

# FINANCIAL AID

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## General Information

WNMU's financial aid program provides assistance to students who, without such aid, would be unable to attend WNMU. Financial assistance consists of scholarships, grants, loans, and employment, which may be offered singly or in various combinations to qualified students. Student aid from WNMU and other sources is supplementary to the efforts of the student. The total amount of financial assistance offered a student may not exceed the amount he/she needs. The determination of needs is evaluated, using a federally determined formula based on the support which the student may expect from other sources (such as the student's family).

The ability of a family to meet WNMU expenses will be determined by considering the family's relative financial strength in terms of income, assets, and debts, and of additional children to be educated. WNMU will clearly state the total yearly expenses for the student. Students who need financial aid should expect to borrow a reasonable part of this aid to meet the cost of their education. WNMU's financial aid funds and employment opportunities will be offered as a package arrangement to incoming and enrolled students. The Financial Aid Office (F.A.O.) will provide upon request, each week during the spring semester, workshops describing the application process as well as avenues toward alternative funding. All students who require financial assistance are urged to attend at least one of these sessions. For dates and times, visit the WEB SITE at [www.wnmu.edu](http://www.wnmu.edu).

Guidelines for the awarding of grants, loans, and student employment are approved by the University Committee on Student Financial Aid. The Student Financial Aid Office will provide further information regarding the guidelines for each type of aid.

All students desiring federal financial assistance are required to:

1. apply for the Pell Grant. This can be accomplished with a single form - Free Application for Federal Student Aid (FAFSA).
2. indicate on FAFSA the WNMU ID# 002664. The Financial Aid Office will receive an Institutional Student Information Record (ISIR) electronically. This information is used in the determination of type and amount of financial aid award.
3. undergraduate and graduate student's must be regular admitted students to be eligible.

First time incoming transfer students must also have a transfer credit evaluation before any federal awards are made to eligible students.

## Disbursal of Funds

A student will receive an award letter that will describe the award package and instructions to log on to the WNMU Web site and how to proceed to the Financial Aid Section. Whereas, scholarship and grants are automatically accepted, loans and work-study must be accepted by the student. The student must follow the instructions for the appropriate award to participate in these programs. The student will receive credit for these awards **only** by signing a statement of account in the

Business Office. Also, note that a student is not officially registered until they sign a Statement of Account.

### **Satisfactory Academic Progress**

Satisfactory Academic Progress (SAP) must be maintained by meeting two component standards; “qualitative” and “quantitative.” Qualitative is defined as maintaining a 2.0 cumulative Grade Point Average (GPA). Quantitative is defined as earning a required number of hours in a maximum amount of attempts. A student would be suspended from further financial aid if he or she earned:

1. Less than 24 hours and has attempted 24-47 hours
2. Less than 48 hours and has attempted 48-71 hours
3. Less than 72 hours and has attempted 72-95 hours
4. Less than 96 hours and has attempted 96-128 hours
5. Has not earned a degree and has attempted 128-192 hours

The maximum allowable number of hours attempted is 192. This is the federally mandated 150% limitation and can be exceeded only under extreme documented circumstances.

### **Non-Credit Course**

Students will not receive Financial Aid for credit hours earned for courses that are audits, incompletes, and repetitions of already earned hours. Withdrawals will negatively affect a student’s Satisfactory Academic Progress (SAP).

### **Probation & Appeal Process**

#### **Probation**

Students will be placed on probation if their attempts are less than 24 hours and they have earned less than 12 hours and less than 2.0 cumulative G.P.A. Continued probation will occur if a student maintains a semester G.P.A. of 2.0 or better and at least 12 hours earned during subsequent enrollments.

Any student who is admitted on provisional or probationary status and is limited as to the number of hours they may enroll for is not by definition a regularly admitted student and is, therefore, not eligible to receive Title IV financial aid. Graduate academic progress is determined by Graduate Admissions status.

Only regularly admitted or continuing regular status students are eligible to receive federal aid.

#### **Appeal Process**

Students may appeal their suspension of financial aid to the Student Financial Aid Appeals Committee. A student may re-establish the non-probationary satisfactory academic progress by completing all attempted courses with at least a 2.0 semester G.P.A.

## Renewal of Aid

No financial aid award is automatically renewed. **Applications for continuation of aid must be made each year.** Minimum requirements for continuation of financial aid include maintaining satisfactory progress toward a degree.

## Grants

### Federal Pell Grants

The Federal Pell Grant Program is designed to provide students with financial assistance needed to attend post-secondary educational institutions. The Pell Grant is intended to be the basis for a financial-aid package and may be combined with other forms of aid to meet the cost of education. The amount of the grant is based upon the financial resources of the student and family. To be eligible for a Pell Grant a student must:

1. establish financial need by completing and submitting a FAFSA application;
2. be a U.S. citizen, or reside in the U.S. for other than a temporary purpose and intend to become a permanent resident, or a permanent resident of the Trust Territories of the Pacific Islands;
3. be enrolled in an eligible undergraduate course of study and not previously have received a bachelor's degree from any institution.

Applications may be secured from high school counselors or the Financial Aid Office. It is the responsibility of the applicant to complete the FAFSA and submit it to the processing center. The results will come in the form of an Institutional Student Information Report (ISIR) and will be received electronically by the Financial Aid Office, provided that our **school code** has been reported on the FAFSA (**002664**).

### Federal Supplemental Educational Opportunity Grants

Federal Supplemental Educational Grants are available to undergraduate students with financial need who are unable to obtain educational credit without such aid. The student must show evidence of academic promise and the capability of maintaining good standing. The application form for this program is the FAFSA.

### New Mexico Student Incentive Grant / Leveraging Educational Assistance Partner

WNMU will provide to qualified undergraduates the New Mexico Student Incentive Grant for the academic year. Recipients of this grant must be residents of New Mexico who exhibit substantial financial need and who are enrolled full time. The application form for this program is the FAFSA.

## Loans

### Federal Perkins Loans

This program was formerly known as the National Direct Student Loan. It is a long-term, low-interest (5%) loan program for undergraduates and graduate students who show academic promise. These funds must be used to meet educational expense.

The maximum amount an eligible student may borrow is \$4,000 per award year for undergraduates or \$6,000 per year for a graduate or professional student. The maximum aggregate amount an eligible student may borrow is (1) \$20,000 for an undergraduate who has completed two academic years and is pursuing a bachelor's degree; (2) \$40,000 for a graduate student including loans borrowed as an undergraduate; and (3) \$8,000 for any student who has not completed two academic years of undergraduate work.

Following a grace period of nine months after a student ceases to be enrolled on at least a half-time basis, repayment of the loan begins. Minimum monthly payments of \$40 are required. Borrowers teaching in elementary or secondary schools in areas of low-income families, or teaching handicapped children, may qualify for cancellation of their entire obligation; at a percentage per year over 5 years. Repayments may be deferred up to three years if the borrower is serving as an active member of the armed services or as a Vista or Peace Corps volunteer.

In all cases, WNMU itself approves the loan and is responsible for collections. The borrower assumes responsibility for making prompt repayments and for keeping WNMU advised of his/her status after graduation. Funds for this program are limited. The application form for this program is the FAFSA.

### **Federal Family Educational Loan Program**

Federal Family Educational Loan Program: The FFELP started in 1981 and is the successor of the New Mexico Student Loan Program, and provides a source of loan money for students. Students will be eligible as they demonstrate need.

The student must apply by establishing a financial need through completing a FAFSA. Once the FAFSA results have been verified by the Financial Aid Office, the student will be given a FFELP pre-application. Once completed, the Financial Aid Office will secure an electronic guarantee which will produce a promissory note which is mailed directly to the student's address from the guarantor. **The student should return the promissory note to the lender and the loan proceeds will be sent to the WNMU Financial Aid Office.**

Annual variable interest rate based on the 91 day T-Bill Plus 2.5%.

While a student is enrolled at least half-time in school, grace or deferment periods are capped at 8.25%.

Students must be enrolled at least half-time; which is 6 hours in Fall/Spring & 6 hours in Summer Session. This applies to both undergraduates & graduates. Students must have been admitted as a Regular Degree (no conditions or provisions to admission) Bound Student before a loan can be certified.

A student and/or parent may cancel all or a portion of a certified FEL loan within two (2) weeks of signing the promissory note.

### **Institutional Loans**

Short-Term: Applications for loans from these and similar funds must be made through the Business Office. Each loan must be approved as to: (a) general form and plan for repayment of the loan; (b) need and eligibility of the borrower; and (c) availability of funds. A small handling fee is charged on all loans. The average repayment period will be 90 days.

## New Mexico Nursing/Occupational Therapy Loan Program

The New Mexico Nursing/Occupational Therapy Loan Program is a loan-for-service program. The purpose of the program is to increase the number of nurses/therapist in underserved areas in New Mexico. The student must declare intention to practice in a underserved New Mexico area, complete a need analysis and contact the Financial Aid Office.

## Scholarships

### Applicants must reapply for scholarships every year by March 31st.

Applications for all non-private scholarships are made by filling out a Free Application For Federal Student Aid (FAFSA). The form may be obtained at the Financial Aid Office.

The Board of Regents Scholarships are tuition only scholarships awarded to undergraduates who have demonstrated exceptional academic achievement. The recipient must be a state resident and be enrolled full-time. One third of these scholarships are reserved for students who demonstrate financial need. Applications for these scholarships must be submitted each year. They are not automatically renewed from one year to the next.

New Mexico Lottery Success Scholarships are tuition only scholarships available to resident students who have graduated from a New Mexico high school (or obtain a GED) and enroll in the next immediate semester. NM Lottery Success Scholarship recipients must maintain full time status with a 2.5 cumulative grade point average.

Full-tuition and fees scholarships and WNMU employment are available to qualified members of the WNMU athletic teams. For more information, contact the Director of Athletics.

Performance Scholarships and WNMU employment are awarded to qualified members of the concert band, choir, and jazz ensemble. Application can be made through the Music Department.

A number of private scholarships are provided through WNMU. Applicants must meet the specific requirements stipulated by the individual scholarship. Any financial-need determination required by the scholarship will be made by the Financial Aid Office. Any academic or skill-performance assessment required by the scholarship will be made by the donor.

These scholarships are competitive, can be renewed each year by application only, and are awarded to superior students. High-school student applicants are typically considered on the basis of their high school academic records, achievement test scores, activities, and character. A student may receive a maximum of 8 semesters under the scholarship program and must maintain a minimum GPA specified in order to renew assistance. To renew a scholarship, a student must reapply each academic year by the March 31 deadline.

A scholarship awarded for a particular item in the cost of education cannot be duplicated in a student's package. For example, a student cannot receive two tuition scholarships.

## Foundation Scholarships

The WNMU Foundation coordinates with donors, university departments and committees in the management and distribution of private scholarships. For additional information refer to the WNMU Foundation Private Scholarships Directory available through Admissions, and the Foundation's web site at [www.wnmu.edu/admin/foundation/found.htm](http://www.wnmu.edu/admin/foundation/found.htm).

## Private Scholarships

Unless otherwise specified, all applications for private scholarships are made through the Financial Aid Office.

**The American Association of University Women:** The Santa Fe branch of the AAUW offers tuition scholarships to Santa Fe County residents who will be entering graduate school or continuing graduate study. The scholarship will be awarded on the basis of need and merit. Application is made to the Association.

**Arizona Tuition Waivers:** Waivers for non-resident tuition are offered to Apache/Navajo, Cochise, Greenlee Graham, Pima Counties, and other Arizona counties as permitted who have a grade-point average of 2.0 and who maintain a grade-point average of 2.0 while at WNMU. Application is made through the WNMU Office of Admissions.

**J.R. "Capt." Besse Scholarship:** This scholarship is offered to cover tuition, fees, room and board. The applicant must have an ACT of 24 or higher and a cumulative high school G.P.A. of 3.5. Applicants will be interviewed and must submit an essay stating why they deserve the scholarship. Application is made through the WNMU Foundation.

**Class of '38 Short-Term Loan:** A short-term loan of \$50 is offered to students caught short during the semester. Application is made through the WNMU Foundation.

**Colorado Waivers:** Waivers for non-resident tuition are offered to Colorado residence who have a grade-point average of 2.0 and who maintain a grade-point average of 2.5 while at WNMU. Application is made through the WNMU Office of Admissions.

**Competitive Out-of-State Tuition Waivers:** Qualified students who are classified as non-residents of New Mexico receive an annual private scholarship of at least \$200, along with a waiver of non-resident tuition. Recipients must have an ACT score of at least 23 and a grade-point average of at least 3.0. Application is made through the WNMU Office of Admissions.

**The DeGrazia Scholarship In Fine Arts:** The DeGrazia Art and Cultural Foundation, Inc., has established a scholarship which is endowed to honor DeGrazia's contribution to the arts. Scholarship funds are designated for minority, native American, and Hispanic fine art students from the states of Arizona and New Mexico. Application is made through the WNMU Art Department.

**Endowed Merit:** Resident students who have scored a 26 A.C.T., and have a 3.0 G.P.A. are eligible for this 1200/year scholarship. Faculty Scholarship Fund: This fund is maintained by members of the WNMU faculty. Two scholarships of \$150 are awarded each year to students who have completed one or more years of univer-

sity work with a GPA of 3.0 or better. Application is made through the Financial Aid Office.

**Fry Foundation:** A scholarship is offered to Cochise County residents and graduates of Cochise County high schools. Application is made through Cochise College.

**A. Glaser Scholarship:** Scholarship awarded to students majoring in Education. Applications made through Financial Aid Office.

**Gowanlock Memorial Scholarship:** Tuition, fees, and books are awarded for a qualified applicant who is an education major, participates in extra-curricular activities and has a 3.0 cum GPA. Application made through F.A.O.

**Graduate Scholarship:** Purpose of the Graduate Fellowship program is to increase graduate enrollment of minority students in graduate school. Western has three Graduate Fellowships: - one (1) in the MBA program and two (2) in the Education program. Application is made through the Financial Aid Office and appropriate department. Selection is made by the student's program department.

**LULAC Council No. 224:** The council has established a scholarship program for graduates of Deming High School. Application is made through the secretary of the Council at Deming.

**LULAC Council No. 400:** The council has established a scholarship program for graduates of Cobre High School. Application is made through the secretary of the Council at Bayard.

**LULAC 8003 Memorial Scholarships:** The Nadine C. Hill Memorial Grant and the Richard Sierra - Rudy Lopez Memorial Scholarship are offered to high school graduates and to college sophomores, juniors and seniors. Particular emphasis is given to Non-traditional Students.

**LULAC Council No. 8004:** The Jose Barrios Memorial is a scholarship program established by the Council for graduates of Silver High School. Application is made through the secretary of the Council at Silver City.

**The Charles "Killer" Aguirre Vocational Scholarship** is offered to students seeking training in vocational fields. Grade point average and ACT score are important, but will be evaluated along with college classification, course of study, extra-curricular activities, financial need, etc. Selections of recipients are made by LULAC Council 8003. Applications for these renewable scholarships are available in the WNMU Office of Multicultural Affairs, or by contacting LULAC Council 8003, P.O. Box 3021, Silver City, N.M. 88062.

**Marie Matson Memorial:** This is a Tuition and fees scholarship awarded to students from Deming High School who have demonstrated scholastic ability. Application is made through the Financial Aid Office.

**Francis McCray Art Scholarship:** An annual award has been established as a memorial to the late Francis McCray, artist-in-residence from 1948 to 1960. Applicants must submit a portfolio to the art faculty.

**Lucy and John McMillen Memorial Scholarship:** An annual award of \$250 has been established as a memorial to Mrs. Lucy McMillen, who served as a member of the Board of Regents until her death in 1968. Preference is given to graduates of Cliff High School. Application is made through Cliff High School.

**Lennie Merle Besse Forward:** The scholarship is offered to cover tuition, fees, room and board. The applicant must have an ACT of 24 or higher, or a high school cumulative G.P.A. of 3.5 or better. Applicants will be interviewed and must submit an essay stating why they deserve the scholarship. Application is made through the WNMU Foundation.

**Ida Mitchell Moore Memorial:** This scholarship is for an in-state resident who aspires to a career as a science teacher in the state of New Mexico. Includes tuition and fees and is renewable. Applicant must be a junior or senior with at least a 3.0 GPA. Application is made through the Financial Aid Office.

**N.M. Scholars Program:** Purpose of the program is to recognize well qualified New Mexico high school graduates. Awarded in the amount of tuition, fees, books and supplies. It is renewable. Requirements are N.M. high school graduate, total family income less than \$30,000, upper 5% of graduating class or an ACT score of 25 or SAT score of 1020 and a citizen of the United States. Application is made through the Financial Aid Office.

**N.M. Legislative Endowed:** 23 ACT and a 3.5 Cumulative G.P.A. is necessary for a resident to apply for this tuition and fee. Students must be pell eligible.

**A.A. Parotti Memorial Scholarship:** A scholarship was established in the spring of 1971 in honor of this distinguished educator and artist who served on the music faculty of WNMU for 33 years. Application is made through the Expressive Arts-Music Department.

**Rosina Patterson Endowed Memorial:** To NM Residents who have demonstrated academic achievement and are financially needy. Tuition and fees and half of book costs. Business majors only.

**Harold Runnels Scholarship:** The family of Harold Runnels has established this tuition and fee scholarship in memory of our state representative. Application is made through the Financial Aid Office.

**Santa Rita Lodge AF and AM 4 Scholarship:** A scholarship of \$250 per semester is offered to students. Application is made through the Santa Rita Lodge.

**Lorraine Schula Scholarship:** This scholarship is designed to award deserving students majoring in visual arts and music. Application is made through the Expressive Arts Department.

**Senator Harrison Schmitt Scholarship:** The Honorable Senator Harrison Schmitt has provided a scholarship for tuition and fees to a freshman resident of New Mexico. The recipient of the scholarship must have demonstrated an above-average degree of academic achievement. Application must be made to the Financial Aid Office.

**Silver City Woman's Club:** Two yearly scholarships are awarded to deserving full-time Sophomore and/or Junior students; one \$200 nursing scholarship, and one

\$300 unrestricted scholarship. Application is made by submitting a current transcript and a brief biography to P.O. Box 1579, Silver City, NM, 88062 by April 30th.

**Luther A. Sizemore Foundation Scholarships:** Tuition and fee scholarships are offered to full time undergraduate students who maintain satisfactory academic progress. First consideration will be given to dependents of carpenters. Application is made to the Financial Aid Office.

**The Harriet Griffin Smith Scholarship:** The Harriet Griffin Smith scholarship has been established by Dr. Harriet Smith in memory of her mother. The scholarship is awarded to a student on the basis of need and musical ability. Value-applied music fees. Application is made through the WNMU Music Department.

**John Stermer Art Scholarship:** The John Stermer Art Scholarship was established by Lucy Stermer in memory of her husband. The scholarship is awarded to an undergraduate art major. Application is made through the WNMU Art Department.

**Alan R. Thompson Teaching Scholarship:** A scholarship is offered to upper-division students who plan to pursue a teaching or coaching career and who have a minimum grade-point average of 2.5. Application is made through the Financial Aid Office.

**Thompson-Neighbors Business Scholarship:** Milford Thompson offers a scholarship of up to \$500 per semester to business majors. Application is made to the donor.

**“24” Club Betty Cook Memorial Scholarship:** An annual scholarship in memory of Betty Cook is given by the “24” Club of Silver City to a Grant County Woman. Application is made through the “24” Club.

**Chase Webb Art and Theater Scholarship:** The Chase Webb Art and Theater Scholarship has been established in honor of Chase Webb, Drama Professor 1940-1970. Application is made through the Art and Theater Disciplines of the Expressive Arts Department of WNMU.

**Jeff Weiler Memorial Scholarship:** A scholarship is offered to a student athlete who plays football and displays character and citizenship. Application is made through the Athletics Office.

## Veterans' Program

WNMU has been approved by the Veterans' Approval Office for the training of veterans under the Veterans' Readjustment Act, Public Law 90-77, and for certain training programs for the children of veterans.

The Registrar's Office handles the advisement of veterans entering these programs. Veterans are required to consult with this office before registration. General admission to WNMU is sought through the Admissions Office.

Application for advance pay must be submitted 45 days in advance. Regular monthly payments are made at the end of each month.

After proper certification has been made and approved, persons receiving veteran benefits are required to make “satisfactory progress toward an educational goal” in

order to continue receiving benefits. These benefits are considered resources for Federal Aid purposes and will affect the amount of Federal Aid awarded.

Student veterans wishing to withdraw from any course must advise the Registrar's Office. Students electing not to advise the office will assume full responsibility for changes of status, overpayment, etc.

Veterans attending WNMU have full access to all student services and activities.

## **Work Options**

### **Federal Work-Study/State Work-Study**

Federal Work-Study is a federally sponsored program providing financial assistance to undergraduates through part-time work. State Work-Study is a state sponsored program providing financial assistance to undergraduates through part-time work. Work-study positions are awarded to students according to need. The application form for this program is the FAFSA. It is WNMU's policy to provide a wage rate that is approved by the U.S. Education Department. No student will be allowed to hold two jobs. State Work-Study positions also require the student to be a New Mexico resident.

### **University Employment (Institutional Work-Study)**

Part-time employment opportunities are available in academic, administrative, and activities offices. It is the policy of WNMU to provide a wage rate that has been approved by the U.S. Education Department. No student will be allowed to hold two jobs.

In most cases, employment positions are reserved for those who have demonstrated financial need; however, this does not eliminate from consideration those students who do not qualify for need-based financial aid. Applications for the student employment program and a booklet detailing its policies may be obtained at the Financial Aid Office.

## STUDENT EXPENSES

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### Definitions

This section contains definitions of terms that are commonly used by the business office personnel.

**Finalize** - to accept financial responsibility for charges assessed to the student account. Every student must sign a statement of account in order to be considered finalized. Therefore, it is necessary for all students to come in person to the Business Office to finalize. This includes students who have registered online.

**Third Party Payer** - An agency, which agrees to provide partial or complete payment on the student's behalf. This would include such agencies as employers and job training organizations.

**Memo** - is financial aid, which has been approved by the Financial Aid Office and accepted on an award letter by the student. The funds, however, have yet to be received by the university.

**Disbursement** - The action of releasing financial aid payments to the student account. The release of funds is a function of the Financial Aid Office.

**Refund** - is generated to a student account when the funds applied by disbursement exceed the assessed charges. Typically the source of funds is disbursed as financial aid.

**Hold** - is a status placed on your account alerting other offices within the University of an unresolved issue. A hold can be placed on a student account to prevent certain processes such as graduation or finalization of registration.

**Book Checks** - coupons a student may purchase with pending financial aid. In order to be eligible to purchase book checks, the aid must exceed the assessed charges on the student account.

### Residency Status

The definition of resident and non-resident students for the purpose of administering tuition charges in public institutions of higher education in New Mexico is governed by New Mexico Sessions Laws 1971, Chapter 235, Section 1E. Residence or non-residence for tuition purposes is based on this law and is not controlled by any other public official's recognition of claimed residency.

The Director of Admissions is designated as the WNMU official responsible for determining the residence status for tuition purposes. All inquiries concerning residency for tuition purposes should be made at the Admissions Office.

### I. Costs

**A. Tuition and Fees** Tuition and fee charges are subject to changes made by the Western New Mexico University Board of Regents.