resources>

<https://studentaid.ed.gov/sites/default/files/funding-your-education.pdf>

2014–15 Funding Your Education: The *Guide* to Federal *Student Aid*

Stafford Loan limits for graduate and professional students

The Budget Control Act of 2011 eliminated subsidized loan eligibility for graduate and professional students for loan periods/periods of enrollment beginning on or after July 1, 2012.

Federal Unsubsidized Stafford Loans

The Federal Unsubsidized Stafford Loan is available to eligible students, regardless of family circumstances. The current interest rate is 6.21%. The terms of an Unsubsidized Stafford Loan are the same as those for a Subsidized Stafford Loan with the following exceptions:

The government does not pay interest on the student's behalf on an Unsubsidized Stafford Loan. The student must pay all interest that accrues on the loan during enrollment and the grace period. The student has two options for repayment of the accrued interest: 1) making monthly or quarterly payments to the lender, or 2) the student and the lender may agree to capitalization of the accrued interest.

Parent Loans for Undergraduate Students (PLUS)

PLUS Loan amounts for parents & graduate/professional students

There are no fixed annual or aggregate loan limits for PLUS Loans. A graduate or professional student may be awarded a PLUS Loan for up to the student's cost of attendance minus other estimated financial assistance. Therefore, a graduate/professional student has additional PLUS eligibility beyond the maximum unsubsidized loan limits.

Similarly, the total PLUS Loan amount borrowed by one parent or borrowed separately by more than one parent (including a non-custodial parent) may not exceed the student's estimated cost of attendance minus other financial aid awarded for the period of enrollment. This is the only borrowing limit for PLUS Loans.

The PLUS is available to parent(s) of dependent students to help pay for the educational expenses of the student. PLUS are not based on need, and, when combined with other resources, cannot exceed the student's cost of attendance.

Repayment begins within 60 days of the final disbursement. The minimum payment amount is \$50 per month with at least five years, but no more than ten years of repayment. The actual payment and schedule is determined by the total amount borrowed. Applications can be obtained from the University's Financial Aid Department.

Maximum Loan Amounts

How much money can I borrow in federal student loans?

Up to \$20,500 each year in Direct Unsubsidized Loans

The remainder of your program costs not covered by other financial aid in Direct

PLUS Loans Note: A credit check is required for a **PLUS loan**

Borrowers should review with the Financial Aid Officer opportunities for deferment for military, Peace Corps, public health service, attendance at another school, or hardship situations, such as unemployment or disability. It is very important to note that borrowers are responsible for

notifying the lender immediately of any change of name, address, or telephone number. Borrowers should also be aware that they may repay the whole loan or any portion of it without a penalty. Another feature of these loans is that the loan obligation is canceled if the borrower dies or becomes permanently disabled (except in the case of a spousal consolidation).

All of these special provisions are explained in the promissory note that the borrower must sign to get the loan. Borrowers should retain a copy of the promissory note, read it, and keep it for future reference.

Please refer to *The Student Guide*, published by the U.S. Department of Education (ED), for more information on these programs. Also, *The Guide* includes information about other sources of financial aid, specifically scholarships. Check the listed recommended Internet sites. If you need Internet access, ask at the Financial Aid Department at WGU.

Deferments

The Federal Stafford Loan is deferred while the student is enrolled in the university and for a grace period (six months) beyond the student's last date of attendance.

Deferments after the student drops below half-time status are not automatic. Deferment forms can be obtained from the financial aid office, the lender, or the secondary market. For additional deferment information contact the WGU Financial Aid Office.

If you have existing student loans and you want to defer the payments while finishing your program, you must complete and mail to your loan servicer a completed in-school deferment request. Check with your Financial Aid Administrators for assistance.

Resources | Deferment

<http://www.ifap.ed.gov/dpccletters/attachments/G02339eFINALSCH.pdf>

Student Loan Borrower Rights and Responsibilities

The borrower has a **right** to:

- Written information on loan obligations, including loan consolidation and refinancing, and information on borrower rights and responsibilities;
- A copy of the promissory note, and return of the note when the loan is paid in full;
- Before repayment, information on interest rates, fees, the full amount of the loans, and a loan repayment schedule;
- Notification if the loan is sold or transferred to a loan service;
- A grace period, if applicable, and an explanation of what that means;
- Prepayment of the loan without penalty;
- Deferment or forbearance, if the borrower qualifies;

- Knowledge of late charges and collection or litigation costs if you are delinquent or in default;
- Information on the effect borrowing will have on the students eligibility for other types of financial aid;
- Notification of the yearly and total amounts a student can borrow, the maximum and minimum repayment periods and the minimum repayment amount;
- An explanation of default and its consequences;

The borrower has a **responsibility** to:

- Repay all loans according to the terms of the promissory note. The note is a binding legal obligation and the borrower must repay even if the student does not complete the education, or is unable to get a job afterwards, or is dissatisfied with or does not receive the education paid for;
- Repay the loan in accordance with the repayment schedule, and notify both the University and lender of anything that affects his/her ability to repay, or eligibility for deferment or cancellation;
- Continue to make payments even after applying for a deferment or forbearance until notified that the request has been granted;
- Notify the lender if s/he graduates, withdraws from the University, drops below half-time status, transfers to another University, or changes name, address, or social security number;
- Notify the lender if s/he fails to enroll for the period covered by the loan;
- Notify the University of a change of address;
- Attend an entrance interview before starting school, and
- Attend an exit interview before leaving college.

Resources | Responsible Borrower

<https://studentaid.ed.gov/sites/default/files/responsible-borrower.pdf>

Resources | Direct Loans

<http://www.direct.ed.gov/>

Loan Repayment Chart

The chart below shows estimated monthly payments and total interest charges of 6.21% for loans of varying amounts, with typical repayment periods. ***Interest rates may change, so ask the FA Department for the current rates.***

Total Loan Amount	Number of Payments	Monthly Payment Amount	Interest Charge	Total Amount Repaid
\$ 3,500	65	\$63.55	\$ 630.56	\$4130.56
\$ 4,000	100	\$51.34	\$1,133.99	\$5,133.99
\$ 7,500	120	\$84.06	\$2,587.02	\$10,087.02
\$10,000	120	\$112.08	\$3,449.36	\$13,449.36
\$15,000	120	\$168.12	\$5,174.04	\$20,174.04

Remember: You must repay your student loans even if you do not finish your course of study, are dissatisfied with your education, or cannot find employment in your field of study.

Disbursement of Loans

Financial Aid is delivered in at least two disbursements per academic year, and is based upon the student maintaining at least a half time status while at WGU. (Please note that an academic year is not a calendar year.) You must successfully complete a minimum of thirty-nine (39) weeks and 18 semester credits to complete an academic year. WGU disbursements of federal funds occur once per academic quarter, three (3) times per academic year.

The first disbursement of your Direct Student Loan is generally received within the first thirty (35) days after you begin classes.

The second and third will be made after you complete the preceding quarter presuming you are making Satisfactory Progress and are enrolled on at least a half time basis. WGU receives disbursements by electronic funds transfer (EFT). The Financial Aid Department will confirm you are in satisfactory academic progress or on a warning or probationary status and are enrolled on at least a half time basis prior to crediting funds to your tuition account.

Entrance Interview, Exit Interview and Loan Counseling

The Department of Education requires that students participating in the Direct Loan Program be notified concerning their loans.

Student Loan Entrance Counseling Requirements for Students

Entrance counseling for Wright Graduate University (WGU) is conducted online at www.studentloans.gov. WGU will take reasonable steps to ensure that each student borrower receives the counseling materials, and participates in and completes the entrance counseling. Title IV funding will not disburse until loan entrance counseling is completed and verified.

The Wright Graduate University contact for Title IV programs to answer the student borrower's questions is Ruth Hinkle, in the Financial Aid Office, at (262-742-4444) or ruth@wrightgrad.edu. Concerns or student questions after counseling should be directed to her attention. Every effort will be made to answer questions in a timely manner.

Student Loan Exit Counseling Requirements for Students

Any student who graduates withdraws, or leaves the University for more than one quarter on a leave of absence, must complete the appropriate exit interview process for his or her loans. The kind of counseling students must complete depends on the types of loans received while in

attendance. Students who are not sure what types of loans were borrowed while in attendance can sign on to www.studentloans.gov and review their awards for each academic year.

- I. ***Students who borrowed using a Federal Direct/Stafford Unsubsidized or PLUS loan*** while in attendance, must complete loan exit counseling at www.studentloans.gov, sign-in, and select “Complete Counseling,” and then “Exit Counseling.” This session will list a student’s Direct student loan data and will model repayment under available repayment plans, give servicer information, and provide estimated payments using the income-driven repayment plans. Be prepared to provide two references during this online session.

The Wright Graduate University contact for these types of loans is Ruth Hinkle, in the Financial Aid Office, ruth@wrightgrad.edu (262-742-4444). Loan servicers are the companies that help students manage their repayment, and students can find the name of their servicer by visiting www.nsls.ed.gov.

Wright Graduate University is required to follow up on a borrower’s compliance with this requirement and transcripts may be held if students do not complete the required counseling.

NSLDS - Loan Reporting

All federal student loans obtained by a student or parent are reported to and tracked on the National Student Loan Data System (NSLDS). NSLDS loan records are accessible to all authorized NSLDS users, including schools, student loan guaranty agencies, lenders, federal agencies, and other authorized users.

Alternative and private education loan information is not reported to NSLDS.

Accessing NSLDS

Student and parent loan borrowers may view their federal loan information at NSLDS. Borrowers access the system using their federal PIN. Students can also access prior federal grant information at NSLDS.

Resources | NSLDS

https://www.nsls.ed.gov/nsls_SA/

Payment for Education

WGU publishes tuition prices for each program offered. Arrangements for payment of tuition must be made in advance of the first day of class.

Tuition Account

In order to keep track of charges and credits for tuition, an account ledger is created and tracked throughout your enrollment at WGU. The charges on your account are taken directly from your enrollment agreement, so it is very important that you agree to those charges prior to signing your agreement. Your account ledger will be comprised of an amount that includes

tuition, books, and registration fee. Additional charges, such as retake of classes may be included. Within your first week of school, the Accounting Department will open this account for you.

Student loan disbursements are generally received via electronic funds transfer. If the university is given the authorization, those funds will be posted to your account and subtracted from your tuition balance. If the university does not have your authorization to disburse the funds electronically, upon receipt of the funds, the Accounting Department will negotiate a check for your endorsement.

Tuition Payments

If you have chosen to pay cash for your program, or if your financial aid package does not cover the total tuition charges, you are responsible for submitting your cash payments to WGU on a timely basis.

Students will be notified by phone or mail of any past due payments by the Accounting Department, Financial Aid Office, or, if applicable, an outside payment management organization. It is extremely important to stay current with your cash payments. If you are having a difficult time making your payment, make an appointment with your Financial Aid Advisor.

A delinquent tuition balance may be grounds for termination from your program.

WGU reserves the right to withhold an official transcript and credentials if your financial obligations to WGU are delinquent or you have defaulted on your federal student loans. In case of outstanding balance, transcripts will be issued only to employers.

Credit Balance

Once the balance due WGU for the academic year is paid in full, any additional financial aid disbursed will appear as a credit balance. If you are eligible, the credit balance will be issued to you or refunded back to your lender, as you request.

If a credit balance occurs at the end of the first academic year, but prior to the start of the second academic year, a check will be issued within fourteen (14) days and sent to the student's address on file by the Accounting Department. Please remember, this credit may help you to pay tuition for your second or third academic year. Consult with your Financial Aid Advisor.

If a credit balance occurs on your account during the academic year, you may request to have the credit issued to you and a check will be issued within fourteen (14) days of receipt of your written request.

The WGU Accounting department will always send checks to the student's address on file with WGU. The student must be an active student making Satisfactory Academic Progress. Checks will not be issued to students who are withdrawn or on a leave of absence (LOA).

Transfer Hours

As outlined in the school catalog, WGU does not recognize transfer credit from another University towards any degree granting or certificate program at WGU. Please contact the Financial Aid Office with any further questions. Reduction of financial aid for transfer hours completed is not applicable at WGU.

Program Changes and/or doubling up on classes

If at any time you decide to change your program, or request approval from the Chancellor to double up on classes, you must follow the procedures outlined below. To start the process, make an appointment with the Chancellor, to evaluate your request to determine if it is academically appropriate

Upon approval for a program change you will need to meet with Admissions to sign a new enrollment agreement and then with the Financial Aid Department to re-process your financial aid. If approved to double up on a class, you will need to meet with Financial Aid to re-evaluate your eligibility for financial aid.

You will be charged for any difference in price between your old program and the new one. You will also be charged for any classes you have completed that are not fully transferable to the new program.

Doubling up on classes must be approved by the Chancellor and may change your financial aid eligibility.

Leave of Absence Policy (LOA)

Students may request a leave of absence (LOA) for medical reasons (including maternity leave), death in the family, military duty, and jury duty (Students cannot be granted a LOA to avoid being dismissed because of lack of satisfactory academic progress or failure to fulfill the requirements of attendance). An LOA shall be reasonable in duration, but may not to exceed 180 calendar days in a 12-month period. An LOA includes no additional charges to the student. The procedure for requesting an LOA and are defined in the WGU Catalogue.

If you fail to return from an LOA on the scheduled return date, you will be terminated from your program. If you are terminated for failure to return from an LOA, a withdrawal calculation will be completed. If the refund calculation includes Stafford Loans, your six-month grace period will begin as of your last day of attendance. **No financial aid will be disbursed during your LOA.**

Satisfactory Academic Progress

The College's Satisfactory Academic Progress (SAP) standards measure quantitative credit hour completion rate) and qualitative (cumulative grade point average) progress toward the completion of the student's program of study. The SAP standards are applied to all students and represent a minimum standard of academic achievement required by the university. The SAP policy is published in the Wright Graduate University Catalog.

What happens if I have to leave school?

When a student chooses to withdrawal or is withdrawn by the University (Examples: due to failure to make satisfactory progress, or violates the University attendance policy), the University will apply the Return to Title IV policy to determine if any of the funds the student received need to be returned. Once the University has confirmed what funds may be retained of the Title IV funds received, the University will apply their refund policy to determine if a refund is due the student. Both policies are provided below. Students are encouraged to visit with the accounting office to address any questions they may have regarding these policies.

Return of Title IV Federal Student Aid**Federal Financial Aid Refunds - Return of Title IV Calculation**

A student recipient of Federal Title IV funds (i.e., Federal Pell, SEOG or TEACH grants or Perkins, Direct or PLUS loans) who withdraws from the University before completing 60% of the term is subject to the Return of Title IV Calculation to determine the percentage of Title IV funds required to be returned to the federal government. The Return of Title IV calculation is a federally mandated formula to determine how much federal funding was "earned" up to the time of withdrawal.

The Title IV funds that were disbursed in excess of the earned amount must be returned to the federal government by the University and/or you. If you received a refund from financial aid, which was to be used for education-related personal expenses or housing expenses, you may be required to return a portion of those funds to the University. This portion represents funds that were intended to pay your education-related expenses through the end of the quarter. The amount to be returned to the University will be determined by your institutional costs, refunds you might have received for non-University expenses and the funds that must be returned to the government.

The amount to be returned to the federal government will be calculated from the date you officially withdrew from classes or, in the case of an unofficial withdrawal, the last date you were involved in an academically related activity. An official withdrawal occurs when a student follows the published process for withdrawing from the University prior to the end of the term.

To determine the amount of aid you earned up to the time of withdrawal, Wright Graduate University for the Realization of Human Potential's Office of Financial Aid will determine the percentage of the quarter you attended. The percentage used to determine the return of federal student aid funds is equal to the number of calendar days remaining in the quarter divided by the number of calendar days in the quarter. Scheduled breaks of more than five consecutive days are excluded. The resulting percentage is then used along with your University costs and total federal funds that you received (funds that were disbursed directly to your University student account and possibly refunded to you) or that you were eligible to receive, to determine the amount of aid that you are allowed to keep.

Any unearned Title IV aid must be returned to the federal government within 45 days of the date of the determination of your withdrawal. Wright Graduate University for the Realization of Human Potential's Office of Financial Aid will notify you with instructions on how to proceed if you are required to return funds to the government. Any funds returned after the Return of Title IV Aid calculation is completed and processed are then used to repay Wright Graduate University for the Realization of Human Potential funds, state funds, other private sources, and the student, in proportion to the amount received from each non-federal source, as long as there was no unpaid balance at the time of withdrawal. All aid sources are repaid before any funds are returned to the student.

Funds that are returned to the federal government are used to reduce the outstanding balances in individual federal programs. Financial aid returned by you and/or your parent or the University must be allocated in the following order:

1. Federal Unsubsidized Direct Loan
2. Federal Subsidized Direct Loan
3. Federal Perkins Loan
4. Federal Direct Parent Loan (PLUS)
5. Federal Direct Grad Plus
6. Federal Pell Grant
7. Federal Supplemental Educational Opportunity Grant (SEOG)
8. Federal Teach Grant

A student may be eligible for a post-withdrawal disbursement if, prior to withdrawing, the student earned more federal financial aid than was disbursed. If a student is eligible for a post-withdrawal disbursement for Title IV funds, it will be processed for the student and a refund will be issued within 14 days of the credit balance.

If the post-withdrawal disbursement includes loan funds, Wright Graduate University for the Realization of Human Potential University must get the student's permission before it can disburse the loan. Students may choose to decline some or all of the loan funds so that s/he does not incur additional debt. A notice will be sent out to the student, and the signed, original document must be returned to the University within 14 days.

Wright Graduate University for the Realization of Human Potential's University may automatically use all or a portion of the post-withdrawal disbursement of grant funds for tuition and fees. However, the University needs the student's permission to use the post-withdrawal grant disbursement for all other University charges. If the student does not give his/her permission, the student will be offered the funds. However, it may be in the student's best interest to allow the University to keep the funds to reduce the student's debt at the University.

It is also important to understand that accepting a post-withdrawal disbursement of student loan funds will increase a student's overall student loan debt that must be repaid under the terms of the Master Promissory Note. Additionally, accepting the disbursement of grant funds will reduce the remaining amount of grant funds available to the student should the student continue his/her education at a later time.

Official Withdrawal

A student must contact the Registrar, Chancellor or Campus Director (verbally or in writing) to withdraw and follow WGU's catalog policy for initiating a leave of absence.

For tuition refunds and financial aid refunds, the date of withdrawal is the date the student notifies the Dean of Students Office they are withdrawing.

Room and board refunds are prorated based on the date the student moves out of the residence facility.

Unofficial Withdraw

- Occurs when a student leaves the University without notice, Or
- When all courses in which the student is enrolled are given an F grade due to non-completion of the course.

Post Withdrawal Disbursements

If the student receives less Federal Student Aid than the amount earned, WGU offers a disbursement of the loans eligible to be disbursed that were not disbursed. This is called a Post-withdrawal disbursement. WGU notifies students by letter that they are eligible for a Post-withdrawal disbursement and that the student has a deadline of 14 days to respond to the request for authorization. In the notification, the student is advised that WGU will not make the

Post-Withdrawal disbursement if the student does not respond by the deadline. Students are provided the option to complete a form directing WGU to retain the funds for outstanding tuition expenses, or to return the funds to the federal government.

Example of R2T4 Calculation

First time student

Let's say you withdrew after 42 scheduled days of training had elapsed of the 89 days in the quarter. At the time you withdrew, you had received \$6,213.61 in Title IV funding for the quarter.

42 days divided by 89 days = 47.2% (days elapsed divided by total days in the payment period).

47.2 % times \$6213.61= \$2932.82

This is the amount, according to the Return of Title IV Funds policy, that WGU can keep of the federal loans you received and apply toward the amount of tuition owed. In this case, WGU would have to refund the difference from the amount received and the amount allowed per the calculation ($\$6213.61 - \$2932.82 = \$3280.79$ to be returned).

Title IV Return of Funds Policy states that if you withdraw after attending 60% of the payment period, 100% of Title IV funds can be retained and applied toward the amount of tuition owed.

University Cancellation and Refund Policies

The add-drop period shall be the first fourteen calendar days of any academic quarter. A student may drop a course or courses without penalty during this period by emailing the Registrar and the Chancellor. Provided notice is received by 11:59pm on the fourteenth day, the student shall be entitled to a full refund for that course. With permission of the instructor, a student may add a course until 11:59pm on the fourteenth day of the quarter.

A student may cancel this transaction, without any penalty or obligation, within five calendar days from the date specified on the enrollment agreement. If you cancel, any property traded in, any payments made by the student under the contract or sale, and any negotiable instruments executed by the student will be returned within 10 business days following receipt by the University of your Cancellation Notice, and any security interest arising out of the transaction will be canceled. If the student cancels, he/she must make available to the University at his/her residence, in substantially as good condition as when received, any goods delivered to you under this contract or sale; or you may, if you wish, comply with the instructions regarding the return shipment of the goods at the University's expense and risk. If the student does make the goods available to the University and the University does not pick them up within 20 days of the date of notice of cancellation, the student may retain or dispose of the goods without any further obligation. A student's

notification of cancellation may be conveyed to the institution in any manner. ***Refunds resulting from a cancellation will be issued within 30 days of notice of cancellation.***

Withdrawal from the Program after the commencement of classes

You may withdraw from the University at any time and receive a pro rata refund for the current term if you have completed less than 60 percent of the scheduled days through the last day of attendance in that term, less any deduction for equipment not returned in good condition, within 45 days of withdrawal. No refund is required for any student who withdraws or is dismissed after completing more than 60% of the potential units of instruction in the current enrollment period (quarter). All charges for courses are governed by the University refund policy in the event of withdrawal. For the purpose of determining a refund under this section, a student shall be deemed to have withdrawn from a program of instruction when any of the following occurs:

- The student notifies the University of the Student's Withdrawal or as of the date of the student's withdrawal, whichever is later.
- The University terminates the student's enrollment for failure to maintain satisfactory academic progress, failure to abide by the rules and regulations of the University, failure to meet the University attendance policy, and/or failure to meet financial obligations to the University.
- The student fails to return from a leave of absence.

For the purpose of determining the amount of the refund, the student's the student's last date of attendance (LDA) will be used. The LDA is defined as the last date the student participated in an academically related activity. Pro rata refund shall be determined as the number of days remaining after the last day of attendance by the student, divided by the total number of days in the enrollment period, rounded downward to the nearest ten percent. Pro rata refund is the resulting percent applied to the total tuition paid by the student for the current enrollment period.

The date of determination (DOD) for determining a student's withdrawal is the date the student notifies the University of their Intent to withdraw, the date the University determines the student must be withdrawn based on existing policy, or the date that the student was scheduled to return from a leave of absence and failed to return. Refunds will be issued by the University within 30 days of the DOD in accordance with WI State law.

If a student withdraws due to mitigating circumstances, which directly prohibit pursuit of a program and which are beyond the student's control, the student may appeal to the Chancellor for an additional refund of tuition due to exceptional circumstances.

Example Refund

A student enrolls in the Master of Arts in Transformational Leadership and Coaching, consisting of 57 credit hours and the enrollment agreement reflects the following charges:

B. ITEMIZATION & TOTAL TUITION FEES			
Tuition	\$33,687.00	WGU Transfer Credits Awarded	0
Performative Learning Fees	\$11,200.00	Cost per credit:	\$591.00
Performative Learning Credit:	\$0.00	Estimated Book Cost:	\$1,400.00
Tuition Adjustment for Transfer Credit	\$0.00	<i>There are no additional costs for distance education activities.</i>	
Estimated Due for Entire Program	\$44,887.00		
Charges Paid Upon Enrollment	\$0.00		
Balance Due	\$44,887.00	Total estimated costs to complete the program*:	\$46,287.00

The cost per credit hour is identified as \$591.00. If a student is enrolled in one 6 credit course, and is attending PL01, the costs for the term would be: \$591 x 6 credits = \$3,546 Tuition, plus \$1,750 for PLO1 Performative Learning Fees, for a total of \$5,296.00.

A term is 12 weeks in length, representing 84 days. If a student stops attending at the end of the 5th week, or after 35 days, the % of time remaining in the course attended is 49/84, or 58%, rounded down to 50%. The amount of tuition WGU would refund is \$1,773 (\$3,546 x 50%) and if the days remaining in the 16 day PL01 performative learning course was 9, 9/16 = 56%, rounded down to 50%, \$875 (\$1,750 x 50% = \$875) would be refunded. Of the \$5,296.00 charged for the enrollment period, \$2,648 would be refunded to the student, and \$2,648 would be retained by WGU.

But won't my financial aid cover the charges?

It may or may not. Federal financial aid is disbursed as the regulations allow. WGU must have a complete financial aid file with all required documents to fund your loans prior to your last day of attendance.

A variety of Federal Regulations influence when loans are paid and whether the school is even allowed to keep federal funds for your tuition. You must ask your Financial Aid Administrators to estimate the amount of federal aid, if any, which will pay your tuition charges. The Accounting Office will notify you after the final calculation has been performed, and can answer any questions you may have.

Re-entry

Students who return to WGU after withdrawing from their program are considered re-entry students. To re-enter, you must complete the re-entry process described in the University Catalog and receive approval from the Chancellor.

Once the Chancellor has approved your re-entry, you must make an appointment with the Financial Aid Department to determine if you have remaining funds available. If complete financial aid funding has occurred prior to withdrawal, the Financial Aid Department will discuss other options to help cover any balance due.

Financial Disclosure Statements

If you receive federal student financial aid funds, you are entitled to a refund of moneys not paid from federal student financial aid program funds. If you obtain a loan to pay for your educational program, you will have the responsibility to repay the full amount of the loan plus interest, less the amount of any refund. If a student is eligible for a loan guaranteed by the federal or state government and the student defaults on the loan, both of the following may occur:

- (1) The federal or state government or a loan guarantee agency may take action against the student, including applying any income tax refund to which the person is entitled to reduce the balance owed on the loan.
- (2) You may not be eligible for any other federal student financial aid at another institution or other government assistance until the loan is repaid.

If a student obtains a loan to pay for an educational program, the student will have the responsibility to repay the full amount of the loan plus interest, less the amount of any refund, and that, if the student has received federal student financial aid funds, the student is entitled to a refund of the money's not paid from federal student financial aid program funds.

Campus Safety and Security

The College recognizes that effective learning requires a safe environment, and to this end, complies with the Crime Awareness and Campus Security Act of 1990, Jeanne Clery Disclosures of Campus Security Policies and the Campus Crimes Statistics Act (Clery Act), and the Higher Education Opportunity Act of 1965 and the Safe and Drug Free Colleges and Communities Act and Amendments of 1989.

Crime Awareness

The College's annual security report is available to any current or prospective student and employees of the college, and may be obtained from the Financial Services Department upon request. The security report details any crimes that have occurred on or adjacent to the campus over the past 3 years. The report also contains the College's policies and procedures regarding campus security, crime reporting, crime prevention, emergency response and campus evacuation plans.

Students and employees are encouraged to report any criminal activity or other emergency situations to the onsite campus administrator. Reports can be written or verbal, depending on the severity of the situation. Crimes may be reported confidentially. The onsite administrator is responsible for investigating all crimes reported and for taking appropriate action. The University will cooperate with local, State and Federal law enforcement agencies as needed.

Drug and Alcohol Policy

The College supports the Safe and Drug Free Colleges and Communities Act. Informative materials on controlled substance use and effects, counseling, treatment and rehabilitation programs, and hot-line telephone numbers in the area are provided to students and staff in the annual Consumer Information Report by WGU (<http://wrightgrad.edu/gainful-employment-consumer-information>). Information on the laws regarding Wisconsin drug and alcohol penalties for possession and trafficking is available in the Consumer Information Report and from the Financial Services Department.

Emergency and Response Evacuation

The College has developed an Emergency Action Plan (EAP) to effectively communicate and manage the evacuation of the campus in the event of a bomb, natural disaster, fire or other life threatening occurrence. The onsite administrator has the authority and is responsible for the execution of the EAP should it become necessary.

The EAP is contained within the University's annual Consumer Information Report (<http://wrightgrad.edu/gainful-employment-consumer-information>) and is reviewed with all new students during orientation. Emergency evacuation drills are performed annually. Students will not be allowed to leave the campus during a drill nor during an actual emergency until directed to do so.

An emergency exit plan is posted in every classroom and in all public areas. Additional information regarding the EAP is available to students and Employees from the onsite administrator. The name of the onsite administrator is posted in the reception area of each campus.

Constitution Day

The Consolidated Appropriations Act, 2005, (Pub. L. 108-447) requires educational institutions that receive Federal funds to hold an educational program on the United States Constitution on September 17 of each year. This provision applies to *all* educational institutions receiving funds from any Federal agency.

The University uses Federal government resources about the Constitution on the U.S. Department of Education's FREE Web site at:

<http://www.free.ed.gov/searchres.cfm?q=U.S.+Constitution+Day>.

The University may also access information about the Constitution on the National History Education Clearinghouse (NHEC) site at www.teachinghistory.org.

Americans with Disabilities Act (ADA) Compliance

In accordance with the Americans with Disabilities Act of 1990 (ADA), the Rehabilitation Act of 1973 and subsequent regulations, Wright Graduate University provides reasonable accommodation to qualified individuals with an appropriately documented disability, provided that such accommodation does not create an undue hardship. WGU determines accommodations on a case-by-case basis for students who are unable to meet program requirements due to appropriately documented disabilities. Students seeking information on this should refer to the annually distributed Wright Graduate University Consumer Information Report. A copy of this report will be made available and updated yearly on the website at <http://wrightgrad.edu/gainful-employment-consumer-information>.

FERPA Compliance & the Financial Aid Office

The Family Educational Rights and Privacy Act of 1974 (FERPA) protects the privacy of student records by requiring prior written consent before disclosing personally identifiable information to a third party. It applies to colleges and universities that receive funding from the federal government. University compliance with FERPA is found on the WGU website at <http://wrightgrad.edu/gainful-employment-consumer-information>

Resources | FERPA

<http://familypolicy.ed.gov/>

Private Education Student Loans

Disclaimer:

Wright Graduate University (WGU) does not promote any private student loan lenders or guarantors or their loan products. WGU does not have a preferred lender list, nor do we have a preferred lender arrangement. Students at WGU have the right to choose their lender from among those that participate in private student loans.

If a private education loan is necessary, students are strongly encouraged to research and compare several lenders. Each lender may have different interest rates and requirements for repayment. These loans are not awarded on the basis of financial need. Students may qualify for federal student loans or other assistance from the Federal Student Aid programs. The terms and conditions of a federal student loan may be more favorable than the provisions of a private education loan. Students can determine their eligibility for these loans by completing the Free Application for Federal Student Aid (FAFSA).

New provisions in the Truth in Lending Act, implemented in February 2010, have resulted in a number of changes in the process for applying for and receiving private education loans. Lenders who provide these loans must comply with the following requirements:

Lenders must provide three separate loan disclosures to borrowers--one at the point of application, one when the loan is approved, and one before the loan is disbursed. A waiting period of three to seven business days is required between the time the borrower receives the

final loan disclosure and the time that the loan is disbursed. Students must also sign a self-certification form and submit it to the lender before the loan can be disbursed. The lender should provide the student with all of the information needed to know about these requirements.

If you are applying for a private education loan, you must provide a completed [Private Loan Self Certification Form](http://wrightgrad.edu/Data/files/Alt_Loan_Self_Cert_Form.pdf) (http://wrightgrad.edu/Data/files/Alt_Loan_Self_Cert_Form.pdf) to your lender. You will need to submit the form to your lender. Once your loan is approved by the lender, the lender will request that the Financial Aid and Scholarships Office certify the loan. Certification confirms for the lender that the loan applicant meets all eligibility requirements. The maximum amount you may have certified per year in private education loans is your cost of attendance minus federal aid and other resources. You must be admitted to, enrolled in, and be a degree-seeking student at WGU for your loan to be certified. The enrollment status required for a private education loan is determined by the lender.

Your private education loan will disburse within 8 to 10 business days from the date you receive the Loan Consummation Disclosure Statement. Lenders and schools are prohibited by federal regulations from disbursing funds until the cancellation period has passed.

Grant Information

Federal Grants

Wright Graduate University students are not eligible for federal grants; Federal Pell Grants and TEACH Grants are not applicable to students of Wright Graduate University.

State Grants

Wisconsin Indian Grant - [Wisconsin Indian Grant Application](#)

Awards under this program are made to Wisconsin residents who are at least 25% Native American (as verified by the student's tribal education office) and are undergraduate or graduate students enrolled in degree or certificate programs at University of Wisconsin, Wisconsin Technical College, independent colleges and universities or proprietary institutions based in Wisconsin. Awards are based on financial need with a limit of ten semesters of eligibility. The WI Higher Educational Aids Board (HEAB) has an informal matching arrangement with grant funds awarded by the Federal Bureau of Indian Affairs and Wisconsin Tribal governments.

Resources | Grants

www.grants.gov - Explore more than 1,000 federal grant programs totaling approximately \$500 billion in annual aid.

Wright Graduate University – Institution Loan

The Wright Foundation for the Realization of Human Potential awards student loans to Wright Graduate University doctoral students who have been enrolled and admitted to Wright Graduate University. Wright Graduate University encourages students to explore and weigh the

use of federal loans that are guaranteed, regulated, and may be more advantageous, before pursuing private or alternative loans.

The Wright Graduate University loan application can be found on WGU's website at www.wrightgrad.edu or on the following pages of this handbook.



2015-2016 Foundation Student Loan Application

Foundation Student Loan Policy and Criteria

The Wright Foundation for Transformational Leadership awards student loans to Wright Graduate University doctoral students who have been enrolled and admitted to Wright Graduate University.

In addition to the Foundation loans described below, students are encouraged to explore other third-party loans that may be available at a lower interest rate to assist in funding their education.

Doctoral students are eligible to receive up to 100% of the cost of tuition and fees billed directly by Wright Graduate University. Loan funds can only be used to pay WGU institutional charges.

The Foundation will not discriminate on the basis of race, religion, gender, ethnicity, or sexual orientation in administering this loan program.

Application/Approval Process/Loan Disbursement:

- The student submits to the Foundation the Student Loan application together with a narrative essay and 3 letters of recommendation (see pages 3 and 4). Incomplete Applications will not be considered.
- The Foundation verifies the student's admission status with Wright Graduate University.
- Within 30 days of receipt of the student's completed application the Foundation notifies the student of loan approval and eligibility (up to 100% of tuition and fees) or if the loan is denied, the basis of the denial. All decisions by the Foundation are final.
- The Foundation disburses to Wright Graduate University the loan amount being awarded for each term. The student has the opportunity to decline or accept the loan amount being applied to his or her tuition with the Wright Graduate University.
- Wright Graduate University certifies the student's costs and enrollment then submits the certified loan request to Tuition Options, our loan servicer. Tuition Options will provide promissory notes, payment schedules, and support to students regarding the repayment of the loan.
- The student accepts the loan by signing the loan agreement/promissory note issued

with Tuition Options. Once the Master Promissory Note is completed, the disbursements will happen according to its scheduled cycle, the first at least 21 days after the submission of all documentation and a signed promissory note.

Interest Rate, Loan Repayment and Collections:

- The annual interest rate is 8%
- Students are required to make a minimum monthly payment of \$50.00 while in school. Students who fail to make payments as scheduled may be withdrawn from school. Due to extenuating circumstances that can be documented, a student may appeal in writing to the Campus Director for a reduction/elimination of the minimum monthly payment for a specified time period. Supporting documentation is to be included with all appeals filed. The Chancellor's decision will be rendered, in writing, within 30 days of receipt of an appeal. The Campus Director's decision on all appeals is final
- The term of repayment shall be based on the student's total loan amount. (The total loan amount is the sum of all WFTL student loans for a student over the course of the programs for which they have enrolled.)
 - Under \$3,001 24 months
 - \$3,001-7,000 48 months
 - \$7,001-14,000 96 months
 - Over \$14,000 120 months
- The Foundation reserves the right to use all legal means of securing repayment for loans, including reporting to credit bureaus.

Please contact WGU's financial aid office if you have questions or would like more information.



WRIGHT FOUNDATION

FOR THE REALIZATION OF HUMAN POTENTIAL

2015 Foundation Student Loan Application

Date: _____

ALL STUDENTS: COMPLETE SECTIONS A and B

SECTION A

Name: _____
 Last First Middle

Current Address: _____
 Number Street City State Zip

Email: _____ Social Security No.: _____

Date of Birth: _____ Employer Name: _____

Monthly Rent/Mortgage: \$ _____ Gross Monthly Income: \$ _____

Mortgage Holder: _____ Home Phone: _____

Work Phone: _____ Cell Phone: _____

Please verify you have attached your essay and have requested 3 letters of recommendation to be sent to the Foundation, to the address specified below.

SECTION B

Name of School Attending: Wright Graduate University

Degree or Certificate Program: _____

Loan Amount Requested: \$ _____ Anticipated Graduation Date: ____/____/____

Loan Period: ____/____/____ to ____/____/____

Signature _____ Date: _____

SECTION C - FOR OFFICE USE ONLY

Enrollment Verified: Y/N Late Disbursement: Y/N

Estimated Graduation Date: ____/____/____

Certified Loan Amount: \$ _____ **Loan Period:** ___/___/___ to ___/___/___
Disb 1: \$ _____ **Date:** ___/___/___ **Disb 2:** \$ _____ **Date:** ___/___/___
Disb 3: \$ _____ **Date:** ___/___/___ **Disb 4:** \$ _____ **Date:** ___/___/___

I certify that the above information is accurate based on the student's cost of attendance and other aid awarded.

Signature/Financial Aid Officer Print Name/Financial Aid Officer Date

Essay Required

Please write an essay, with a minimum of 600 words, discussing how your career goals and objectives align with the Wright Graduate University's intent to developing transformational learners, leaders, and coaches who transform themselves and others for the advancement of humanity and the realization of human potential. Also include how your career goals and objectives align with the Wright Foundation for Transformational Leadership's mission as described below.

"The mission of the Wright Foundation for Transformational Leadership is to develop and transmit the principles of transformational leadership with a unique emphasis on personal transformation as the starting point for transforming our businesses, ourselves, our communities, and our world. The Foundation is committed to developing and disseminating cutting-edge, forward-thinking human performance technology, philosophy, and methodology. The Foundation collects, assesses, validates, develops, synthesizes, and disseminates the most effective technologies to promulgate transformational leadership. The Foundation also provides financial assistance to students earning their Doctorate degree in Transformational Leadership and Coaching at the Wright Graduate University for the Realization of Human Potential."

Three (3) Letters of Recommendation Required

Please have three professionals who know you well complete and mail letters of reference to:

Wright Foundation the Realization of Human Potential – C/O WFRHP Loan Processing
 445 East Ohio Street, Suite 400, Chicago, IL 60611