

Financial Aid

For questions concerning your financial aid, student account or housing and dining account contact the following individuals in the **Financial Aid Office**:

Name	Joy Scourey Assistant Director	Jennifer Davis Coordinator
Location	Lighty 380 Bldg	Lighty 380 Bldg
Phone	509-335-0209	509-335-6634
Email	scourey@wsu.edu	jendavis@wsu.edu

PERIOD OF INSTITUTIONAL FINANCIAL AID AWARD

One-Year Limit Period. Where a student-athlete's athletic ability is taken into consideration in any degree in awarding financial aid, such aid (athletic scholarship) shall not neither be awarded for a period in excess of one academic year nor for a period of less than one academic year.

ELEMENTS OF FINANCIAL AID

Financial aid has two major elements for student-athletes: 1) Athletics Grant-in-Aid and 2) Federal Financial Aid. These two elements make up the entire financial aid package for a majority of student-athletes. What you receive in an athletics grant-in-aid has an effect on what you can receive from federal financial aid (loans, institutions grants...) and vice versa.

The NCAA and the Pacific-10 Conference regulate the athletics grant-in-aid amount. A full text of all rules is available for review through the Faculty Athletics Representative or the Athletic Compliance Office. Among these rules, a few have particular importance to student-athletes. These rules are discussed in the athletics grant-in-aid section below. The Department of Education regulates the federal financial aid limits. There are also a number of rules that apply in receiving aid from the federal side. A few of the more important rules are discussed in the federal financial section below. These two elements interact with each other.

As student-athletes, the maximum amount of all types of financial aid you can receive is the amount that equals the athletics grant-in-aid or cost-of-attendance, whichever is less. There are certain types of financial aid that allow a student-athlete to be awarded aid above the athletics grant-in-aid amount. Some of the more common types of aid that fall into this category include legitimate loans, Pell Grants, honorary academic awards, employment, and parent or guardian contributions.

Athletics Grant-in-Aid

Athletics grant-in-aid consists of tuition, required fees, course related books, and room and board. Note that room and board budget is set using a weighted average of all on campus, single student housing facilities and the Cougar Fitness Café meal plan value.

- The written **notice of renewal**, nonrenewal, or reduction shall be made on or before **July 1** prior to the academic year it is to be effective. All student-athletes who receive an award for the previous academic year shall be notified by the Financial Aid Office whether the grant has been renewed, gradated, reduced, or not renewed. Any student-athlete whose grant-in-aid is not renewed or is reduced will receive appeal policies and procedures and has the right to appeal that decision to their coach or directly to the Financial Aid Office. Appeals made directly to the Financial Aid Office must be forwarded to **Joy Scourey**, Athletics Financial Aid Coordinator, **within 2 weeks upon receipt of notification**.
- The student-athlete must **sign the acceptance letter and return it to the Financial Aid Office by the deadline** in order to receive their athletics grant-in-aid. The athletics grant-in-aid cannot be activated until the Financial Aid Office has received the signed contract. The Athletics Financial Aid Agreement contracts are to be returned to Joy Scourey in the Financial Aid Office.

Federal Financial Aid

Federal Financial Aid consists of loans, grants, and work-study. Federal financial aid may be offered for not less than a semester and not longer than two semesters at a time. Note that the FAFSA filed for the current academic year is used in determining eligibility for the summer term. A student must complete a supplemental summer session application on-line at www.finaid.wsu.edu by March 1st, 2010 to be considered for priority funding.

- A very important federal rule is the **Satisfactory Academic Progress** rule. In its simplest form this rule states that a student must have a 2.00 cum GPA for all terms of enrollment (all schools attended are counted in the rule) and must pass an average of 12 semester credits per term. If a student completes less than 12 credits the student will be on probation. If a student completes less than 12 credits the next term, the student is ineligible and must go through an appeal process. If a student does not gain a favorable appeal, due to a GPA issue or a credit issue, all federal financial aid will be discontinued.

Applying for Federal Financial Aid

Many student-athletes apply for federal financial aid to fill the gap between their athletics grant-in-aid award and the estimated cost-attendance budget set by the Financial Aid Office. Note that an athletics grant-in-aid does not include the component of transportation and miscellaneous expenses.

<u>2009-10 Budgets:</u>	<u>Athletic Grant-in-Aid</u>	<u>Cost-of-Attendance</u>
Resident:	\$19,527	\$21,760
Nonresident:	\$30,603	\$32,836

To apply for loans, work-study assistance, and grant funds, a **Free Application for Student Aid** (FAFSA) must be completed. If you filed the FAFSA before May 1, 2009, the WSU Financial Aid Office may already have your information on file. If you have not yet filed the FAFSA, please do so soon. You are strongly encouraged to file the FAFSA

electronically at <http://www.fafsa.ed.gov>. to expedite the process. Remember that a FAFSA must be filed for each new award year. Parent and student tax information for 2008 will be needed to file a FAFSA for the 2009-10 academic year.

Inquiring About Your Financial Aid Status

If you have questions about financial aid being ready for Fall 2009 or about your financial aid status in general:

- You may check your status on-line by logging on to **mywsu.edu** and entering your network ID and password. You may give us a call at 509-335-9711, or
- You may send us an e-mail at finaid@wsu.edu.

PELL GRANT

Eligibility for Federal Pell Grants is need-based and determined by parent and student income submitted on the FAFSA. You may qualify for additional financial support over and above your scholarship. The maximum award for the 2009-10 award year is \$5,350. How much you get will depend not only on your EFC (Expected Family Contribution) but also on your cost of attendance and your enrollment status.

ATHLETICS EXCEPTIONS

In order to monitor all aid that student-athletes are awarded, the Financial Aid Office uses a computerized tracking system. This system identifies all active student-athletes and prevents the release of aid until it has been reviewed by the Athletics Financial Aid Coordinator. Once reviewed, these athletic exceptions are “waived” and aid will release to the student account. However, the exceptions continue to appear on the system which may cause confusion. In most cases, these exceptions are identified and if no changes in aid are necessary, the exceptions are waived immediately. The athletic exceptions that a student-athlete may see on the WSU Infonet are:

ACTVATHL	Student has active athletic code
ATHLAWRD	Student has athletic award

If you have reason to believe that these holds have not been released please contact Joy Scourey (335-0209) or Jen Davis (335-6634). **Please note that although these exception(s) may appear, your financial aid probably is not being held and no action is necessary!** Keep in mind there may be other exceptions related to federal financial aid delivery that may require action.

TUITION

Athletic aid designated for tuition will be automatically credited to each student-athlete's student account by University Receivables.

Enrollment in Over 18 Credits

Student-athletes awarded an athletic scholarship for fees and tuition may enroll in a **maximum of 18 credits per semester**. If a student enrolls in more than 18 credits, the student-athlete's account will be billed for the over 18 credit fee and the student-athlete will be responsible for this additional charge.

FEES

Some additional fees may be charged to your student account. Contact **Joy Scourey (Lighty 380U)** and she will help you determine which fees the Athletics Department is allowed to pay under NCAA regulations and your athletics scholarship specifications.

Examples of fees that **are not covered by an athletic scholarship** are: room upgrades, damage deposits, library or other fines, parking tickets, yearbook, late fees, etc. If you are receiving a stipend, such fees will be automatically deducted from those funds. Otherwise, you are responsible for paying fines and fees on time. If they are delinquent, they will be charged to your student account and registration holds may exist.

PAYING TUITION AND MANDATORY FEES

If you are a student whose parents pay the tuition, there is not a billing notice mailed to them. It is your responsibility to access your account and pay. If your parents pay on your behalf, you must tell them the amount so the account can be paid on time in order to avoid late fees.

BOOKS AND SUPPLIES

For student-athletes awarded book scholarships: NCAA rules limit the provision of course related books to required texts, course packets, handbooks, readers, and syllabi for your classes. As of August 1, 2002, athletics may provide supplies: calculators, art supplies, disks, and subscriptions, provided they are listed as required on the syllabus or in the catalog for all students.

Textbook Issue

- The Textbook Coordinator (In the Athletic Compliance Office, Bohler 285) will give you a Textbook Request Form which lists the required books for your courses. **You must present a photo ID to obtain your form.**
- Take the Textbook Request Form to the Student Book Corporation, "Bookie," to purchase the textbooks. The Bookie will take the Textbook Request Form as a payment voucher at the checkout counter for the books you gather. You **must have a photo ID** to use the Textbook Request Form at the Bookie.
- If some or all of your required textbooks are not in stock at the Bookie at the time of your purchase, you will need to return to the Textbook Coordinator and get another Textbook Request Form for later purchase.
- **Lost or stolen Textbook Request Forms or textbooks are the responsibility of the student-athlete.**

Required textbooks purchased by student-athletes without a Textbook Request Form or from an off-campus vendor must have prior approval from the Textbook Coordinator in the Athletic Compliance Office.

Textbook Return

- If you wish to keep any books, you will be charged 50% of the cost of the book.
- All other books must be **returned by 4:00 p.m.** on the last Friday of final exam week. Any books not returned will be charged to your student account at 50% value. **To keep books for Friday finals, you must make arrangements with the Textbook Coordinator prior to 5:00 p.m. Thursday of finals week.**
- Textbook returns are held in the Bohler Athletic Complex Galleria or the Athletic Compliance Office, Bohler 285.

Dropping and Adding Classes

- If you drop a class, please return your books to the Textbook Coordinator immediately.
- If you add a replacement class, new books will not be authorized until the books for the dropped class have been returned.

HOUSING

Student-Athletes Living in Residence Halls

- The Financial Aid Office will coordinate the processing of room and board scholarships with Housing and Dining.
- Student-athletes receiving a **partial room and board scholarship** will be responsible for the remaining balance of their housing/dining charges and will need to access their account at mywsu.edu to find out balance owing.
- The Athletics Financial Aid Coordinator will process funds for those student-athletes receiving a **full room and board scholarship**.
- Keep in mind that the athletic scholarship does **not** cover the following charges: room upgrade, microfridge rental, lost key charges, fines, room damages, excessive meal plan usage for the semester.
- If you have additional housing charges such as a room upgrade, microfridge rental, etc...it is your responsibility to pay these charges.

Student-Athletes Living Off-Campus

- Student-athletes living off campus are responsible for payment of rent.
- Housing rent deduction: student-athletes living in University apartments have the option of allowing Housing Services to deduct the entire semester housing rent from their room and board scholarship. Monthly stipends will be adjusted to reflect the housing rent claimed. For information regarding this process contact **Housing and**

Dining Services (335-8625) or Joy Scourey in the Financial Aid Office (335-0209).

DINING

Student-Athletes in Residence Halls

- Student-athletes on a **full scholarship** will be set up with the 10-meal Cougar Fitness Café program and Supplemental Account Plan.
- Student-athletes receiving a partial room and board scholarship are not required to participate in the Cougar Fitness Café program. They have a choice of four dining account levels to choose from. However, if the student-athlete wishes to participate in the Cougar Fitness Café program they may do so. Refer to this website for detailed housing and dining information:
<http://www.livingat.wsu.edu>.
- For additional information on the Cougar Fitness Café program refer to the Nutrition section in this handbook or contact Northside Dining Center (335-3881).

Student-Athletes Off-Campus

- Student-athletes receiving a **full room and board scholarship** will be set up with the 5-meal Cougar Fitness Café program. The cost of this program is automatically deducted from the student-athlete's room and board scholarship and processed by the Financial Aid Office.
- Student-athletes receiving a **partial room and board scholarship** are not required to participate in the 5-meal Cougar Fitness Café program.

STIPEND RELEASE

Those student-athletes residing off-campus with a room and board scholarship will receive a monthly stipend. The stipend amount will depend on the dollar amount of the room and board scholarship. The first stipend disbursement for student-athletes cleared to receive aid each semester will take place **on the first day of each semester**. Students are encouraged to sign up for direct deposit on-line at *www.ba.wsu.edu/studacct/directdeposit.htm*. All other scheduled stipend disbursements will be available on the following dates listed:

Fall Semester, 2009

Monday, August 24
Tuesday, September 8
Tuesday, October 6
Tuesday, November 3
Tuesday, December 1

Spring Semester, 2010

Monday, January 11
Tuesday, February 2
Tuesday, March 2
Tuesday, March 30
Tuesday, April 20

Remember, you must be continuously enrolled to receive your room and board stipends. Stipends can no longer be picked up. You must have direct deposit set up or your check will be mailed to the mailing address system listed on the WSU mainframe.

RESIDENCY

Please go to www.wsu.edu and refer to the Residency site to determine if you qualify for residency. In addition, Contact the Registrar's Office (335-5346) for requirements and criteria.

INTERNATIONAL STUDENT-ATHLETES WITHHOLDING TAX

Compensation in excess of tuition, books, and required fees are subject to the 14% withholding tax. For an international student-athlete living in the residence hall, the withholding tax will be charged on their student account at the beginning of each semester. It is the student-athlete's responsibility to pay this tax. For the international student-athlete living off campus, incremental amounts of the withholding tax will be deducted from each athletic stipend. Tax filing workshops will be coordinated in March each academic year by International Programs to assist international student-athletes in completing their tax returns.

OTHER ALLOWABLE AID

Student-athletes **can accept** institutional financial aid that covers the cost of tuition, fees, room and board, and required course-related books. NCAA regulations specify that you cannot accept aid beyond those costs unless it is:

- Received from one upon whom the student-athlete is naturally or legally dependent.
- Prepaid college Tuition Plans.
- Financial Aid awarded solely on basis of having no relationship to athletics ability.
- Awarded through an established and continuing program to aid students, or for which athletics participation shall not be the major criterion (e.g., National Merit Scholarship), under the conditions listed in NCAA Bylaw 15.2.6.3; or
- Awarded through an established and continuing program for recognition of outstanding high school graduates, of which athletics participation may be a major criterion (e.g., honorary high school award).

If you receive more aid than the amount allowed by NCAA regulations, **you are required to pay back the additional money.** For that reason, it is extremely important that you **check** with Joy Scourey in the Financial Aid Office **before** you **accept** any additional money. All funds awarded must be disbursed through the institution to avoid a violation. We want you to be able to have additional funds if you have not exceeded

your individual limit and your team has not exceeded its limit. However, we don't want you to accept it, spend it, and then be faced with paying it back. **Check first!**

AID (SCHOLARSHIP) REDUCED OR CANCELED DURING PERIOD OF AWARD

Your athletic aid can be reduced or canceled if you:

- **Render yourself ineligible** for intercollegiate competition.
- Intentionally provide fraudulent information on your letter of intent, admission application, and/or Financial Aid Agreement.
- Engage in serious misconduct warranting substantial disciplinary penalty.
- Voluntarily withdraw from your sport for personal reasons. If you withdraw from your sport for personal reasons prior to WSU's first competition in your sport, reduction or cancellation may occur immediately.
- Fail to abide by athletics department standards.
- Fail to adhere to all rules and policies of the athletics department including but not limited to team rules, academic requirements, equipment room policies, physical development program, and medical services policies.
- Your athletic aid must be reduced if you **exceed the limits** established by NCAA regulations. Your aid must be canceled if you are either **under contract to a professional sports** organization **or** being **paid by a professional sports** organization prior to exhausting eligibility in your sport.
- Your athletic scholarship **cannot** be **increased, reduced, or canceled** during the **period of award** (semester or year) because of an illness, injury, your athletic performance, or any other athletic reason.
- You will be notified by **July 1** if your athletic scholarship is to be renewed, reduced, or not renewed. If your aid is to be reduced or is not to be renewed, and you believe that it should have been, you are entitled to a prompt appeals hearing before WSU's regular financial aid authorities (not the Athletics Department). **You must notify the WSU Financial Aid Office (Lighty 380) 2 weeks subsequent to receipt of notice if you wish to appeal.**

WORKING DURING ACADEMIC YEAR AND VACATION PERIODS

You have the opportunity to work during the academic year under the NCAA Jobs Program. In order to take part in this program, you must meet the following requirements:

- Must complete the Athletic Compliance Office jobs program paperwork.
- Sign a written statement along with your employer certifying that you have not been hired because of your athletic ability or your reputation as an athlete.

Please contact the Athletic Compliance Office before beginning any employment opportunity.

The written statement must be signed **before** you can begin working at any potential job, and must be on file with the athletics department. Through periodic checks with your employer, WSU Athletics will confirm that you are being paid for work actually

performed and at a rate similar to others in comparable positions. WSU Athletics will also provide a local job listing during the semester to assist you with your job search. However, it will be your responsibility to contact employers, complete applications, attend interviews, and ultimately secure a job. No restrictions apply to the amount of compensation received from employment.

All student-athletes (returning and incoming) may receive **legitimate earnings** from employment during the **summer term vacation**. No restrictions apply to the amount of compensation received, even if you are attending summer school or orientation as a recipient of institutional financial aid. However, there may be specific NCAA restrictions as to the kind of work and numbers restrictions by sport. Check with the Athletic Compliance Office before you accept a summer job, in order to avoid any potential eligibility problems in the next academic year. It is very important that you check with the Athletic Compliance Office and complete a summer work form before you begin a job at a **summer camp** (WSU or another institution's camp).

It is extremely important for you to ask if you have questions about what you can and will receive in the way of financial aid (from your athletic scholarship, if you have one, and any additional aid that you may be thinking of accepting). Contact the Financial Aid Office regarding all additional aid to avoid having to repay money that puts you over your individual limit and your team over the team limits established by the NCAA.

OTHER BENEFITS AVAILABLE TO STUDENT-ATHLETES

As a student-athlete at WSU, you can receive the following **benefits**, at the **discretion of the Athletics Department**, which are considered **incidental to athletics participation**:

- **Meals and housing when dorms are closed.** If you live in the dorm, you may receive meals and housing during times when the dorms are closed and you are required to be on campus for practice or competition. The meal allocation for 2009-2010 is \$30.00/day. If you live off-campus, you will receive a prorated amount for housing as determined by the athletics department.
- **Expenses for off-campus practice, competition.** You may be provided actual and necessary expenses for off-campus practices and competition. These competitions or practice must be either associated with a contest held away from home, held at an in-state site, or take place no more than 100 miles from WSU if out-of-state. The expenses are transportation, lodging, and meals. The maximum team travel meal allowance is \$30.00/day (\$7.00 breakfast, \$9.00 lunch, \$14.00 dinner). **You must be eligible for intercollegiate competition to travel with the team to off-campus contests.**
- **Meals and transportation.** You may receive an occasional home meal from an institutional staff member or representative of WSU athletics interests. The meal must be at an individual home and must be restricted to infrequent and special occasions. If the meal is furnished by a WSU athletics staff member it may be in a restaurant. You may also receive reasonable local transportation on an occasional basis.

- **Travel insurance.** You may receive travel insurance for sports-related trips.
- **Complimentary admissions.** You can receive one complimentary admission to any regular season WSU home athletic contest (sports pass). You may also receive up to four complimentary admissions for guests to any home event in the sport in which you participate (either practice or compete). For away contests in the sport in which you participate, you may receive a maximum of two complimentary admissions for guests.
- **Expenses for participation in special events.** You can be provided actual and necessary expenses to participate in national championship events: Olympic, Pan American, and World University Games qualifying competitions; USOC Olympic basketball and volleyball tryouts; international competition approved by NCAA Council, and noncollegiate open competition.
- **Tutoring and counseling.** You may be provided with expenses for tutoring on-campus student development and career counseling that uses outside resources, and career counseling related to future professional athletics from a WSU panel.
- **Equipment.** We cannot purchase a computer for you, but we may provide the use of computers..
- **Medical benefits.** You may receive medical benefits including athletic medical insurance; contact lenses, glasses, or protective gear needed for athletic participation; medical examinations; medical treatment for any athletically related injury; and expenses related to drug rehabilitation programs or the treatment of eating disorders. You may also receive any medication and physical therapy that you use to enable you to participate in intercollegiate athletics, regardless of how the illness or injury was caused.
- **Expenses for eligibility investigations and legal proceedings.** You may be provided actual and necessary expenses to attend proceedings conducted by WSU, the Pac-10 Conference, or the NCAA regarding your eligibility to participate in intercollegiate athletics. You may be provided similar expenses to attend legal proceedings that result from your involvement in athletics practice or competition. WSU (or a legal representative of WSU athletics interests) may pay the legal fees.
- **Expenses related to a permanent disability.** If you receive a permanent disability that prevents further participation in athletics, you may receive special individual expenses. The injury or illness that caused the disability must have occurred while you either were enrolled or were a prospective student-athlete on an official paid visit to WSU.
- **Incidental expense waivers.** Under unusual circumstances (e.g., a death in the family), special requests may be made for approval of additional expenses related to your participation in intercollegiate athletics. WSU must make the special request and provide information that the expenses are warranted, do not create an unfair competitive advantage, and do not compromise NCAA regulations.