

Student Guide to Financial Aid

At Case Western Reserve University, we understand that financing a college education is an important consideration for families. We offer financial aid and scholarship opportunities to assist students with their cost of education.

Some of the university's financial aid programs are provided from public funds and are subject to rules and regulations of state and the federal governments. This document is designed to explain those regulations as well as to familiarize the student with the university's procedures. It is not designed to provide information on types of financial aid or on specific programs. Graduate and professional school students should contact their respective schools. As always, the staff of the Office of University Financial Aid will be pleased to respond to your questions and to assist you in understanding the financial aid application and disbursement process.

DETERMINING FINANCIAL NEED

Financial need is determined by subtracting the family's calculated contribution from the Cost of Attendance (tuition, fees, living expenses, book allowance and transportation). Both a family's contribution and Cost of Attendance are student-specific.

There are many resources available to students outside of university assistance. The following are examples of such resources:

1. Any outside grant, scholarship or loan that is given directly to the student (e.g., a PTA scholarship or College Now Greater Cleveland)
2. Veterans' educational benefits
3. Tuition benefits
4. Any fellowship, traineeship or other aid from a particular school or department within the university (generally applicable to graduate and professional school students)

5. Bureau of Vocational Rehabilitation Benefits
6. Private Loans: Information on private educational loans can be obtained from the External Loan Office (216.368.6153), a part of the Office of University Financial Aid. Approval of credit-based loans rests with the lender and not with CWRU.

ELIGIBILITY REQUIREMENTS FOR FEDERAL AID

In order for students to qualify for need-based financial assistance from the federal government, the following eligibility requirements must be met:

1. Be a U.S. Citizen or eligible non-citizen. (Eligible non-citizens include applicants with permanent residency as evidenced by a document from the Department of Homeland Security)
2. Have a valid social security number
3. Be enrolled or accepted for enrollment as a regular student working toward a degree or certificate in an eligible program
4. Be enrolled at least half-time (See Enrollment Status chart)
5. Have a high school diploma or its equivalent
6. Register with Selective Service, if required
7. Complete the Free Application for Federal Student Aid (FAFSA) annually
8. Maintain satisfactory academic progress toward a degree or certificate as defined by the college

TERMS AND CONDITIONS OF FINANCIAL AID

Financial aid is also subject to the following terms and conditions:

1. Financial aid is determined in accordance with principles and regulations established by the university, outside donors, the federal government and the state governments. University regulations generally do not change during a year, but federal, state and outside donor regulations may change or become effective during the

course of a year. Therefore, an award is subject to and contingent upon regulations and appropriations of the federal and state governments and the wishes of outside donors.

2. Because financial aid is determined without knowledge of other aid a student may receive from other sources, individual portions of the aid award may be adjusted if additional assistance is received from any source, including university sources.
3. If a student receives a scholarship from an organization outside of CWRU, the state or federal government, it will first reduce any need-based student loans and/or employment expectation previously offered. Outside scholarships may reduce need-based grant, as well, if need-based student loans and/or employment have been eliminated to ensure students do not receive need-based aid greater than their documented financial need. The combination of aid from all sources cannot exceed a student's cost of attendance for a particular academic year. Support or benefits specifically designated for tuition cannot be combined for any amount over the cost of tuition for a particular academic year.
4. Generally, only full-time students are eligible for institutional funds given directly by Case Western Reserve University.
5. Half-time undergraduate students may be eligible to receive the Federal Pell Grant, Federal Work Study, Federal Supplemental Educational Opportunity Grant (FSEOG) and Federal Direct Loan programs of the federal government, subject to the availability of funds in these programs. The Federal Pell Grant and FSEOG programs are available only for undergraduate students who do not have a bachelor's degree.
6. A student eligible to receive "entitlement grants" (Federal Pell Grant, Pennsylvania Higher Education Grant, etc.) is expected

Case Western Reserve University admits students of any race, religion, age, sex, color, disability, sexual orientation, and national or ethnic origin to all the rights and privileges, programs, and activities generally accorded or made available to students at the University. It does not discriminate on the basis of race, religion, age, sex, color, disability, marital status, sexual orientation, or national or ethnic origin in administering its educational policies, admission policies, employment, promotion and compensation policies, scholarship and loan programs, and athletic or other University-administered programs.



CASE WESTERN RESERVE
UNIVERSITY EST. 1826

think beyond the possible™

to complete the necessary application process to receive such funds. CWRU will not make up funds lost as a result of a student's failure to apply for such assistance on a timely basis. It is the student's responsibility to ascertain that the Office of University Financial Aid has received all documents required to issue the student a credit for these programs.

7. Financial aid is initially applied to the direct university charges (tuition and fees, housing and meal plan). Refunds are issued after disbursement occurs each semester (after July 1 during the summer) and all charges for the term have been paid. A student should make provisions to cover all expenses that will be incurred before the issuance of a refund.
8. The university may adjust financial aid at any time in accordance with the following circumstances:
 - Additional resources become available to the student
 - The student is not full-time or registers for fewer hours than the number of hours upon which the student's award was based
 - The student's housing changes
 - The student does not make satisfactory academic progress
 - The student does not enroll for the term(s) covered by the financial aid award
 - The student registers for courses in a program which is not eligible for federal or state aid
9. In addition, all federal, state and external sources of financial assistance are subject to conditions, application approvals and appropriations of the U.S. Department of Education, the particular state or the provider of the assistance. Lack of availability or denial of application by a federal, state or external source of the aid will result in the removal of the assistance from the financial aid record.
10. If the student accepts any financial aid, the student agrees to abide by these terms and conditions as well as those of the individual program of assistance.
11. It is the student's responsibility to notify the university via the Student

Information System (SIS) of any change in the student's permanent or local mailing addresses. Notification to an office of the university does not satisfy this requirement.

12. Federal regulations require that a student must be registered for classes that equal or exceed 10 weeks duration to receive federal aid. Since the summer session is 4 to 8 weeks, failure to register for the fall term will result in the cancellation of federal aid for the summer. The Office of University Financial Aid must be notified if the student changes the number of credits of enrollment.

HALF-TIME STUDENTS

A student must be registered for at least the minimum number of credit hours defined as half-time by the school of enrollment to receive financial assistance under federal and university programs. This is 6 credit hours for undergraduate students during the fall and spring semesters. See the Enrollment Status table for the requirements for graduate/ professional schools.

SPECIAL SESSION - SUMMER SCHOOL

Loans and employment opportunities are available for Case Western Reserve University students who wish to attend summer session. The student must register for at least three credit hours at CWRU during the summer in order to be eligible for loan assistance. Summer aid is computed as a part of the total award for the next academic year, but a designated portion may be

available to assist in payment of the summer bill. Since a portion of summer school assistance may be applied to the student's academic year aid award, the student should be aware that the academic year loan may be reduced should the student choose to attend summer school.

INTEGRATED GRADUATE STUDIES (IGS) AND BS/MS

Students enrolled in the IGS program register through the School of Graduate Studies and are classified as graduate students for receipt of federal and state aid funds. An IGS student must carry at least 12 credit hours per semester as well as abide by other rules that apply to undergraduate financial aid recipients in order to receive university grants and scholarships for the seventh and eighth semesters of study. Federal Pell and FSEOG Grants are restricted to undergraduate students. CWRU will not make up state and federal grants not available to students in the IGS program. Students in the BS/MS program register through the Case School of Engineering and will be considered for undergraduate grant and scholarship aid for up to 8 semesters. Beyond that, additional federal loan at the undergraduate level may be available based upon remaining eligibility.

WITHDRAWAL

The university's withdrawal policy states that if a student completely withdraws from all courses during a semester, the student will be charged a portion of the semester's tuition for each period in which the student was enrolled. The student will be charged tuition during a regular semester according to the following schedule based upon the date of withdrawal.

Enrollment Status

School	Credits hours for full-time status	Credit hours for half-time status	Half-time Summer
Undergraduate	12	6	3
Graduate Studies	9	4.5	3
Law	10	5	3
Management	9	4.5	3
Mandel School	7	3.5	3
Nursing Graduate	9	4.5	3

Graduate/professional students should visit case.edu/studentaccounts for information on the calculation of the tuition charge based upon credit hours of enrollment.



Withdrawal Schedule

Applicable only if all courses are dropped. There is no refund for dropping individual courses after the drop/add period.

Fall and Spring Semesters

Weeks 1 and 2	100%
Week 3	75%
Week 4	50%
Week 5	25%

There will be NO refunds after the fifth week of class.

Financial aid, however, is revised proportional to the actual period of the student's attendance. University policy requires that payment of calculated charges must first come from the student's original financial obligation—i.e., the amount for which the student was obligated for the full semester, less financial aid awarded and received. Beyond the original financial obligation, financial aid is allocated through a formula determined in accordance with federal and state regulations. Students receiving financial aid should be aware that if they withdraw before 10 weeks have elapsed, they may effectively pay more than if they had attended for the full semester and received their full allocation of financial aid.

Necessary refunds to student financial aid programs will be made prior to the release of any funds to the student. If a refund amount remains after all necessary funds have been returned to the Title IV U.S. Department of Education programs, state programs, Title VII U.S. Department of Health and Human Services programs, and institutional funds, the balance will be returned to the student.

RETURN OF FEDERAL FUNDS FOR INSTRUCTIONAL AND OTHER CHARGES

Federal aid funds shall be returned to the federal government during periods of enrollment at Case Western Reserve University for students who withdraw before the end of the tenth week of classes. Federal

aid for tuition, room and board charges, and fees will be returned to the government for each remaining day in a semester until the 60 percent point in a semester.

CONTINUATION OF ELIGIBILITY FOR ASSISTANCE

Students must reapply for student financial assistance each year. Application materials may be obtained from the Office of University Financial Aid's website.

SATISFACTORY ACADEMIC PROGRESS

Students must have made satisfactory progress during the preceding academic term, including summer session, in order to be eligible to receive student financial assistance under Title IV and University programs in a subsequent period of enrollment. Satisfactory academic progress for financial aid purposes means that a full-time undergraduate student at Case Western Reserve University has successfully completed the minimum number of credit hours and earned the minimum cumulative grade average listed in the chart below.

Students enrolled on a less than full-time basis during a regular semester or any enrollment during a summer session must successfully complete at least 80 percent of the credit hours attempted with a term grade

Satisfactory Academic Progress

Semesters at CWRU	Semester hours	Cumulative GPA
1	9	2.00
2	21	2.00
3	33	2.00
4	45	2.00
5	57	2.00
6	69	2.00
7	81	2.00
8	93	2.00
9	105	2.00
10	117	2.00
11	129	2.00
12	141	2.00

average of 2.00 or higher. University grant assistance is limited to 10 semesters.

A student separated for academic reasons will be determined not to have made satisfactory progress for purposes of financial aid. To regain eligibility for financial assistance, the student must meet with an the Office of Financial Aid and the Office of Undergraduate Studies to develop an academic plan that will permit efficient progress toward degree completion. If approved, eligibility for financial assistance will be reinstated as long as the student follows the academic plan.

Credit hours and the cumulative grade point average are evaluated after each period of enrollment, including the summer session.

LOAN REPAYMENT

Students should carefully consider the expected earnings to be received from the chosen major when determining the amount of loan to borrow. The following chart provides information on approximate monthly repayments for several Federal Loan programs based on a 10-year repayment period. The Office of University Financial Aid encourages students to visit case.gradready.com to learn more about loan repayment and debt management, including the various other repayment options that may lower your monthly payments.

ENDOWMENT FUNDS

Many of the financial aid and scholarship resources available to undergraduates are made possible through the generous contributions of CWRU alumni and friends. Recipients of named funds are expected to write a thank you letter to the donors so they can see the direct impact of their philanthropy on students.

Students will be contacted by the Office of Donor Relations and University Events with instructions and assistance on the letter writing campaign.



If you have additional questions, please
contact the Office of University Financial Aid:

435 Yost Hall
Case Western Reserve University 10900
Euclid Ave.
Cleveland, OH 44106-7049
Telephone: 216.368.4530

Toll-Free: 800.945.4530
Fax: 216.368.5054
Email correspondence should be sent to
financialaid@case.edu.

Loan Repayment

Amount Borrowed	Federal Perkins Loan 5% interest	Health Professions Loan 5% interest	Undergraduate Federal Direct Loan 4.45% interest	Graduate Federal Direct Loan 6% interest	Federal Direct PLUS Loan 7% interest	University Loan 5% interest
\$1,000	\$40.00	\$40.00	\$50.00	\$50.00	\$50.00	\$25.00
\$2,000	\$40.00	\$40.00	\$50.00	\$50.00	\$50.00	\$25.00
\$3,000	\$40.00	\$40.00	\$50.00	\$50.00	\$50.00	\$31.82
\$4,000	\$42.43	\$42.43	\$50.00	\$50.00	\$50.00	\$42.43
\$5,000	\$53.03	\$53.03	\$51.70	\$55.51	\$58.05	\$53.03
\$6,000	\$63.64	\$63.64	\$62.04	\$66.61	\$69.67	\$63.64
\$7,000	\$74.25	\$74.25	\$72.38	\$77.71	\$81.28	\$74.25
\$8,000	\$84.85	\$84.85	\$82.72	\$88.82	\$92.89	\$84.85
\$9,000	\$95.46	\$95.46	\$93.06	\$99.92	\$104.50	\$95.46
\$10,000	\$106.07	\$106.07	\$103.40	\$111.02	\$116.11	\$106.07
\$11,000	\$116.67	\$116.67	\$113.74	\$122.12	\$127.72	\$116.67
\$12,000	\$127.28	\$127.28	\$124.08	\$133.22	\$139.33	\$127.28
\$13,000	\$137.89	\$137.89	\$134.42	\$144.33	\$150.94	\$137.89
\$14,000	\$148.50	\$148.50	\$144.76	\$155.43	\$162.55	\$148.50
\$15,000	\$159.10	\$159.10	\$155.10	\$166.53	\$174.16	\$159.10
\$16,000	\$169.70	\$169.70	\$165.44	\$177.63	\$185.77	\$169.70
\$17,000	\$180.31	\$180.31	\$175.78	\$188.73	\$197.38	\$180.31
\$18,000	\$190.92	\$190.92	\$186.12	\$199.84	\$209.00	\$190.92
\$19,000	\$210.52	\$210.52	\$196.46	\$210.94	\$220.61	\$201.52
\$20,000	\$212.13	\$212.13	\$206.80	\$222.04	\$232.22	\$212.13
\$21,000	\$222.74	\$222.74	\$217.13	\$233.14	\$243.83	\$222.74
\$22,000	\$233.34	\$233.34	\$227.47	\$244.25	\$255.44	\$233.34
\$23,000	\$243.95	\$243.95	\$237.81	\$255.35	\$267.05	\$243.95
\$25,000	\$265.16	\$265.16	\$258.49	\$277.55	\$290.27	\$265.16
\$30,000	\$318.20	\$318.20	\$310.19	\$333.06	\$348.33	\$318.20

Case Western Reserve University admits students of any race, religion, age, sex, color, disability, sexual orientation, and national or ethnic origin to all the rights and privileges, programs, and activities generally accorded or made available to students at the University. It does not discriminate on the basis of race, religion, age, sex, color, disability, marital status, sexual orientation, or national or ethnic origin in administering its educational policies, admission policies, employment, promotion and compensation policies, scholarship and loan programs, and athletic or other University-administered programs.



CASE WESTERN RESERVE
UNIVERSITY EST. 1826

think beyond the possible™