



WESTMINSTER  
COLLEGE



**Westminster College**

# FAMILY GUIDE TO FINANCIAL AID





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# Guideline for Financial Aid

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It's the goal of our financial aid office to make Westminster affordable for everyone. Every year we award more than \$10.5 million in institutional aid to talented, hard-working students. There are four main types of financial aid available: scholarships, grants, loans, and work-study programs. Financial aid packages generally include a blend of these aid types and are awarded based on merit and/or need.

Each student's award package is based on a number of factors. One of the most important is the Free Application for Federal Student Aid (FAFSA). All students who wish to be considered for need-based financial aid must complete the FAFSA, which helps us understand students' level of need and determine eligibility for federal grants, loans, and work-study programs.

## SO, NOW WHAT?

### 1. Apply for Admission to Westminster

- ▶ [WCMO.edu/Apply](http://WCMO.edu/Apply)

### 2. Once accepted, apply for an FSAID at [fsaid.ed.gov](http://fsaid.ed.gov)

- ▶ Both student and parent will need an ID as they are used to electronically sign your FAFSA and other financial aid online documents.
- ▶ These IDs need to be setup with unique email addresses.

### 3. Once you receive your FSAID, submit a FAFSA at [FAFSA.ed.gov](http://FAFSA.ed.gov)

- ▶ Starting Oct. 1 you will be able to file
- ▶ Westminster offers a \$1,000 priority award on your financial aid package to those that file their FAFSA by **Nov. 15**.
- ▶ New prospective and current students can start/renew the financial aid application by applying for the Free Application for Federal Student Aid.

### 4. Complete the FAFSA

- ▶ Complete the FAFSA to determine eligibility for Federal Grants, Loans, and Work-Study. *Helpful Hints: Have student and parent (for students under 24) income information readily available. You do not need to have your current year's tax return completed, just the prior year.*

### 5. Starting in mid-November, financial aid award letters will be sent out to students accepted for admission into Westminster.

### 6. Once you receive your award letter, approve and return to the Financial Aid Office.

# We're here to help!

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With a combined total of **83 years** working in financial aid within higher education, we are here to help guide you through the process and answer any questions you may have!



**Aimee Bristow**  
Senior Director of Enrollment  
& Student Financial Planning  
[Aimee.Bristow@WCMO.edu](mailto:Aimee.Bristow@WCMO.edu)  
573-592-5365



**Sandra Coffman**  
Loan Coordinator  
[Sandra.Coffman@WCMO.edu](mailto:Sandra.Coffman@WCMO.edu)  
573-592-5252



**Teresa White**  
Student Financial Planning Coordinator  
[Teresa.White@WCMO.edu](mailto:Teresa.White@WCMO.edu)  
573-592-5364



# Important Dates

**FRIDAY, JANUARY 10:** Spring Move-In and Orientation

**MONDAY, JANUARY 13:** Classes begin

**MONDAY, FEBRUARY 17:** Welcome to Westminster visit day!

**NOW:** Make sure you **Accept Admission** (this can be done on your application status page) and pay the Tuition Deposit, if you haven't already. **WCMO.edu/Go/TD**

Once you pay the **Tuition Deposit**, you will receive your Westminster credentials to login into **MyWC.Westminster-Mo.edu**.

**MARCH:** Complete the **New Student Checklist** (*you will find this in MyWC*) and sign-up for **SOAR\*** (*registration for SOAR is part of the New Student Checklist*)

**BY MARCH 1:** Complete the **New Student Checklist** and submit the **Housing Questionnaire** (this is included in the New Student Checklist) so you can get first dibs on where you want to live and the chance for a single room!

**SATURDAY, MARCH 7:** Welcome to Westminster visit day!

**MONDAY, MARCH 16-20:** Spring Break

**SATURDAY, MARCH 28:** SOAR. Early housing decisions will be released during SOAR, so get signed up! Make sure your **Tuition Deposit** is paid so you can join us and have first dibs at the classes you want your first semester! **WCMO.edu/Go/TD**

**SATURDAY, APRIL 6:** Welcome to Westminster visit day!

**FRIDAY, APRIL 24:** SOAR. Early housing decisions will be released during SOAR, so get signed up! Make sure your **Tuition Deposit** is paid so you can join us and register for classes! **WCMO.edu/Go/TD**

**FRIDAY, MAY 1:** DECISION DAY! Let everyone know you are committed to Westminster by posting to social media using #IAMWESTMO.

**BY MAY 1:** Complete the **New Student Checklist**

**MONDAY, JUNE 1:** All housing assignments will be released after this date.

**MONDAY, JUNE 1:** First bill to Westminster email

**WEDNESDAY, JULY 1:** Payment plan begins (*cost=\$60 which is refundable if payment plan is paid as established*)

**SATURDAY, AUGUST 1:** Payment due (*can't start class if bill is not paid in full by first day of class*)

**SATURDAY, AUGUST 5 -6:** New Student Move-In! Let the fun begin!

**SATURDAY, AUGUST 9:** Columns Ceremony/Convocation

**SUNDAY, AUGUST 9:** Start of New Student Week

**WEDNESDAY, AUGUST 11:** Rock the Hill. Food, music, and fun to kick-off the start of school!

**THURSDAY, AUGUST 12:** First day of classes

\*SOAR=Student Orientation, Advising, and Registration





WESTMINSTER  
COLLEGE

WALLACE AND AUDREY HEAD  
FRESHMAN LOUNGE



# Scholarship Scale

## FALL 2020 DOMESTIC FRESHMAN MERIT SCHOLARSHIP SCALE

|                 |             | TEST SCORE |                     |                      |                    |                       |
|-----------------|-------------|------------|---------------------|----------------------|--------------------|-----------------------|
|                 |             | Under 20   | 20 - 22             | 23 - 25              | 26 - 27            | 28+                   |
|                 |             | Under 1030 | 1030 - 1120         | 1130 - 1220          | 1230 - 1290        | 1300+                 |
| HIGH SCHOOL GPA | ACT         |            |                     |                      |                    |                       |
|                 | SAT         |            |                     |                      |                    |                       |
|                 | 3.75+       |            |                     |                      |                    | CHURCHILL<br>\$18,000 |
|                 | 3.50 - 3.74 |            |                     |                      | TRUSTEE'S \$16,000 |                       |
|                 | 3.25 - 3.49 |            |                     | PRESIDENT'S \$14,000 |                    |                       |
|                 | 2.75 - 3.24 |            | DEAN'S \$12,000     |                      |                    |                       |
|                 | Under 2.75  |            | LEADERSHIP \$10,000 |                      |                    |                       |

# Academic Scholarships

Students accepted for admission will be considered for the following tuition specific academic and merit scholarships. The combination of tuition specific financial aid awards from all funding sources cannot exceed the cost of tuition. Apply now to be considered.

**[WCMO.edu/Apply](http://WCMO.edu/Apply)**

## FRESHMAN MERIT-BASED SCHOLARSHIPS

These scholarships are awarded each year to full-time undergraduate students based on GPA and ACT or SAT score.

| Award Name              | Annual Amount  |
|-------------------------|----------------|
| Churchill Scholarship   | Up to \$18,000 |
| Trustee’s Scholarship   | Up to \$16,000 |
| President’s Scholarship | Up to \$14,000 |
| Dean’s Scholarship      | Up to \$12,000 |
| Leadership Award        | Up to \$10,000 |

## THE G. ROBERT MUEHLHAUSER AWARD OF EXCELLENCE

One full-tuition award offered annually to a top academically achieving freshman student.

## TRANSFER MERIT-BASED SCHOLARSHIPS

These scholarships are awarded each year to full-time undergraduate transfer students based on their college GPA.

| Award Name                    | Annual Amount  |
|-------------------------------|----------------|
| Phi Theta Kappa Scholarship   | Up to \$18,000 |
| Honors Transfer Scholarship   | Up to \$16,500 |
| Columns Transfer Scholarship  | \$15,000       |
| Founders Transfer Scholarship | Up to \$12,500 |

*Westminster College is ranked by Payscale.com in the top 15% of four-year colleges and universities nationwide for graduate earning potential.*



# Academic Scholarships

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## OTHER WESTMINSTER AWARDS/AID

To be considered for the following tuition specific awards, please contact Admissions or the Financial Aid Office. The combination of tuition specific financial aid awards from all funding sources cannot exceed the cost of tuition.

### Endowed Scholarship

Named scholarships, funded by alumni and friends of the College, that students can be considered for after they file the FAFSA. Amount varies and may be awarded in lieu of Westminster College's Merit-Based awards.

### Alumni/Sibling Award

Students having a sibling currently attending, or a sibling, parent or grandparent who is an alumnus of Westminster College. \$1,000 awarded in addition to Merit-Based awards.

### Westminster Grant

Students who demonstrate financial need after filing the FAFSA will be considered for this grant. Varies and may be awarded in addition to Merit-Based awards.

### FAFSA Priority Award

Students must submit the FAFSA by our priority deadline, **Nov. 15**. \$1,000 awarded in addition to Merit-Based awards.

## OUTSIDE SCHOLARSHIP OPPORTUNITIES

[WCMO.edu/Go/Scholarships](http://WCMO.edu/Go/Scholarships)

## PARTICIPATION SCHOLARSHIPS

Freshman and transfer applicants are eligible to apply for these scholarships. Students are limited to receive one participation scholarship, but they can participate in multiple activities on campus.

### Music Award ▶ Up to \$3,000

Vocalists who are interested in being a member of our choir may audition.

### Cheer Scholarship ▶ Up to \$3,000

Cheerleaders who are interested in being a member of our cheer squad may submit the application to be considered.

### Dance Team Scholarship ▶ Up to \$3,000

Dancers who are interested in being a member of our dance team may submit the application to be considered.

## FEDERAL GRANTS

### Pell Grant

Awarded on an annual basis to students with a qualifying expected family contribution (EFC) as determined by the FAFSA application. **During the 2019-20 academic year, the EFC had to be less than 5577 to qualify for a Pell Grant up to \$6,195.** For additional information, go to [\*StudentAid.Ed.Gov/SA/Types/Grants-Scholarships/Pell\*](http://StudentAid.Ed.Gov/SA/Types/Grants-Scholarships/Pell).

### Supplemental Educational Opportunity Grant (SEOG)

Students who file the FAFSA by November 15 and are determined to qualify for the Pell Grant will be considered for an SEOG Grant. This Federal award is made on a first come, first serve basis and does not have to be repaid. For additional information, go to [\*StudentAid.ED.Gov/SA/Types/Grants-Scholarships/fseog\*](http://StudentAid.ED.Gov/SA/Types/Grants-Scholarships/fseog).

## MISSOURI GRANTS

### Access Missouri Financial Assistance Program

Missouri residents who complete the FAFSA by **Feb. 1** have a calculated Expected Family Contribution (EFC) equal to **12000** or less on the Student Aid Report, and are enrolled full-time will be considered for this need-based grant up to **\$2,850**. Students will also have to maintain a cumulative college GPA of at least 2.50 to be eligible to renew this grant. Funding is subject to State budget appropriations. For additional information, go to [\*DHE.MO.Gov/PPC/Grants/AccessMo.php\*](http://DHE.MO.Gov/PPC/Grants/AccessMo.php).

### Missouri Bright Flight Scholarship

To qualify for this merit-based scholarship **up to \$3,000**, residents of Missouri must score in the top 5% of all Missouri students on the ACT or SAT and enroll in an approved Missouri college as a full-time student immediately after graduating from high school. The FAFSA is not required to be eligible for the Bright Flight Scholarship. Students have to maintain a cumulative college GPA of at least 2.50 to be eligible for the renewal of this scholarship. Funding is subject to State budget appropriations. For additional information, go to [\*DHE.MO.Gov/PPC/Grants/BrightFlight.php\*](http://DHE.MO.Gov/PPC/Grants/BrightFlight.php).



# Loans

Many college students utilize loans to help cover costs. If you apply for financial aid, your school will likely include student loans as part of your financial aid package. Generally, there are two types of student loans:

**Federal student loans** ▶ These loans are funded by the federal government.

**Private student loans** ▶ These loans are non-federal loans, made by a lender such as a bank, credit union, state agency, or a school.

## FEDERAL LOANS

### Federal Direct Stafford Loans

Westminster Financial Aid Office determines loan eligibility using results from the FAFSA.

The Financial Aid Office will mail award letters, updates, and any other documentation requirements to new or prospective students and communicate mainly via email to current students.

**Subsidized Loans** ▶ the government pays the interest while you are in school

**Unsubsidized Loans** ▶ the student is responsible for the interest, it accrues (gains) and can be paid while a student is attending college

Please refer to the Federal Student Aid website **[StudentAid.ED.Gov/SA/](https://studentaid.ed.gov/sa/)** for student loan rights and responsibilities and in depth information regarding Student Direct Stafford Loans and Parent Direct PLUS Loans.

The interest rate is currently **5.05%** with a **1.062%** origination fee which are both subject to change each academic year, based on federal regulations. For additional information, please visit the Federal Student Aid website **[StudentAid.ED.Gov/SA/](https://studentaid.ed.gov/sa/)**.

### Annual Loan Limits

|                                    | <b>*Dependent</b> | <b>*Independent/Dependent (PLUS not approved)</b> |
|------------------------------------|-------------------|---|
| <b>First Year</b>                  | \$5,500           | \$9,500   |
| <b>Second Year</b>                 | \$6,500           | \$10,500  |
| <b>Third &amp;<br/>Fourth Year</b> | \$7,500           | \$12,500  |

*\*Dependency status is determined by the Department of Education based on the results of the FAFSA*

# Loans

## Federal Direct PLUS Loan

Parents of dependent students are eligible to apply for the credit-based Federal Direct PLUS Loan. The loan amount varies, but the maximum parents may borrow is the cost of attendance minus the student's total financial aid. The fixed interest rate is currently **7.08%** and it begins accruing as soon as the loan is disbursed. Repayment begins within 60 days after the full disbursement of the loan. The Origination Fee, which is currently **4.236%**, will be deducted from the gross loan amount prior to disbursement to the College. In most cases, one disbursement will be made each semester. To apply for the PLUS Loan, go to ***StudentLoans.gov***. The FAFSA is required to apply for the PLUS Loan.

## Federal Subsidized And Unsubsidized Stafford Loan

### First-time borrowers at Westminster College

1. Complete Student Loan Data Sheet for Federal Direct Stafford Loan on the Finances Tab in MyWC ***MyWC.Westminster-Mo.edu/ics***
2. Complete Federal Direct Stafford Loan Master Promissory Note ***studentloans.gov***
3. Complete Federal Direct Stafford Loan Entrance Loan Counseling ***studentloans.gov***

## Federal Aid Programs

You may find a more complete description of the Federal aid programs at Federal Student Aid website, ***StudentAid.ED.Gov/SA/***.

## Private Student Loans

Private loans are offered by private lenders to assist students with educational and living expenses not covered by other financial aid. The loan amount varies, but the maximum students may borrow is the cost of attendance minus the student's total financial aid.

Before students apply for a private loan, the Financial Aid Office recommends students complete the FAFSA, and apply for the maximum Federal Direct Stafford Loan they are eligible to receive.

Private loans are credit-based loans and in most cases, a credit worthy co-signer is required. The interest rates on these loans are variable or fixed, and are based on the credit report of the borrower and co-signer. Private loans are not federally funded and cannot be consolidated with Federal Direct Stafford Loans.



# Total Cost of Attendance

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Westminster education expenses include tuition, fees, room, and board. We are a residential campus, and students must live in on-campus housing unless they meet off-campus residency requirements.

## 2020-2021 DIRECT COSTS

|                              |                 |
|------------------------------|-----------------|
| Tuition.....                 | \$28,330        |
| Fees.....                    | \$2,550         |
| Room (double occupancy)..... | \$5,816         |
| Board.....                   | \$5,026         |
| <b>TOTAL.....</b>            | <b>\$41,722</b> |

# Payment Policies

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## **PAYMENT DUE DATES - TUITION AND ALL FEES**

Payment of tuition and all fees, including room and board, is due in full on August 1 for fall and January 1 for spring. Payments can be made in person in the Business Office located in Westminster Hall.

Payments can also be mailed to (please do not mail cash):

Westminster College  
Attn: Business Office  
501 Westminster Avenue  
Fulton, MO 65251

## **ONLINE PAYMENTS**

We offer secure online payments (eCheck, MasterCard, Discover, Visa, and American Express) for students and parents. Please see the links provided below:

### **Student Account Access**

1. Log in to **MyWC.Westminster-Mo.edu/ics**
2. Click on **Finances**
3. Click on **My Student Account Balance** – On this screen, you may view your account statements and recent activity, make payments, and set up your parents or other parties to access your account.

### **Payments by Parents**

***WCMO.edu/Go/Register-Now.html***

If you need assistance in making your payment online, contact the Business Office at **(573) 592-5230** or **BusinessOffice@WCMO.edu**.

Students may grant their parents or other third parties access to this online payment portal. The instructions include information about providing this access.

### **To set up Additional Users in MyWC:**

1. Add New in the Parent PINS
2. Enter a login, email address and other necessary information for the new user.
3. Once complete, the system will notify the new user at the email address you provide. The new user will then have access to log in to view statements and make payments.

# Payment Policies

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## PAYMENT PLANS

Students may choose to enroll in the Westminster College Payment Plan up to 5 months per semester, if desired. Payment plans are from July through November for the Fall term and December through April for the Spring term. A **\$60 enrollment fee** is charged each semester. No finance charges will be assessed if the payment plan remains current; however, a 1.5% monthly finance charge will be charged on all balances remaining after the first day of class unless a student is enrolled in and current with a payment plan.

### Steps to Enroll in Semester Payment Plan in MyWC:

1. Under Installment Payment Plans, click on the appropriate Payment Plan.
2. Complete the appropriate information.
3. Review the Terms and Conditions.
4. Enter the last four digits of your social security number to validate your electronic signature and click Accept.
5. Follow the screens to complete enrollment fee payment.
6. You may also elect to set up your installment payments to be processed automatically each month. Follow the screens to complete this process.

## STUDENT HEALTH INSURANCE

All Westminster College students are required to have valid health insurance. Each full-time student will automatically be billed each semester for medical coverage. However, students who already have valid health insurance may opt out of this coverage. In order to opt out of the coverage, the student must provide the personal health insurance provider and policy information online at ***WCMO.edu/Go/OptOut***.

Health insurance charges will be added to student accounts each semester. Once the opt-out period closes (generally Aug. 31 and Jan. 31) and charges appear on accounts, there will no longer be an option to waive the coverage for that semester. No refunds will be given.

## PARKING PERMITS

All students will be charged a **\$30 parking permit fee** each semester. Students may waive the permit each year provided the student does not have a car anywhere in Fulton.

Parking fee waiver forms and additional parking information is available on the Campus Parking Regulations page (***mywc.westminster-mo.edu/ics/student/studente-forms***).

The deadline for waiving the parking permit fee is the end of the first full week of each semester. After this deadline, no refunds will be given.



# Payment Policies

## Refund of Fees Due to Withdrawal from Westminster College

Withdrawals from Westminster College must be initiated by the student with the Student Care Specialist in the Student Success Center. The official date of withdrawal will be the date the student notifies the institution of the withdrawal in writing and the last day of class attendance.

**Upon withdrawal from the college, tuition will be refunded according to the following schedule (miscellaneous fees are non-refundable):**

### Fall/Spring Semester Refund Policy

| Days                    | Refund      |
|-------------------------|-------------|
| First day of classes    | 100% refund |
| Class Days 2 through 3  | 75% refund  |
| Class Days 4 through 5  | 50% refund  |
| Class Days 6 through 7  | 25% refund  |
| Class Days 8 and beyond | No refund   |



*96% of Westminster graduates are employed or in a post-graduate program within six months of graduating.*



# Notes

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# What sets Westminster apart

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- ▶ Money magazine named Westminster one of the “Best Colleges in America” and one of “Missouri’s Best Colleges” in 2018, singling out a number of strengths, including a higher graduation rate than the national average, a higher average salary for graduates within three years, and a 46% chance of low-income graduates becoming upper middle class when compared to the national average of 19.6%.
- ▶ The Princeton Review listed Westminster one of the “Best in the Midwest” for 2019 — the 14th straight year the college has received that ranking.
- ▶ According to research by Payscale.com, the median salary of mid-career Westminster College graduates – alumni with 10 or more years of work experience – is \$100,500.
- ▶ Westminster alumni are at an advantage early in their careers, with the median salary of recent graduates at \$47,200.
- ▶ The college boasts a stellar and varied internship program, with student involvement increasing 11 percent in 2018. A variety of organizations participate in the internship program, including the U.S. National Parks Service, Wells Fargo, the Missouri House of Representatives, and the Missouri State Senate.
- ▶ Smaller class sizes mean a student-teacher ratio of approximately 10:1, allowing for individual attention in classes taught by full-time instructors rather than teaching assistants.
- ▶ The college offers numerous leadership and service opportunities through more than 50 clubs and organizations.
- ▶ 84% of Westminster students participate in community service activities.
- ▶ Westminster College boasts 15 honorary societies, eight campus honors groups, five social fraternities, and three social sororities.
- ▶ Westminster offers a unique Dual Degree Engineering Program in partnership with three colleges that students have the freedom from which to choose: Washington University, Missouri S&T, and Southern Illinois University-Carbondale.
- ▶ Westminster offers a distinctive alumni networking experience in which graduates often are employed by alums or assisted in job placement by alums after graduation.



WESTMINSTER  
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THE POWER IN PURPOSE™

WCMO.edu  
1-800-888-WCMO  
Admissions@WCMO.edu



WESTMINSTER MO ADMISSIONS



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