

# PROGRAM COSTS AND FINANCIAL AID

## Tuition and Fees

Tuition and fees of graduate programs vary by program. Details, including payment deadlines, are on each program's website. Link to Graduate Programs page (<https://www.western.edu/school-graduate-studies/>).

## Payment of Charges

Tuition and fees are due the first day of the term. Students will be mailed a billing statement before the beginning of each semester with an estimate of charges. Any student who has an outstanding financial obligation to Western at the end of a semester will not be able to register for the next semester's classes. If a student does not pay the balance or make payment arrangements before the official drop period, the student's account will be disabled. After the official drop period, if no payment has been made or payment plan established, the student will be dis-enrolled from the program unless an alternative payment agreement has been approved in writing by the graduate program director. A late fee of a minimum of \$50 may apply.

Students on a monthly payment plan will be disenrolled one week after missing a payment, unless the program director has approved an extension.

## Refunds

When a student officially withdraws from all credits in a given term (see Graduate Academic Policies section on Withdrawal from the University), tuition and fees are refunded according to the following schedule:

Tuition & Fees:

Refund Amount	Time Period
100%	Through the end of the official Drop Period
50%	For the period between 15 and 25% of the term
25%	For the period between 25 and 50% of the term
0%	For the period after 50% of the term

When a student withdraws from individual courses, but not from the University, after the official drop deadline, tuition and fees will not be refunded.

Please refer to the Office of the Registrar website for specific dates of the official drop periods for full and parts of term.

Students who officially withdraw from Western, or who stop attending classes, are subject to repaying all or part of any financial aid received, depending on their length of actual attendance.

## Changes in Tuition and Fees

Tuition and fees are established and approved by the Board of Trustees by March 1st prior to the academic year. The University reserves the right to change any of these costs.

## Colorado Residency

Western's graduate programs do not differentiate in tuition and fees between Colorado residents and non-Colorado residents.

## Financial Aid

Western offers financial assistance to help deserving students bridge the gap between the personal payment and the cost of attending the university. For need-based financial assistance, the personal contribution expected from the student is calculated according to a federally mandated system. To receive financial aid, a graduate student must enroll at least half-time in the program which is a minimum of 4.5 credits during any semester. Visit the Office of Financial Aid (<https://www.western.edu/financial-aid/>) website for additional information.

## Applying for Aid

To apply for need-based financial aid at Western Colorado University, the student must do the following:

- Complete the admission process and be fully admitted to the graduate program.
- Submit a Free Application for Federal Student Aid (FAFSA) at [<https://studentaid.gov/>] to the federal student aid processor.
- Submit any additional documentation as requested by Western to verify eligibility. Documentation may include the federal income tax return, proof of child support, federal verification form, etc.

Note: Western's financial aid year is fall and spring. Summer financial aid requires an additional form that is available from the Financial Aid Office beginning March 15th.

## The Financial Aid Offer

Students qualifying for financial aid receive a financial aid package containing information regarding their eligibility for various kinds of loans. The proportion and type of loan aid varies from student to student and from year to year depending upon the student's eligibility and level of enrollment.

Loans must be repaid. The FAFSA application must be completed to receive consideration for any of the following loans: Federal Direct Unsubsidized Stafford/ Ford Loan Program, and Federal Direct Graduate PLUS Program. Detailed information on loans may be found on the Financial Aid web page.

## Academic Scholarships

Academic scholarships and other financial opportunities vary and are available to qualified graduate students in specific programs. Please see the link to each graduate program: Graduate Programs webpage (<https://www.western.edu/school-graduate-studies/>).