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INSTRUCTION TO FINANCIAL AID

Investing in a Case Western Reserve University education is investing in you. A Case Western Reserve education will grant you opportunities for the rest of your life. You’ll graduate with the finest education in your field, experiences that enrich your understanding of the world, access to a vast network of talented alumni and the freedom to create the life you most aspire to live.

Affording such an education and managing such an investment must be an informed endeavor. We hope that you will find the information contained in this handbook to be beneficial to you this year and in planning for future years at CWRU. The policies stated herein pertain to students who matriculated in the fall of 2017 or later. Students who entered prior to the fall of 2017 should consult the handbook for their cohort.

If you have any questions regarding your family’s eligibility for financial assistance or any policy stated in this publication, please contact the Office of University Financial Aid at either financialaid@case.edu or 216.368.4530.

PLEASE NOTE: The policies herein do not represent an exhaustive list of all CWRU financial aid policies. The information provided was correct at the time of publication and may change.

COST OF ATTENDANCE

Case Western Reserve University is committed to providing you with an education supported by state-of-the-art resources. We make smart investments in the resources essential to preparing you for the world, including cutting-edge laboratories, renowned faculty, technologically advanced classrooms, sophisticated recreational facilities, and an enormous array of student services and support activities.

The cost of attending CWRU for one academic year is referred to as the “cost of attendance.” Your cost of attendance includes direct costs you pay to the university such as tuition, fees, on-campus housing and a meal plan. It also includes standard estimates for indirect costs that you incur as a result of your attendance, such as books, supplies, personal expenses, off-campus housing, food and transportation.

A typical first-year student’s cost of attendance for 2022-2023 is listed below and assumes on-campus housing. Costs of attendance for other years can be found on the Office of University Financial Aid website.

<table>
<thead>
<tr>
<th>Item</th>
<th>Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tuition</td>
<td>$61,040</td>
</tr>
<tr>
<td>Typical On-Campus Housing and Average Meal Plan</td>
<td>$17,040</td>
</tr>
<tr>
<td>Activity &amp; RTA Fees</td>
<td>$544</td>
</tr>
<tr>
<td>Matriculation Fee (fall entrants)</td>
<td>$650</td>
</tr>
<tr>
<td>Books Estimate</td>
<td>$1,200</td>
</tr>
<tr>
<td>Estimate of Personal Expenses</td>
<td>$1,350</td>
</tr>
<tr>
<td>Transportation Estimate</td>
<td>Variable*</td>
</tr>
<tr>
<td><strong>Total Cost</strong></td>
<td><strong>$81,824</strong></td>
</tr>
</tbody>
</table>

*Depending on how far your home is from campus, you may have an added budget item for transportation.

This amount represents what we would anticipate you having to spend on two trips home per year. Financial aid eligibility is based on this standard cost of attendance. Individual student costs may vary depending on the type of housing and meal plan selected and how much a student spends on books, personal expenses and transportation.

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**Student Medical Plan**
CWRU requires all students to have medical coverage. All students are automatically enrolled in CWRU’s [Student Medical Plan](#) and are charged for it in addition to tuition, fees, an on-campus room and a meal plan. However, students who are currently covered in a comparable plan are able to waive the Student Medical Plan, after which the fee will be waived. Waiving the CWRU Student Medical Plan is effective for all terms in one academic year. This process must be done annually.

**DETERMINING MERIT SCHOLARSHIPS**

Merit scholarships at CWRU are offered to incoming students based upon their admission application, including academic achievement, performance on standardized tests, leadership, artistic talent and other personal qualities that distinguish students from others in the applicant pool. All applicants are automatically evaluated for scholarships and are invited to apply for [select scholarship competitions](#). These competitions require additional information and are also awarded at the time of admission for incoming first-year students only.

All merit scholarships are renewable based on [the academic criteria as outlined by the Office of Undergraduate Studies](#). Continuing CWRU students who were not awarded a merit scholarship upon admission are not eligible for merit scholarships in later years.

**DETERMINING FINANCIAL NEED**

Students whose families do not believe they can afford the annual cost of a Case Western Reserve education may apply for need-based financial aid. Families who anticipate applying for need-based financial aid at any point in the four years must complete our financial aid application requirements for the student’s first year in order to be eligible for CWRU funding in subsequent years. CWRU students must apply for need-based financial aid by filing the [Free Application for Federal Student Aid (FAFSA)](#) and [CSS Profile](#) application annually by our published deadlines.

CWRU expects that the financing of a student’s education remains the responsibility of both parents regardless of their marital status. A family’s contribution can include:

- The parents’ contribution from income and assets
- The noncustodial parent’s contribution from income and assets when the custodial parent is separated, divorced, remarried or never married to the student’s other parent
- The student’s contribution from income and assets
- CWRU expects students to contribute to their educational costs as the primary beneficiary of the education. There are minimum student contributions per year expected from summer earnings. These amounts are indicated below:

<table>
<thead>
<tr>
<th></th>
<th>Minimum Student Contribution from Summer Earnings</th>
</tr>
</thead>
<tbody>
<tr>
<td>First Year</td>
<td>$2,500</td>
</tr>
<tr>
<td>Second Year</td>
<td>$3,000</td>
</tr>
<tr>
<td>Third Year</td>
<td>$3,000</td>
</tr>
<tr>
<td>Fourth Year</td>
<td>$3,250</td>
</tr>
</tbody>
</table>

A student has a demonstrated financial need when the cost of attending CWRU for one year exceeds the total of the custodial parent’s contribution, the noncustodial parent’s contribution (if applicable) and the student’s contribution. A student’s financial need may be met with a combination of merit and need-based aid.
funding from federal, state, CWRU and/or outside sources. All funds received must be considered when determining the need-based aid each student receives. If a student has financial need, merit and outside scholarships assist in meeting this need.

ELIGIBILITY FOR FINANCIAL AID

Federal financial aid is provided to U.S. citizens and permanent residents who meet all of the following criteria:

- Possess a high school diploma or GED certificate, or have completed a high school education in a homeschool setting approved under state law
- Be admitted to and enrolled in an eligible degree program
- Be registered with Selective Service (if assigned the gender of male at birth)
- Have a valid social security number
- Not in default on a federal student loan
- Do not owe a refund on a federal grant
- Will use federal student aid only for educational purposes

Institutional CWRU financial aid is provided to students who meet the eligibility requirements above and also to select international students. International students do not receive federal student financial aid but can receive institutional funding if determined eligible at the time they are admitted.

FINANCIAL AID OFFER

Each CWRU student who applies for need-based financial aid will receive a financial aid offer that outlines the cost of attendance and financial aid for one academic year. A typical Financial Aid Offer can include student loans, a need-based campus employment opportunity and institutional “gift” aid (merit scholarships and/or need-based grant). Students are given the opportunity to accept or decline any type of financial aid and can request a lower amount if desired. CWRU is unable to replace need-based student loans and need-based employment expectations with additional scholarship or grant unless there has been a change in the family’s circumstances that has been documented and approved by the Office of University Financial Aid.

REVISED FINANCIAL AID OFFER

Because financial aid eligibility is initially determined without knowledge of other aid a student may receive from other sources, students are often sent revised Financial Aid Offers if their eligibility changes because of the receipt of funds from any source, including university sources or a change in eligibility for any reason.

TYPES OF FINANCIAL AID

Merit Scholarships

CWRU Scholarships are awarded to incoming students based on their admission materials. All applicants are automatically evaluated for scholarships and first-year applicants are invited to apply for select scholarship competitions. These competitions require additional information and are awarded at the time of first-year admission. Scholarships are renewable as long as recipients remain enrolled full-time and in good academic and disciplinary standing. Scholarships are available for a maximum of eight semesters or until the receipt of an undergraduate degree, whichever comes first. Scholarships awarded by Case Western Reserve University vary in amount, typically from $10,000 up to the amount of full tuition. Scholarships are not restricted to cover tuition; they may cover other educational costs as documented in the student’s annual Cost of Attendance. If a student has outside funding that covers their full tuition, CWRU
merit scholarships are limited to the student’s annual room and meal plan allowance for their year in school and their housing type (on-campus, off-campus, commuter, etc.)

**Federal Grants**
Grants are gifts based on a student’s financial need and do not have to be repaid.

Federal Pell Grant
The Federal Pell Grant is a need-based grant awarded to undergraduates with the lowest federally determined expected family contribution (EFC). All students who file a FAFSA are evaluated for the Federal Pell Grant program.

**Federal SEOG Grant**
The Federal Supplemental Educational Opportunity Grant (FSEOG) is a need-based grant awarded to undergraduates who are also eligible for a Federal Pell Grant.

**CWRU Grants**
CWRU awards grants based on a student’s financial need that do not have to be repaid. CWRU Grant is funded by the university and may be composed of endowment funds as explained below.

Endowment Funds
Many of the financial aid grant and scholarship resources available to undergraduates are made possible through the generous contributions of CWRU alumni and friends. During the academic year, previously awarded funds may be renamed to recognize our donors. Recipients of named funds are expected to write a thank you letter to the donor(s) so that these generous individuals can see the direct impact of their philanthropy to students.

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

**Student Employment**
There are two forms of student employment: Federal Work-Study and Campus Employment. Students are allowed to work to contribute to the cost of their education by working on campus and, in some cases, at neighboring nonprofit institutions. CWRU’s employment program helps students with substantive positions as research assistants, tour guides, library aids, tutors and more. Rates of pay begin at $9.30 per hour.

Federal Work-Study wages are partially subsidized by the federal government, allowing CWRU to hire more students for on-campus jobs. Students with Federal Work-Study may also work at partnering nonprofit organizations. The Campus Employment program is funded entirely by the on-campus department hiring the student.

**Federal Direct Loans**

*Federal Direct Subsidized and Unsubsidized Student Loans*
Federal direct loans are offered with the understanding that they will be repaid at a future date in accordance with the specific terms of the loan. They can be subsidized or unsubsidized. The federal government pays the interest on Federal Direct Subsidized Student Loans until repayment of that loan begins, six months after graduation or less than half-time enrollment. Federal Direct Unsubsidized Student Loans are also available, but the federal government does not pay the interest at any time; interest accrues after the loan disburses and the student has the option of paying on the interest while in school or having the interest capitalized for later repayment.
Federal Direct Parent Loan for Undergraduate Students (PLUS)
Parents of dependent undergraduates may apply for the Federal Direct Parent Loan for Undergraduate Students (PLUS Loan) if they wish to finance any portion of the family’s contribution. The PLUS Loan is an unsubsidized loan. The approval for the loan is credit-based. Those with adverse credit may obtain a credit-worthy endorser. The maximum annual PLUS Loan is the Annual Cost of Attendance less any other financial aid offered or received.

Sample Repayment Chart
The following chart may be used to estimate monthly repayment of Federal Direct and University loans borrowed during the 2020-2021 academic year.

<table>
<thead>
<tr>
<th>Amount Borrowed</th>
<th>Undergrad Federal Direct Loan 3.73%</th>
<th>Federal Direct PLUS Loan 6.28%</th>
<th>University Loan 5.00%</th>
</tr>
</thead>
<tbody>
<tr>
<td>$1,000.00</td>
<td>$50.00</td>
<td>$50.00</td>
<td>$25.00</td>
</tr>
<tr>
<td>$2,000.00</td>
<td>$50.00</td>
<td>$50.00</td>
<td>$25.00</td>
</tr>
<tr>
<td>$3,000.00</td>
<td>$50.00</td>
<td>$50.00</td>
<td>$31.82</td>
</tr>
<tr>
<td>$4,000.00</td>
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<td>$50.00</td>
<td>$42.43</td>
</tr>
<tr>
<td>$5,000.00</td>
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<td>$56.22</td>
<td>$53.03</td>
</tr>
<tr>
<td>$6,000.00</td>
<td>$59.98</td>
<td>$67.46</td>
<td>$63.64</td>
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<tr>
<td>$7,000.00</td>
<td>$69.98</td>
<td>$78.70</td>
<td>$74.25</td>
</tr>
<tr>
<td>$8,000.00</td>
<td>$79.97</td>
<td>$89.95</td>
<td>$84.85</td>
</tr>
<tr>
<td>$9,000.00</td>
<td>$89.97</td>
<td>$101.19</td>
<td>$95.46</td>
</tr>
<tr>
<td>$10,000.00</td>
<td>$99.97</td>
<td>$112.43</td>
<td>$106.07</td>
</tr>
<tr>
<td>$11,000.00</td>
<td>$109.96</td>
<td>$123.67</td>
<td>$116.67</td>
</tr>
<tr>
<td>$12,000.00</td>
<td>$119.96</td>
<td>$134.92</td>
<td>$127.28</td>
</tr>
<tr>
<td>$13,000.00</td>
<td>$129.96</td>
<td>$146.16</td>
<td>$137.89</td>
</tr>
<tr>
<td>$14,000.00</td>
<td>$139.95</td>
<td>$157.40</td>
<td>$148.50</td>
</tr>
<tr>
<td>$15,000.00</td>
<td>$149.95</td>
<td>$168.65</td>
<td>$159.10</td>
</tr>
<tr>
<td>$16,000.00</td>
<td>$159.95</td>
<td>$179.89</td>
<td>$169.70</td>
</tr>
<tr>
<td>$17,000.00</td>
<td>$169.94</td>
<td>$191.13</td>
<td>$180.31</td>
</tr>
<tr>
<td>$18,000.00</td>
<td>$179.94</td>
<td>$202.38</td>
<td>$190.92</td>
</tr>
<tr>
<td>$19,000.00</td>
<td>$189.94</td>
<td>$213.62</td>
<td>$201.52</td>
</tr>
<tr>
<td>$20,000.00</td>
<td>$199.93</td>
<td>$224.86</td>
<td>$212.13</td>
</tr>
<tr>
<td>$21,000.00</td>
<td>$209.93</td>
<td>$236.11</td>
<td>$222.74</td>
</tr>
<tr>
<td>$22,000.00</td>
<td>$219.93</td>
<td>$247.35</td>
<td>$233.34</td>
</tr>
<tr>
<td>$23,000.00</td>
<td>$229.92</td>
<td>$258.59</td>
<td>$243.95</td>
</tr>
<tr>
<td>$25,000.00</td>
<td>$249.92</td>
<td>$281.08</td>
<td>$265.16</td>
</tr>
<tr>
<td>$30,000.00</td>
<td>$299.90</td>
<td>$337.30</td>
<td>$318.20</td>
</tr>
</tbody>
</table>

Private Alternative Credit-Based Loans
Private alternative loans are available for families that need additional loan options or an alternative to the Federal PLUS Loan. Many lenders offer such educational loans and a variety of options can be found using FASTChoice, an online private loan counseling and selection tool. The lenders listed are selected by an annual Request for Information (RFI) process that looks at areas such as customer service, financial stability and loan terms. Many programs are designed for specific types of borrowers, and they comprise
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various loan terms and underwriting guidelines. Private alternative credit-based loans are unsubsidized, and those with adverse credit are usually offered a loan if a co-signer is credit-worthy.

OTHER EDUCATIONAL RESOURCES

Outside Scholarships
The Office of University Financial Aid encourages students to seek scholarship support from all sources and is required to coordinate all funds to ensure students do not receive need-based aid greater than their documented financial need. Outside scholarships first reduce self-help aid (student loan and student employment) to the extent previously awarded. When you notify the Office of University Financial Aid of any outside funding, please indicate if you prefer to retain the maximum student loan and work available to you.

Outside scholarships may reduce need-based grant if need-based student loans and/or employment have been replaced by other resources. 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.

Tuition Exchange
Case Western Reserve University is a member of The Tuition Exchange, a consortium of more than 600 private and public not-for-profit colleges and universities, representing 47 states, the District of Columbia, and several other countries that provide tuition assistance to dependents of individuals who work at participating schools.

Case Western Reserve offered approximately 90 Tuition Exchange Scholarships in each of the past three years. Tuition Exchange Scholarships are available to first-year, transfer and continuing students and were awarded at the rate of $40,000 annually for students entering fall 2022.

Tuition Exchange Scholarships cannot be used in combination with any other scholarship offered by Case Western Reserve University, and the awarding of a Tuition Exchange Scholarship supersedes any other scholarship offer.

Tuition Exchange Scholarships cover up to four years or eight semesters of undergraduate education. The semesters of eligibility are prorated for transfers and CWRU students awarded after their first year. Students must remain in good academic and disciplinary standing. Eligibility is verified each year, and students are reviewed for good academic and disciplinary standing each semester.

Tuition Benefits from Parent’s Employer
Several colleges and universities offer tuition benefits to the dependent children of their employees. CWRU is required to incorporate these benefits into financial aid eligibility to ensure students do not receive need-based aid greater than their documented financial need. Any tuition benefits received are added to the student’s Financial Aid Offer according to the outside scholarship policy stated herein.

ROTC
CWRU partners with John Carroll University (JCU) for Army ROTC cadets to receive their ROTC tuition scholarship for their degree program while taking military science classes at JCU. CWRU also partners with the University of Akron and Kent State University for Air Force ROTC cadets to receive their ROTC tuition scholarship for their degree program while taking military science courses at either school.

There are several ROTC-sponsored scholarships ranging from partial to full tuition and fee coverage
annually. Some awards cover all four years while others begin in the second undergraduate year. When notified of a student’s eligibility for a ROTC scholarship, it is added to the Financial Aid Offer according to the outside scholarship policy stated herein. Funds are sent directly to the Student Financial Services Office, which applies the credit as a third-party payment.

If a student is receiving a university-sponsored scholarship from CWRU, this award will be available up to the annual housing and meal plan allowance calculated by the Office of University Financial Aid based upon the student’s year in school. The CWRU-sponsored scholarship and ROTC award may not exceed the prevailing tuition, fees, and room and board allowance for a student’s year in school and housing type (on-campus, off-campus, commuter, etc.)

ROTC Full Tuition Scholarship recipients will be awarded a Case Western Reserve scholarship that covers the standard room and meal plan rate if no University scholarship was previously offered. Partial ROTC scholarship winners may be eligible for additional scholarship and/or need-based financial aid.

Veterans Educational Benefits and Yellow Ribbon Program
The Department of Veterans Affairs (VA) offers several benefits to service members, veterans and dependents to cover all or part of their educational expenses. Please visit the Office of the University Registrar for information on the services provided by CWRU. The Office of the University Registrar serves as the point of contact for veterans and their dependents. Veterans may use GI Bill™ benefits to cover all or part of their educational expenses. Our experts can help explain how to apply for your benefits, describe different financial programs and discuss which benefit may be the best fit for you. If you are interested in using your GI Bill™ benefits, please contact the CWRU School Certifying Official at vabenefits@case.edu or by phone at 216.368.4310.

CWRU is a partner in the U.S. Department of Veterans Affairs (VA) Yellow Ribbon program for qualifying veterans and their dependents. More information about our Yellow Ribbon program by CWRU academic program can be found on the Veterans Benefits Administration’s webpage.

529 Plans
The value of all family investments, including 529 plans, is reported on the FAFSA and CSS Profile and used in the determination of your family’s contribution. Therefore, if your family uses a 529 plan distribution to pay your charges, you will only see it reflected as a payment on your student account.

VERIFICATION
The Department of Education randomly selects a portion of FAFSA applicants for a process called verification. If selected, a student will be notified both after filing the FAFSA and by seeing verification documents required on the My Financial Aid portal. As part of the verification process, students and their parents are required to submit a Verification Form (available online) and W-2 forms as supporting documentation. If the student or parent did not use the FAFSA's IRS Data Retrieval Tool, they will also be required to submit either an IRS Tax Return Transcript or a signed copy of their federal income tax return (1040) for the applicable tax year.

No financial aid will be disbursed if verification requirements have not been met. In addition, if the verified information differs from what was reported on the initial FAFSA and/or CSS Profile applications, a student’s aid may change after verification is completed.

HOW YOU WILL RECEIVE YOUR FINANCIAL AID
The CWRU Office of Student Financial Services has an account for each student. This is where billing charges, financial aid and other credits appear. Scholarships, grants and loans are applied to the student’s account.
account at CWRU to pay direct charges (tuition, fees, housing and meal plan). Institutional scholarships, grants and loans are initially applied as pending/anticipated aid but are actually disbursed to pay charges on the first day of the fall and spring semesters for students who have met all eligibility requirements and have completed all required loan documents. (Fall disbursement for first-year undergraduates typically takes place 10 days before the start of the semester to provide families with time to pay the remaining financial obligation during New Student Orientation/Discover Week.) Disbursement is run on a weekly basis throughout the term. Once disbursement occurs, no pending/anticipated aid will be shown either in the system or on a billing statement. Financial aid for the summer term is disbursed in early July in accordance with the university’s fiscal year.

If financial aid disbursements exceed billed charges, the excess funds are refunded to the student or, in the case of undergraduate parent loans, the parent borrower.

Outside scholarships are disbursed when funds are received from the sponsor/donor. Earnings from student employment are paid directly to the student throughout the academic year, based upon rate of pay and the number of hours worked in a given pay period.

RENEWAL OF FINANCIAL AID

Provided they meet all eligibility requirements, CWRU students are eligible to receive up to eight semesters of CWRU merit-based scholarship and 10 semesters of CWRU need-based grant; please refer to your offer of admission for exact eligibility. Students must re-apply for need-based (non-scholarship) financial aid annually by published deadlines to receive funding.

Students re-apply for financial aid each year by submitting:
- Free Application for Federal Student Aid (FAFSA) at studentaid.gov
- CSS Profile Application at cssprofile.org
- CWRU Financial Aid Form via My Financial Aid Portal
- Verification documents, if selected for verification

Overall financial aid eligibility will remain as consistent as your family’s financial situation. Fluctuations in family income, assets, number in the household, and number of those household members in a degree-seeking college program will change financial aid eligibility year to year.

Satisfactory Academic Progress

Federal regulations require that students at Case Western Reserve University maintain Satisfactory Academic Progress to retain eligibility for federal aid consideration. CWRU reviews the academic progress of all students who apply for and/or receive financial assistance at the end of each term of enrollment, including summer session. Satisfactory academic progress comprises three components. A student must:
1. Complete the degree within a specified period (Maximum Time Frame)
2. Earn a minimum number of credit hours each term of attempted enrollment (Completion Rate—Quantitative Requirement)
3. Achieve a grade point average that is consistent with graduation requirements (GPA—Qualitative Requirement)

These standards apply to all financial aid applicants, whether a previous aid recipient or not.

This policy on Satisfactory Academic Progress relates to undergraduate students who apply for and/or receive federal financial aid. The retention requirements for university scholarships are different and are available in the CWRU General Bulletin.

Evaluation Criteria

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Courses with grades of “F” (failure), “I” (incomplete), “NP” (no pass), “W” (withdrawal) and “WD” (withdrawal from all classes) are counted as courses attempted but not earned and count toward the maximum time frame.

Transfer credit hours (accepted for the student’s academic program or degree) are counted as credit hours attempted when measuring the maximum time frame to complete the degree but do not impact the cumulative grade point average.

Any term in which a student has enrolled and earned zero credit hours will be included in the evaluation of hours attempted and hours earned for completion rate.

All instances of repeated coursework will be factored into the calculation of the completion rate.

Courses graded on a Pass/No Pass basis will be included in the calculation of completion rate and grade point average.

Financial assistance is not offered for audited courses, and those hours will not be considered in the Satisfactory Academic Progress review.

All standards are reset when the student switches academic levels, such as seeking a graduate or professional degree upon completion of the bachelor’s degree.

The Office of University Financial Aid will not automatically adjust a student’s Satisfactory Academic Progress status when grades are changed, but the office will review them upon request from the student. The grades must be available in the Student Information System (SIS) before the review will be conducted. The student is responsible for notifying the Office of University Financial Aid of any grade change (for example, a prior incomplete that has been assigned a traditional letter grade) and requesting a review of the Satisfactory Academic Progress evaluation. This review is not an appeal and may not result in eligibility for additional student assistance.

**Maximum Time Frame**

A student must complete the degree program within 150 percent of the published length of the program. This means the student’s attempted hours at Case Western Reserve University and accepted transfer credit hours cannot exceed 150 percent of the credit hours required for completion of the degree sought at CWRU.

The maximum time frame is measured in semesters, and a student can earn a degree in eight semesters. Therefore, the maximum time frame for full-time students cannot exceed 12 semesters. There are no appeals to the maximum time frame requirement, and it is not extended for dual-degree or combined degree candidates but is based on the program length associated with the student’s primary academic program.

Credits counted in the maximum time frame include all attempted credits, including those taken during terms when the student is not receiving financial assistance. Attempted credits include earned credits, all attempts of repeated courses, all withdrawals, all failures, all incompletes and all accepted transfer credits, including consortium agreement, study abroad and cross-registration courses counted toward the degree. Student’s working on the second bachelor’s degree are only eligible for federal loans to the extent eligible.

**Completion Rate**

Satisfactory academic progress requires a full-time undergraduate student to successfully complete the minimum credit hours listed 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 67 percent of the credit hours attempted with a term grade point average of 2.00 or higher to demonstrate steady progress toward degree completion. Accepted transfer hours are calculated as hours successfully attempted and completed.
<table>
<thead>
<tr>
<th>Semesters at CWRU</th>
<th>Semester Hours</th>
<th>Cumulative GPA</th>
</tr>
</thead>
<tbody>
<tr>
<td>2</td>
<td>21</td>
<td>2.00</td>
</tr>
<tr>
<td>3</td>
<td>33</td>
<td>2.00</td>
</tr>
<tr>
<td>4</td>
<td>45</td>
<td>2.00</td>
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<tr>
<td>5</td>
<td>57</td>
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<td>69</td>
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<td>81</td>
<td>2.00</td>
</tr>
<tr>
<td>8</td>
<td>93</td>
<td>2.00</td>
</tr>
<tr>
<td>9</td>
<td>105</td>
<td>2.00</td>
</tr>
<tr>
<td>10</td>
<td>117</td>
<td>2.00</td>
</tr>
<tr>
<td>11</td>
<td>129</td>
<td>2.00</td>
</tr>
<tr>
<td>12</td>
<td>141</td>
<td>2.00</td>
</tr>
</tbody>
</table>

### Grade Point Average

Students academically separated from the university are automatically not meeting the university’s Satisfactory Academic Progress standards. Otherwise, a student’s grade point average must be at least 2.00 after each term of attempted enrollment consistent with the Academic Standing Regulations of the Office of Undergraduate Studies. Transfer credits are not included in the calculation of the grade point average.

### Failure to Meet Satisfactory Academic Progress

Students who fail to meet one or more requirements for Satisfactory Academic Progress will be notified by email of their status by the Office of University Financial Aid and will be placed on Financial Aid Warning for the next semester of enrollment. During the semester of Financial Aid Warning, a student will receive all federal and institutional funding for which he/she has applied and is otherwise eligible. Consecutive semesters of Financial Aid Warning are not permitted. Students who withdraw completely during a term will be placed on Financial Aid Warning for the next period of enrollment if previously meeting Satisfactory Academic Progress standards. If the student was on Financial Aid Warning or Financial Aid Probation, the student will be placed on Financial Aid Suspension. The student may submit an appeal following the instructions below if there are mitigating circumstances.

Students who do not successfully complete the required number of credit hours based upon semesters of attempted enrollment and/or do not attain the required grade point average by the end of the term of Financial Aid Warning will be placed on Financial Aid Suspension and terminated from receiving financial assistance from the federal sources previously listed. Institutional aid will be offered in the same amount(s) offered as during the semester of Financial Aid Warning for the semester of Financial Aid Suspension if within the same academic year. If the next term will be within a new academic year, the amount of institutional aid will be calculated on the application information for that academic year. Additional institutional funds to replace lost federal assistance will not be available.

If it becomes mathematically impossible for the student to complete graduation requirements within the 12-semester funding limit, the Office of University Financial Aid reserves the right to terminate the student’s financial aid eligibility.

### Appeal Process

A student may appeal a suspension of aid to the Satisfactory Academic Progress Committee of the Office of University Financial Aid and request a semester of Financial Aid Probation. An appeal must be in writing and be based upon extraordinary circumstances, such as personal injury or illness, death of a relative or other reason.
that caused undue hardship and impacted the student’s academic performance to a significant degree. The student must show an understanding of the specific Satisfactory Academic Progress components that were not met and must indicate what changes have occurred that will enable the student to be academically successful in the next term. A student may submit a letter of support from an academic advisor. Note that submission of an appeal does not guarantee reinstatement of eligibility for financial assistance. An appeal may be denied. The committee will send a response to the appeal by email within 10 days of receipt.

If the appeal is denied, the decision is final for that semester. The student may re-establish eligibility for financial assistance for a subsequent semester by successfully completing coursework at CWRU that restores compliance with the quantitative and qualitative standards of the University’s Satisfactory Academic Progress policy. Coursework taken at other institutions may not be used to meet Satisfactory Academic Progress standards following a failure to meet the requirements.

If the appeal is approved, the student will be placed on Financial Aid Probation for the semester. The student will receive all federal and institutional funding for which they have applied and are otherwise eligible. By the end of that semester, the student must have successfully completed the required number of credit hours and attained the required cumulative grade point average to meet the Satisfactory Academic Progress standards based upon total terms of attempted enrollment at CWRU. Students who do not meet all standards will be placed on Financial Aid Suspension.

A student may not submit an appeal for consecutive terms; however, a student may submit an appeal with documentation of new circumstances that prevented the student from making satisfactory academic progress. A student will be permitted a maximum of two appeals throughout enrollment at Case Western Reserve University.

Creating an Academic Plan
Students with a significant credit hour deficit, very low grade point average, or returning from Academic Separation can submit a written request for a multi-semester Academic Plan. The request must provide details on the issues that caused their academic problems previously and what steps they have taken to ensure academic success going forward. To request an academic plan, this request must be submitted to the Office of University Financial Aid. If approved, the student must meet with a Financial Aid counselor for a written plan. The student must then meet with an academic adviser in the Office of Student Advancement to develop an academic plan that will permit the student to retain financial assistance for more than one semester. An academic plan provides a specific listing of the credit hours the student will take in subsequent semesters in order to:

1. Fulfill all degree requirements within the 150 percent time frame
2. Successfully complete all courses attempted
3. Become compliant with all Satisfactory Academic Progress standards

Students who meet the requirements of the academic plan during the Satisfactory Academic Progress review conducted at the conclusion of each term will retain eligibility for federal financial assistance for the next term of enrollment. An academic plan may extend for a maximum of four semesters.

WITHDRAWAL AND REFUND SCHEDULE

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

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following schedule based upon the date of withdrawal.

<table>
<thead>
<tr>
<th>Withdrawal in:</th>
<th>Percent of Tuition Refunded:</th>
<th>Percent of Fees Refunded:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Week 1 &amp; 2</td>
<td>100%</td>
<td>100%</td>
</tr>
<tr>
<td>Week 3</td>
<td>75%</td>
<td>0</td>
</tr>
<tr>
<td>Week 4</td>
<td>50%</td>
<td>0</td>
</tr>
<tr>
<td>Week 5</td>
<td>25%</td>
<td>0</td>
</tr>
<tr>
<td>After Week 5</td>
<td>0</td>
<td>0</td>
</tr>
</tbody>
</table>

**WITHDRAWAL AND FINANCIAL AID**

Unlike the tuition refund schedule, financial aid is revised proportional to the actual period of the student’s attendance. The university 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. 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.

**ENROLLMENT POLICIES**

Students must be full-time to receive institutional scholarship or grant and half-time for federal student loans and Federal Work-Study. Federal Pell Grant and state grants may be available on a pro-rated basis for less than full-time enrollment. Undergraduate enrollment is defined as the credit hours per term below:

<table>
<thead>
<tr>
<th>Undergraduate Enrollment Status</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Fall Semester</strong></td>
</tr>
<tr>
<td>Full-Time</td>
</tr>
<tr>
<td>Half-Time</td>
</tr>
<tr>
<td><strong>Spring Semester</strong></td>
</tr>
<tr>
<td>Full-Time</td>
</tr>
<tr>
<td>Half-Time</td>
</tr>
<tr>
<td><strong>Summer</strong></td>
</tr>
<tr>
<td>Full-Time</td>
</tr>
<tr>
<td>Half-Time</td>
</tr>
</tbody>
</table>

**Summer Enrollment**

Federal Pell Grants, Federal Direct Loans, and employment opportunities are available for CWRU students who attend summer session on campus. Interested students must register for at least six credit hours at CWRU during the summer 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.

**Cooperative Education and Practicum**

Students who participate in the Cooperative Education Program (co-op) or the Practicum Program at CWRU take a voluntary semester or two to gain hands-on and paid experience relevant to their course of study.
participating, students are still considered enrolled full-time at CWRU and must complete the proper registration (including a fee) before participating. Because students receive no course credit, students are not eligible for financial aid while participating in co-op or practicum. If a student receives a merit scholarship, they maintain that semester’s worth of eligibility for a future semester; scholarship eligibility must not exceed 8 semesters of undergraduate coursework. Loans will remain in an in-school status, and students do not utilize their grace period.

Earnings from the co-op program or practicum should be correctly reported on the future year’s FAFSA and CSS Profile to avoid being penalized for those earnings.

**Study Abroad**

Students who are recipients of need-based or merit-based aid and who plan to use this assistance to study abroad should provide official cost information for the chosen program of study to the Office of University Financial Aid. A [Study Abroad Cost Sheet](#) must be accompanied by some official documentation of the charges listed.

Students who are applying for need-based funds must submit the regular applications for financial aid along with the cost information. University grants and scholarships, federal and private loans, and federal and state grants are credited to your CWRU tuition account at the beginning of our regular semesters: late-August and mid-January. You must notify the Office of University Financial Aid if this schedule will not meet the requirements of your program.

Outside assistance is credited to the student’s account upon receipt of the funds from the external source. Any excess funds are mailed to the student at his or her permanent home address or directly deposited.

Student loan proceeds are generally disbursed at the same time, provided that the promissory note(s) have been signed and returned. Student employment is not available for study abroad.

**Second Undergraduate Degree**

Students pursuing a second bachelor’s degree are not eligible for the Federal Pell Grant, the Federal Supplemental Educational Opportunity Grant (SEOG) or state grants. They may receive Federal Work-Study funding and Federal Direct Loans at the undergraduate level if the student has not reached the undergraduate cumulative limit of $31,000 (of which no more than $23,000 can be Subsidized).

Students with a bachelor’s degree who are completing work for a second major for which a second bachelor’s degree is not awarded are eligible for alternative, private loans only as they are non-degree students during this period.

**Integrated Graduate Studies Program (IGS): BA/MS or BA/MA**

Students who are admitted into the Integrated Graduate Studies Program (IGS) may be admitted to graduate study while an undergraduate and pursue the simultaneous completion of requirements for both the master’s and bachelor’s degrees. Upon admission to the program, IGS students register as students in the School of Graduate Studies and are charged tuition and fees at the graduate level.

CWRU will treat students enrolled in the IGS program as undergraduates for the purpose of awarding institutional funds so that they may receive institutional grant and scholarships provided they are enrolled in at least 12 credit hours (as opposed to the nine credit hours required for full-time status in the School of Graduate Studies) and have not exhausted their 8 semesters of scholarship or 10 semesters of CWRU Grant eligibility. In order to calculate institutional aid eligibility, the CSS Profile must have parental data included.

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For federal aid, however, IGS students’ loan eligibility will be based upon the graduate annual limits, provided the student has completed at least 90 cumulative credit hours. Students in the IGS program are not eligible for the Federal Pell Grant, the Federal Supplemental Educational Opportunity Grant (FSEOG), state grant or subsidized Federal Direct Loan. CWRU will not replace the Federal Pell Grant or Federal Supplemental Educational Opportunity Grant (FSEOG) if the student had otherwise been eligible to receive either.

BS/MS
The Integrated BS/MS (Bachelor of Science and Master of Science) Program is intended as an honors graduate program for highly motivated and qualified BS students who wish to pursue an advanced degree. Students admitted to the program may, in their senior year, take up to nine credit hours of graduate courses that will count toward both BS and MS requirements.

CWRU will treat students enrolled in the BS/MS program as undergraduates during their fourth year. If a fifth year is required, and a bachelor’s degree has not been granted, students may be eligible for CWRU Grant and regular federal student aid as an undergraduate. If the bachelor’s degree has been granted, loan eligibility will be based upon the graduate annual limits, and the FAFSA must be corrected to reflect first-year graduate status; in this case, students in their fifth year/first year of graduate level enrollment are not eligible for the Federal Pell Grant, the Supplemental Educational Opportunity Grant (SEOG), state grant or subsidized Federal Direct Loan.

Master in Engineering Management (MEM)
Undergraduate junior engineering students looking to matriculate into the MEM program may be granted early entry into the program. These students have the option to begin the program during the summer before their senior year and then resume their undergraduate curriculum in the fall of their senior year. These students can receive federal student loans during the summer before their senior year at the graduate level since they will have a non-standard Graduate Studies tuition rate assessed. However, during their senior year, they are subject to the undergraduate limits. Once the students graduate with their undergraduate degree, they can then resume their MEM studies the following fall semester and be considered a graduate student for financial aid purposes. Early entry students will have to update their FAFSA to reflect that they are seeking a graduate degree during their first summer and then an undergraduate degree during the fall and spring of their senior year.

Integrated BS in Accounting/Master of Accountancy (MAcc) and MSM-Finance
In the integrated MAcc or MSM-Finance programs, students can complete their bachelor’s degree and their master’s degree in as little as four years. If after completion of the BS, an additional semester is needed to complete the master’s degree, or if a student chooses to complete the majority of the master’s degree in a fifth year, the student will enroll solely as a graduate student in Weatherhead School of Management. Students will complete the FAFSA and CSS Profile as dependent undergraduates for the fourth year of study and will receive undergraduate scholarship, grant and federal loans. If a student enrolls as a graduate student in Weatherhead School of Management and is charged the graduate rate of tuition and fees, no federal or state grants are available, and federal loan eligibility and limits will be at the graduate level.

Senior Year in Professional Studies
Students who are admitted to a CWRU professional school at the end of their junior year are eligible for the Senior Year in Professional Studies privilege. A student granted the senior year in professional studies privilege is permitted to substitute the work of the first year in a professional school for that required during the last year as an undergraduate. Upon admission to the program, students register in the professional school to which they have been admitted and are subject to the policies, rules and regulations.
of the professional school. A bachelor’s degree is conferred at the end of a student’s first year in the
professional program at the School of Dental Medicine, the School of Law, the Frances Payne Bolton School
of Nursing, or the Jack, Joseph and Morton Mandel School of Applied Social Sciences.

CWRU will treat students enrolled in the Senior Year in Professional Studies as undergraduates for the
purpose of awarding institutional funds provided they have not exhausted their 8 semesters of CWRU
Scholarship or 10 semesters of CWRU Grant eligibility. In order to calculate
institutional aid eligibility, the CSS Profile must have parental data included.

For federal aid, loan eligibility will be based upon the graduate annual limits as they will be charged the
professional school’s prevailing tuition and fee charges. Students in the Senior Year in Professional Studies
are not eligible for the Federal Pell Grant, the Federal Supplemental Educational Opportunity Grant (FSEOG),
state grants or subsidized Federal Direct Loan. CWRU will not replace the Federal Pell Grant or Federal
Supplemental Educational Opportunity Grant (FSEOG) if the student had otherwise been eligible to receive
either.

Pre-Professional Scholars Program (PPSP)
The Pre-Professional Scholars Program (PPSP) provides a conditional admission to the schools of Medicine
or Dental Medicine at CWRU. As these programs are not accelerated, students are expected to complete their
regular undergraduate education prior to entering the professional school. Upon registering for the
professional school, they will be considered graduate students for purposes of financial aid.

Senior Year in Absentia
Students approved for the Senior Year in Absentia privilege will be enrolled in another institution during
what would be their senior year. Because of this, students in this program are not eligible for financial aid
from CWRU for coursework completed at the other institution and must seek funding from that school.

Transient Enrollment
Undergraduate students are permitted, on occasion, to enroll for summer coursework at another
institution. It is possible to receive financial aid for such study as long as certain requirements are met. The
course(s) taken at the other institution must be transferable to Case Western Reserve University, and the
student must obtain approval in advance of the transient study from the Office of Undergraduate Studies. If
approved in advance, the credits earned during this enrollment will be accepted as transfer credits.

A consortium agreement is required between CWRU and the school in which the student intends to enroll.
A consortium agreement is a contract between two institutions that recognizes the registration of the
student for financial aid purposes. It clarifies that only one of the schools will administer federal financial
aid for the student. The purpose of the consortium agreement is to ensure disbursement of the correct
amount of financial aid and appropriate monitoring of the student’s enrollment at the visited school.

Financial aid will be awarded by CWRU and the funds are refunded to the student upon disbursement of
the aid proceeds. The student is responsible for paying all program fees to the other institution from either
financial aid and/or personal resources. Because CWRU will disburse aid according to the CWRU
disbursement schedule, students with transient enrollment should make arrangements to pay the other
institution by its payment deadline. If a student receives financial aid for enrollment at another college or
university, Case Western Reserve University must receive an official transcript of these courses; if an
official transcript is not provided to the Office of Undergraduate Studies, future disbursements of financial
aid funds may be delayed or canceled.

If a student desires financial assistance to cover these costs, they must provide a signed Permission for
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Transient Study form from the Office of Undergraduate Studies, the documented cost of the tuition for the course(s), and the name and address of the Financial Aid Office of the school to be attended. This approval will include the class(es) to be taken at the host institution and will verify that the class(es) will transfer to CWRU and count toward the student’s degree. The Office of University Financial Aid will determine eligibility for a federal student loan by adding the visited school’s cost to the regular CWRU Cost of Attendance or in place of the Cost of Attendance for semester-long study. The Office of University Financial Aid will prepare a Consortium Agreement for approval and signature by an academic administrator at CWRU and an authorized administrator at the visited school and send it to the Financial Aid Office of the school offering the program. Typically, a consortium agreement takes three or more weeks to be processed. Financial aid will not be disbursed until the signed agreement has been received by the Office of University Financial Aid. The agreement will cover only the approved classes for the specific term requested at the visited institution.

The Office of University Financial Aid reserves the right to refuse to prepare a consortium agreement if the student has past-due charges on the university bill or other restrictions on registration. All restrictions and past-due balances must be cleared before financial aid can be disbursed. The student may borrow up to one-third of the annual Direct Loans for summer study or the appropriate prorated academic year amount for semester-long study.

A student must enroll for sufficient credit hours to qualify for financial aid—at least six hours for undergraduate students during a regular semester or six credit hours during a summer session.

**May-mester**

Students can take classes, often with a foreign travel component, during May after the spring semester ends. This is part of the prior academic year, and if it is a study abroad, a student’s Cost of Attendance will be increased to include the cost of the program. Students may borrow Federal Direct loans or private, alternative loans to cover these costs.

**GENERAL TERMS AND CONDITIONS**

1. Financial aid is determined in accordance with principles and regulations established by CWRU, outside donors, the federal government and state governments. University policies and procedures 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 as well as the wishes of outside donors.

2. Generally, CWRU institutional funds are reserved for students who are enrolled full-time in their degree program. Half-time undergraduate students may be eligible to receive the Federal Pell Grant, the Federal Supplemental Educational Opportunity Grant (FSEOG), Federal Work-Study and Federal Direct Loans, subject to availability of funds. The Federal Pell Grant and the Federal Supplemental Educational Opportunity Grant (FSEOG) are only available to students who do not already have a bachelor’s degree.

3. The university may adjust a student’s financial aid at any time in accordance with the following circumstances:
   - Additional resources become available to a student
   - A student is not enrolled 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 (on-campus, off-campus, Greek Housing, commuting from home)
   - The student does not make satisfactory academic progress
   - The student does not enroll for the semester(s) covered by the Financial Aid Offer
   - The student registers for courses in a program that are not eligible for federal or state financial aid
   - The university makes adjustments due to a natural disaster, health emergency or pandemic
4. Federal regulations require a student must be registered for classes that equal or exceed 10 weeks duration to receive financial aid. Since the summer session is four to eight weeks, failure to register for the fall semester 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 either enrolled in or registered for.

5. 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.

FERPA & PRIVACY LAWS

While we realize that many CWRU students receive assistance from parents and other family members, it’s important that families understand the applicable laws that govern student information at the university level.

FERPA

Under the Family Educational Rights and Privacy Act (FERPA), all rights of access to a student’s educational records transfer to the student when the student reaches age 18 or the student matriculates into a college or university. FERPA allows, but does not require, CWRU to disclose personally identifiable information from a student’s record to parents if either parent claims the student as a dependent on the most recent income tax statement. Every financial aid applicant is required to complete a CWRU Financial Aid Application annually, which asks them to specify that financial aid records can be disclosed to another person and collects that person’s name, relationship to the student and date of birth (for security and identity verification).

The Higher Education Act of 1965 (HEA), as amended

Section 483(a)(3)(E) of the Higher Education Act of 1965 (HEA), as amended limits the use of the Free Application for Federal Student Aid (FAFSA) application data. CWRU cannot release information from or about a student’s FAFSA to parents or spouses, even if a student signs a release for us to do so. The only exception to this rule is for scholarship providers who may need financial data from the Office of University Financial Aid in order to determine eligibility for state or private funding.

The Privacy Act

The Privacy Act governs students’ personally identifiable information held by the federal government. The Privacy Act allows CWRU to receive and use the student’s FAFSA data for the purpose of determining financial aid.

Authorized User in SIS

The CWRU Student Information System (SIS) contains information on the student’s current charges and amount due, pending or applied financial aid, and academic information such as classes and grades.

Students can grant access to parents or others by making a person an “Authorized User” in SIS. An authorized user can have access to one or all of the following area of SIS: Student Finances, Academic Information and Student Center. If the student would like a third party to have access to these services, the student must add the individual as an authorized user in SIS. All third parties must be set up as authorized users per FERPA compliance in order for Student Financial Services to speak in detail regarding a student’s financial account.

Impact on CWRU Families

CWRU’s Office of University Financial Aid adheres to all applicable laws and best practices regarding the release of student data. Given the complexities and number of limitations, we do our best to provide families with exceptional customer service while still maintaining critical student data privacy. Therefore, there may be times when we are unable to disclose information to family members who call or visit our
office without the student’s expressed written consent or presence. In some cases, the student’s personal presence will be required.

Contact Us
Case Western Reserve University Office of University Financial Aid (216) 368-4530
financialaid@case.edu

Mailing Address:
10900 Euclid Avenue
Cleveland, OH 44106-7049

Campus Location:
Yost Hall, Room 435
2049 Martin Luther King Jr. Drive
Cleveland, OH 44106