



# Terms and Conditions

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Your federal, state or institutional aid has been awarded or adjusted as indicated on your award summary. You must agree to the following terms and conditions, including any program-specific conditions linked to your awards.

Messages associated with certain programs will be listed on the Terms and Conditions tab under the Financial Aid menu in the MyWestern account for any awards you have been offered. Acceptance of these terms and conditions includes acknowledgement of messages linked to specific programs. You must certify that you have read the terms and conditions and understand that the award messages may change if your award package is adjusted.

The Office of Student Financial Services will communicate with you regarding changes to your aid, including the terms and conditions, through your Western email account and the MyWestern account. You must monitor both accounts regularly.

## General Terms

Federal, state and institutional student financial aid (including scholarships) can be used only to pay the cost of attending Western Colorado University. The cost of attendance includes direct costs such as tuition, fees, on-campus housing and meal plans, as well as indirect costs such as books, supplies, off-campus living expenses, transportation and medical expenses.

Your aid package may require an adjustment to avoid an over award, which is financial aid in excess of financial need. This will affect students who receive scholarships, fellowships or assistantships after federal aid has been awarded. You are responsible for satisfying any balance due on your account that is created by adjustments to your aid.

University financial aid plus outside scholarships cannot exceed the total cost of attendance. **This limitation applies to all financial aid regardless of the source.** Cost of attendance includes allowances for tuition and fees, room and board, books and supplies, transportation and personal expenses. Financial aid will be adjusted to ensure that the Cost of Attendance limit is not exceeded.

The Office of Student Financial Services reserves the right on behalf of the University to review and cancel any award at any time because of changes in residency, financial need, academic status, academic history, academic program or program funding.

All loans, including but not limited to **Federal Direct Loans, Federal Direct PLUS Loans and private loans**, must be approved by the US Department of Education or the lender. The amounts shown are recommended amounts only and may be adjusted after the lender completes processing. **You must complete all loan requirements such as Entrance Counseling and the Master Promissory Note.**

You may receive a **Federal Pell Grant** at only one school per term.

University and other scholarships, **State or University Need-Based Grants, Federal Pell Grants, Federal Supplemental Educational Opportunity Grants and Federal and/or State Work-Study** are restricted to undergraduate students pursuing a first bachelor's degree.

University scholarships and all federally funded financial aid are restricted to United States citizens and eligible non-citizens as defined by the US Department of Education and the US Department of Homeland Security.

If **work-study** is offered in your financial aid award package, the amount of work-study shown is the maximum amount of money you can expect to earn during the academic year. Earnings are paid directly to you based on hours worked, and cannot be credited to your account for satisfaction of University fees.

Disbursement of this aid, except work-study earnings, will be in the form of direct credit to your student account. Any credit balances created as a result of this aid will be disbursed according to guidelines established by the Office of Student Financial Services. Generally, refund checks are available each Wednesday for aid posted through the previous Friday.

## Enrollment Requirements

For the purpose of determining final financial aid eligibility, enrollment is defined as total hours enrolled as of midnight on the last day to drop classes without a "W" based on the **academic calendar**. This date is also called 'census'. Hours attempted for evaluating satisfactory academic progress are also set based on this census date.

Students receiving University scholarships and grants, the Colorado Student Grant (CSG) or Federal SEOG grant are **required to enroll as full-time students**, defined as 12 credit hours for undergraduates, by the census date each semester.

Full **Federal Pell Grants** require 12 hours of enrollment by the census date; three-quarter-time grants require 9 to 11 credit hours by the census date; half-time grants require 6 to 8 credit hours by the census date; and less-than-half-time grants require 1 to 5 credit hours by the census date.

If you are receiving a Federal Direct Loan, Federal Direct PLUS Loan or Federal Direct Graduate PLUS Loan, you must be **enrolled at least half-time**, defined as 6 hours for undergraduate students and 4.5 hours for graduate students, by the census date each semester.

Your Cost of Attendance for the year is predicated on fulltime enrollment, defined as 12 hours per semester for undergraduate students and 9 hours per semester for graduate students. Failure to enroll full-time will require the Student Financial Services office to adjust your budget based on your enrollment status which could negatively impact your award.

## Conditions

You are required to notify Western of any scholarships, loans or other forms of assistance extended from sources outside the University. Credit for outside aid will not be posted on your bill until the funds are received by the Office of Student Financial Services. You are liable for your bill regardless of the status of your outside aid. If we do not receive payment for your outside aid by the billing due date of each term you are responsible for paying your balance in full or setting up a payment plan.

You are required to notify the Office of Student Financial Services of periods of less-than-full-time enrollment, periods of non-enrollment, co-op assignments, periods of study abroad, internships, candidacy for graduation, and other plans that may affect enrollment during the time covered by this award summary. You must maintain **Satisfactory Academic Progress**.

If you withdraw from the University during a term or make all F grades for a term (which may be considered an unofficial withdrawal), your eligibility for the financial aid already disbursed to you may be affected. You may be required to repay significant amounts of financial aid. Failure to repay these funds may prevent you from re-enrolling at the University; may prevent you from obtaining a transcript to transfer to another institution; may result in your account being referred to a collection agency; and may result in a damaged credit rating.

If you are a scholarship recipient, you must meet the following criteria for consideration and/or renewal of your institutional scholarship.

- Full-time enrollment (minimum 12 hours per semester by census date) is required for all Western award recipients.
- **Select and Western Presidential Scholars Award- 3.2** required cumulative GPA for renewal.
- **Rady Merit, Phi Theta Kappa and Scholars Award- 3.0** required cumulative GPA for renewal.

- **Taylor Merit, Slate Merit, East Merit, Peak Merit, Ridgeline Merit, Basin Merit**  
- **2.75** required cumulative GPA for renewal.
- **Advantage Award- 2.5** required cumulative GPA for renewal.
- All merit scholarship recipients must successfully complete 24 credits each year.
- Scholarship awards are disbursed in one-half amounts and applied during fall and spring; awards are not available for summer terms.
- The amount of all scholarships is determined by a student's tuition classification as resident/military adjustment or non-resident for tuition purposes each year. If a student's tuition classification is adjusted at any time for any reason, the scholarship amount will adjust accordingly. Students receiving the military adjustment, who are being charged resident tuition, will be treated as residents for scholarship purposes.

By accepting a scholarship award, you are authorizing Western to release information about you and your scholarship to the media, the donor and University officials.

Certain programs require you to meet specific eligibility requirements. Should you be deemed ineligible due to failure to meet certain eligibility requirements, your financial aid will be withdrawn. Restrictions concerning specific programs should be reviewed by consulting with your financial aid counselor. Messages associated with certain programs will be listed on the Terms and Conditions tab under the Financial Aid menu in the MyWestern account for any awards you have been offered. Acceptance of these terms and conditions includes acknowledgement of messages linked to specific programs.

You must re-apply for federal aid annually by submitting the Free Application for Federal Student Aid (FAFSA). Application procedures and deadlines are outlined at our website under "How to Apply for Financial Aid".

## Title IV Authorization

By federal regulation, schools are allowed to apply federal funds only to "allowable charges", which are defined as tuition, mandatory fees/course fees, and on-campus room and board. Once these charges have been covered, the school must refund any excess federal funds to you, unless you authorize the school to use these funds to cover other charges (including, but not limited to, such items as bookstore charges, returned check fees, fines, health insurance fees, parking permits, etc.).

Federal student aid may only cover the "current" school year's institutional charges as defined by the U.S. Department of Education. If all current institutional charges are paid, you may give Western Colorado University authorization to apply your credit balance to outstanding charges from prior school years, not to exceed \$200.

By agreeing to the terms and conditions you:

- Authorize Western Colorado University to apply Title IV funds to all charges on your student account for the academic year for which the Title IV funds are received.
- Authorize Western Colorado University to apply Title IV funds you receive toward prior year charges, not to exceed \$200.00, as allowed by federal regulations.

This authorization will remain in effect for the duration of the school year. If you wish to change this permission you may do so at any time by notifying Student Financial Services in writing.

## Necessary Action

You must acknowledge that you have read these terms and conditions as well as the Award Messages as specified on the Terms and Conditions tab under the Financial Aid menu in your MyWestern account. Failure to accept the terms and conditions and Award Messages will prevent you from accepting your financial aid awards.

- You must notify Western of any outside aid/scholarships by emailing [finaid@western.edu](mailto:finaid@western.edu) or submitting notification of an outside scholarship from any third party entity via mail.
- You must notify Western of any changes to your full-time enrollment by emailing [finaid@western.edu](mailto:finaid@western.edu) or stopping by the office and consulting with your financial aid counselor.

Acceptance of this aid does not satisfy payment of University fees. You must follow all billing instructions from the Cashier's office to prevent the cancellation of your classes.

Student Name (Print): \_\_\_\_\_

Student Signature: \_\_\_\_\_