# Expenses, Payments, Refunds and Financial Aid

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### In this section:
- Statement on Educational Expenses

Educational expenses for which to plan include tuition, programmatic fees, student activities fees, room, board, and books. The schedule of costs for the current academic year at WVU Institute of Technology is available online at http://admissions.wvutech.edu/cost-and-aid/tuition-fees-and-other-costs.

The student enrolled in 12 or more credit hours is classified for purposes of tuition and fees as a full-time student. The student enrolled for fewer than 12 hours is classified for purposes of tuition and fees as a part-time student. The student who audits a course does not receive academic credit, but is charged the same as if the course was being taken for credit.

Personal expenses, such as transportation and entertainment, are over and above costs assessed by WVU Tech.

### In this section:
- Statement on Residency Policy for Purposes of Tuition and Fees


Students who believe they have been incorrectly classified, with respect to residency or who have had a change of status that affects their residency, may submit a petition for reclassification to the Provost. Appeals may be approved at that office or referred to the Residency Committee for further consideration. Appeals that are unsuccessful at that level may be taken to the President as the final level of appeal. The Residency Reclassification Appeal (http://catalog.wvu.edu/westvirginiauniversityinstituteoftechnology/expensesandfinancialaid/RESIDENCY_RECLASSIFICATION_APPEAL.pdf) form can be found on the Forms Page of the Registrar’s website. It is important that petitioners include all requested documentation with the appeal form.

### In this section:
- Statement on Paying Expenses

Student accounts may be paid online by electronic check or credit card through the West Virginia University STAR information system. Account details (current charges, payments previously made, and anticipated credits from financial aid and other third-party sources) are available at https://portal.wvu.edu/ (requires MIX ID and password).
Student accounts may also be paid by mail or in person at the Cashier’s Office at the Beckley Student One Stop Shop (Administrative Office) on the third floor of the Learning Resource Center. WVU Tech accepts payments by cash (do not send cash through the mail), check (payable to WVU Institute of Technology and bearing the Student ID number), money order, or cashier’s/bill pay check. Please note that a 2.25% processing fee will be added to all credit card payments beginning July 1, 2015.

Payments by check, money order, or draft are subject to the Non-Sufficient Funds Check Policy, a copy of which is available in the Cashier’s Office. A service charge of $25.00 is assessed for each check returned unpaid by the bank upon which it was drawn, unless the student can obtain an admission of error from the bank. If the check returned by the bank was in payment of tuition and registration fees, the Cashier’s Office will declare the fees unpaid and registration cancelled. The return of the check unpaid constitutes late registration and a late fee may be levied. In such case, the student may be reinstated upon redemption of the unpaid check and payment of the $25.00 insufficient fund check assessment. The service charge on an unpaid, returned check is subject to change in accordance with state law. Please review Tuition and Fee Payment Schedule for important deadlines at: http://www.wvutech.edu/current_students/paymentschedule.

WVU Tech’s offers a convenient, low cost payment plan option called TuitionPay which is administered by Higher One. TuitionPay is a monthly installment payment plan that spreads the student’s tuition and fees over several months, interest free. There is a small enrollment fee based upon the type of plan that is chosen. To enroll in TuitionPay, please visit the following link: https://tuitionpay.higherone.com/TuitionPay/Welcome.aspx.

A 1.5% late fee will be assessed on all outstanding balances greater than and including $200 on the second day of each month. Therefore, it is important to allow 5-7 business days for payments to be received and posted.

Arrangements for payment from officially accepted scholarships, loan funds, grants, or contracts should be completed prior to the start of classes. Please refer to the academic calendar for specific dates.

Third-party billing may also be arranged. Should the third-party sponsor not pay all assessed charges, the student is responsible for paying the difference by the due date.

WVU Tech will withhold academic transcripts, diplomas, and official reports about the student’s record as long as the student has unpaid financial obligations to the Institution.

Students in debt for a previous semester or term are not permitted to register until all obligations have been paid.

The complete description of billing and payment options may be accessed at http://studentaccounts.wvu.edu/billing.

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Refunds of Tuition and Fees for Dropped Classes

If a student drops one or more classes the first week of the semester and has fewer than 12 hours after the drop, the following refund policies apply:

- Tuition, special, and refundable miscellaneous fees are refundable at 100% for the dropped classes during the first week of classes only.
- Refunds of tuition and fees for summer terms will be prorated based on the part of term.
- Laboratory fees are refundable at 100% during the first week of classes only and nonrefundable thereafter.
- Miscellaneous fees that are nonrefundable include transcript fee, graduation fee (if graduating), late payment fee, and reinstatement fee.

Classes dropped after the first week of the term will not be eligible for any refund of tuition and fees, including laboratory fees.

Refunds of Tuition and Fees for Withdrawal from the University

The student who officially withdraws from WVU Tech is eligible for a prorated refund of tuition, special fees, and certain miscellaneous fees, based upon the date of withdrawal. To withdraw officially and receive a refund, the student must submit a completed withdrawal form, available at the Office of the Registrar or on-line at http://techregistrar.wvutech.edu/forms. Every effort is made to process refunds within 30 days.

Refund schedules of tuition and fees for official withdrawal are determined by the WV Higher Education Policy Commission, and for the fall and spring semesters are posted online at http://studentaccounts.wvu.edu/refunds.

Refund periods for the summer semester, which are considerably abbreviated, are posted online at http://studentaccounts.wvu.edu/refunds.

Laboratory fees are refundable during the first week of classes only. Nonrefundable fees include the transcript fee, graduation fee (if graduating), late registration/payment fee.
Exceptions to the refund policy for withdrawal from the University include:

- Students entering the armed services of the United States may be granted full refund of refundable fees (but no course credit) if the call comes before the end of the first three-fourths of the semester. If the call comes after that, full credit for courses may be granted if the student has passing grades at the time of departure. Students must submit a copy of their deployment orders to the WVU Tech Office of the Registrar.
- Students withdrawn administratively due to catastrophic illness or death will be provided a refund as approved by the Dean of Students or a designee.

Questions about WVU Tech’s refund policies should be directed to the Cashier’s Office.

If a student receives financial aid and withdraws, then the student will be subject to the Refund and Repayment Policy. Federal regulations require that WVU Tech calculate eligibility for students who completely withdraw or are dismissed before completing the enrollment period. Students who receive all unsatisfactory grades (defined as at least one “F” and no passing grades) at the end of the grading period will be considered as unofficially withdrawn at the semester mid-point unless documentation is available that demonstrates continued class participation. Application of this policy may result in the necessity for a student to return financial aid funds to various Title IV federal aid programs.

A student earns Title IV federal aid based upon the length of time the student remains enrolled during the enrollment period. Students who withdraw on or before completing more than 60% of the semester may be required to return a portion of federal financial assistance. The determination of 60% of the term is computed by dividing the total number of calendar days in the term into the number of calendar days completed as of the date of withdrawal. Scheduled breaks of five consecutive days or more are excluded. The percentage of Title IV assistance which the student has earned is equal to this percentage of the term completed. If the withdrawal occurs after more than 60% of the term is completed, the percentage earned is considered to be 100%.

If more Title IV aid was disbursed than was earned by the student, WVU Tech is required to return the less of (1) the unearned aid percentage of institutional charges or (2) the unearned aid percentage applied to the total Title IV aid received. The student must return unearned aid for which the student is responsible after subtracting the amount the school will return. Funds are returned in the following priority:

1. Unsubsidized Federal Direct Loan
2. Subsidized Federal Direct Loan
3. Federal Perkins Loan
4. Federal Graduate PLUS Loan
5. Federal PLUS Loan aid
6. Federal Pell Grant
7. Federal SMART Grant
8. Federal SEOG
9. Other Title IV assistance
10. Other federal, state, private, or institutional

If the student earned less Title IV aid than was disbursed, the student is entitled to a post-withdrawal disbursement within 30 days of withdrawal.

The return of financial aid may result in unpaid charges to WVU Tech for tuition/fees and room/board. WVU Tech will bill the student for any balance due. Students who owe a repayment to any federal financial aid program are no longer eligible for financial aid at any post-secondary institution. Eligibility may be regained after repayment is satisfied. If less Title IV aid was disbursed than was earned by the student, the student is entitled to a post-withdrawal disbursement within thirty days of withdrawal. Check with the Financial Aid Office for requirements.

**Refunds of Residence Hall Fees**

A resident who takes possession of an assigned residence hall space, and officially checks out in accordance with prescribed procedures will receive a refund that is prorated based on the number of days remaining in the term. Termination of the residence hall contract for disciplinary reasons may result in forfeiture of all prepaid fees.

**Refunds of Board Fees**

Board fees are refunded on a daily prorated basis.

No refunds are provided for housing and board due to closures of the institution as long as the residence halls are open and food service is being provided.

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The Financial Aid Office awards grants, scholarships, loans, and employment to more than half of the students attending WVU Institute of Technology, Beckley Campus. Students seeking financial aid for a full academic year are encouraged to begin the application process on or after October 1, for the following academic year. Please note that the student applicant and/or the parent or guardian may be required to submit copies of federal tax information to verify the accuracy of personal data. Admitted students will receive financial aid award information upon completion of review.

To apply for financial aid, first apply for a Federal Student Aid (FSA) ID, for each student and a parent (if student is determined, a dependent of their parent) at https://studentaid.ed.gov/sa/fafsa/filling-out/fsaid. You will use the FSA ID log in and to access and sign your online Free Application for Federal Student Aid (FAFSA), review your processed information, correct FAFSA data, and conduct other important business directly with the US Department of Education. Save the FSA ID; you will need it for future transactions. Completion of the FAFSA form determines eligibility for the:

- Federal College Work Study (CWS)
- Federal Pell Grant
- Federal Perkins Loan
- Federal Stafford Loans
- Federal Supplemental Educational Opportunity Grant (SEOG)
- Higher Education Adult Part-Time Award
- West Virginia Promise Scholarship
- West Virginia Higher Education Grant
- Financial Aid Programs From Other States

The Free Application for Federal Student Aid (FAFSA) information is generally available by early April of each year. You may also find information at the Federal Student Aid website (https://studentaid.ed.gov/sa/fafsa). The completed applications must be postmarked by March 1 of the calendar year of enrollment (priority deadline date). It is necessary to submit the FAFSA form on an annual basis, for consideration of federal and state financial aid programs.

The Financial Aid Office helps students and members of their families locate, apply for, process, and maintain eligibility for various types of financial aid. Members of the staff provide financial aid education through individual counseling, campus promotional events, and group presentations; they investigate and resolve individual financial aid questions; and they strive to provide timely and accurate financial aid processing that is in full compliance with all federal, state and University regulations.

Financial Aid is located in the Benedum Building, Suite 100, Phone: (304) 929-1440.

WVU Tech will make every effort to facilitate financial assistance to eligible students. However, if the student and/or the parent or guardian fails to provide the necessary information in a timely manner, the University is not obliged to defer payment of fees.

Types of Federal Financial Aid and Application Due Dates

- Federal College Work Study - https://www2.ed.gov/programs/fws/index.html - Recipients may work a maximum of 20 hours per week during full-time enrollment periods or a maximum of 40 hours per week during non-enrollment periods, such as breaks, holidays, and summers, providing there is evidence of intent to enroll the following semester. The rate of pay per hour is determined by the job description, with the lowest rate being equal to federal minimum wage. The priority deadline for FAFSA submission to the Processing Center is March 1.

- Federal Direct Plus Loan - https://studentaid.ed.gov/sa/types/loans/plus - The parent or guardian must authorize a credit check and, if approved, submit the Master Promissory Note (MPN). If the loan request is denied, the student may apply for an additional unsubsidized loan.

- Federal Direct Subsidized and Unsubsidized Loan - The Master Promissory Note (MPN) and entrance loan counseling must be completed by all first-time loan borrowers.

- Federal Pell Grant - Deadline to submit application form is the last day of enrollment in a given academic term.

- Federal Perkins Loan - A low-interest (5%) loan, the amount for which is determined by availability of funds - The Master Promissory Note (MPN) and entrance loan counseling must be completed by all first-time loan borrowers. Deadline for FAFSA submission to the Processing Center is March 1.

- Federal Direct (Subsidized and Unsubsidized) Loan - http://www.aessuccess.org/ - A low interest loan made available through the Department of Education.

- Federal Supplemental Education Opportunity Grant (SEOG) - Deadline for FAFSA submission to the Processing Center is March 1.
Other Types of Financial Aid and Application Due Dates

- **Campus Based Aid** – Decisions about campus-based aid are based upon consideration of both the FAFSA and the electronically submitted needs analysis materials. Deadline for application is March 1.
- **Institutional Scholarships** – Scholarship usually have unique and individual requirements and deadlines, and amounts awarded vary by program.
- **West Virginia Promise Scholarship** – https://secure.cfwv.com/Financial_Aid_Planning/Scholarships/Scholarships_and_Grants/West_Virginia_PROMISE.aspx - Deadline for application by rising freshman students is March 1.
- **State Work-Study Program** – Similar to the Federal Work-Study Program except it is not based on need and 100% of wages are paid by the employer.
- **West Virginia Higher Education Grant** – The FAFSA form must be postmarked by March 1 of the calendar year of enrollment.

To the maximum extent practicable, WVU Tech provides employment that reinforces the educational programs or vocational goals of the college work-study students. Once notified of available positions by the various departments of the University, the Financial Aid Office staff has the sole responsibility for job placement.

**Eligibility for Federal Financial Aid**

To be eligible for, and keep, federal aid the student must:

- Enroll at least half time in an eligible degree or certificate program
- Be a U.S. citizen or an eligible non-citizen with a valid social security number
- Demonstrate financial need (except for certain loans)
- Make satisfactory academic progress as determined by the Satisfactory Academic Progress Policy for Financial Aid: http://financialaid.wvu.edu/home/maintain/academic-progress/undergraduate
- Not fall into default on a Federal Perkins Loan, Federal Stafford Loan, or Federal PLUS loan (parents of students), at any school
- Not owe a refund on a Federal Pell Grant or a Federal Supplemental Educational Opportunity Grant or any other federal program at this or any other school
- Be registered with Selective Service, if male and between ages of 18 and 25

Satisfactory academic progress (SAP) policy establishes successful standards of coursework completion, to maintain eligibility for student financial aid. Failure to meet these standards will cause the aid recipient to have financial aid suspended.

1. Undergraduate students must maintain a minimum cumulative 2.0 GPA.
2. Undergraduate students must successfully complete a minimum average of 67% of all attempted credit hours.
3. Undergraduate students must obtain a degree or certificate program within 150% of the published timeframe for degree completion for their program of study.

At the end of the spring semester, a review of all financial aid recipients occurs to measure progress. All credits attempted are reviewed, including credits attempted without financial aid, and transfer credits, on the academic record. Students who initially fail to meet the minimum standards of progress will have their financial aid suspended.

Students who fail to meet the terms of SAP will have their financial aid suspended. Students who have been academically suspended from the institution and readmitted, are not eligible for financial aid unless meeting the SAP policy.

Students with mitigating circumstances may appeal for an extension period. Students may submit a Satisfactory Academic Progress Appeal Form for review. Documentation of special circumstances, successful resolution of problem(s) causing academic distress and a program of study plan approved by the academic advisor is submitted. Students will be notified of a decision in writing.

Students suspended from financial aid eligibility who do not have mitigating circumstances may be able to request reinstatement for financial aid. They must have made positive progress towards their degree since suspension from eligibility. Students may submit a Satisfactory Academic Progress Appeal Form for review. Students will be notified of a decision in writing.

If a student is enrolled in dual degree programs, seeking a second undergraduate degree or changing majors, an extension of the maximum timeframe provision of this policy may be requested. Requests will be evaluated on a case-by-case basis. The credits earned under all majors will be included in the calculation of attempted, earned, and maximum timeframe credits, as well as the GPA calculation. If a student continues to take classes towards a second major after completing all required coursework for a first degree that has not yet been awarded, aid may continue as long as SAP standards are met and the maximum timeframe is not exceeded.

All credits attempted and earned at any West Virginia University campus (WVU Tech, Morgantown or Potomac State) will be included when calculating the maximum time frame, GPA, and credit completion.
If a student is required to withdraw for military service, credit completion and maximum timeframe requirements will be waived for the semester of the student’s official withdrawal.

College credits earned while a student is in secondary education will be included in the cumulative credit completion ratio, GPA, and the maximum timeframe calculation.

Students who want to learn more about federal financial aid should check out the following website https://studentaid.ed.gov. Students with specific questions concerning federal financial aid should call West Virginia University Institute of Technology’s Financial Aid Department by phone at 888.554.8324, or by e-mail at Tech-Financial-Aid@mail.wvu.edu (tech-financial-aid@mail.wvu.edu).

**Determining Financial Need**

The amount and combination of financial aid resources that can be awarded are usually governed by financial need. Need is the difference between the total cost of attending college and Expected Family Contribution (EFC), which is the amount the student and the student’s family will contribute toward this. The difference between total cost and the EFC is the projected financial need. Sources of revenue, including income, assets, and benefits (for example, unemployment benefits or Social Security), are all taken into consideration in determining financial need.

**Transfer Students**

Financial aid does not automatically follow the student who transfers to WVU Tech from another school (including West Virginia University). To continue receiving aid, the student should check with the Office of Financial Aid as soon as possible to find out what aid will be available. It is the transfer student's responsibility to:

- Submit an academic transcript from all previous schools attended.
- Apply a new through the WVU Tech Office of Financial Aid.
- Notify any state grant programs of intent to transfer.

**Notice of Financial Aid Award**

An award offer is made available after the awards are arranged by the Financial Aid Office. The student who wishes to accept or decline any of the aid offered should do so within 30 days of receiving the award information, by replying online by way of the STAR Information System intranet account.

When pending financial aid is not available by the billing due date, the student should arrange to pay the costs to avoid late fees; any overpayments are refunded to the student. Please note that, to comply with federal regulations, it may be necessary to reduce some financial awards so that financial aid will not exceed the actual cost of education at WVU Tech.

**Disbursement**

Disbursement of awards happens on a per term basis, unless otherwise stated by scholarship donors or other third parties. These disbursements pay charges for tuition, fees, room, board, and other fees (as applicable). Any overpayments are disbursed to the student by:

- **E-Refund**: Your funds transferred to any US bank of your choice by signing up for E-Refund. Sign-up at http://studentaccounts.wvu.edu/refunds.
- **Paper Check**: If the above option doesn’t apply, a paper check will be mailed to the student. The check will be mailed to the mailing/local address on file in the STAR system. This process can take up to 7-10 business days.

**Student Responsibilities**

It is the student's responsibility to:

- Review and consider all information about the school’s program before enrolling.
- Complete all application forms accurately and submit them on time to the right place.
- Accurately complete the application for student financial aid. (Errors can result in long delays in receiving financial aid. Intentional misreporting of information on an application for federal financial aid is a violation of law and considered a criminal offense that is subject to penalties under the U. S. Criminal Code.)
- Return all additional documentation, verification, corrections, and new information requested by either the Office of Financial Aid or the agency to which the application was submitted.
- Read, understand, and keep copies of all signed forms and relevant materials.
- Accept responsibility for all signed agreements.
- Notify the lender of any changes in name, address, or school status.
- Perform in a satisfactory manner the work agreed upon in accepting a College Work-Study award.
- Know and comply with the deadlines for application or reapplication for aid.
- Know and comply with the school’s refund procedures.
• Know and comply with the satisfactory academic progress policy for financial aid.