



Western International University™

Where success is highly individualized.

Student Finance Options Guide

January 2010

Student Finance Agreement

Western International University (WIU) offers students a variety of payment plans to manage their educational investment. Available payment plans allow students flexibility in meeting their individual needs.

It is the student's responsibility to select a primary payment plan. Each payment plan requires the completion of specific forms and adherence to payment guidelines. Students select their primary payment plan with the completion of the Student Finance Agreement. Failure to select a payment plan, or maintain the requirements of a payment plan, will default the account to a Cash Payment Plan.

Students may update their primary payment plan provided they are in compliance with their current payment plan. To update the payment plan, the student will need to complete a new Student Finance Agreement and any other required paperwork.

This program does not relieve students of their financial obligation to the University. Students retain full responsibility for ensuring that all tuition and fees are paid in full and in a timely manner. Failure to comply with this financial agreement may result in administrative withdrawal, assessment of late fees, referral to collections, and an unfavorable credit reference. Western International University may assess reasonable collection and attorney's fees incurred to collect any delinquent balance.

The payment plans available to students include the Cash Payment Plan, the Tuition Reimbursement Plan, the Third Party Billing Plan, and the Financial Aid Plan.

Finance Contact Information

WIU Finance Office
(602) 943-2311 or toll free, (866) 948-4636
Email: wiufinance@wintu.edu

WIU Financial Aid Office
(602) 943-2311 or toll free, (866) 948-4636
Email: wiufinancialaid@wintu.edu

Individual Financial Advisor information can be found on [MyWIU](#) under the Services tab on the My Profile page.

Payment Options

Cash Payment Plan

Cash Payment Plan students are required to pay all tuition and fees prior to the first class meeting of each course. Students who have not paid tuition prior to the first class meeting may not be allowed to attend the course. Payment may be made using cash, check, or credit or debit card. Credit cards accepted include American Express, Discover Card, MasterCard and Visa.

There will be a \$25.00 returned check fee charged to the student's account for a check returned for any reason.

There will be a \$30.00 declined credit card fee charged to the student's account for a declined credit card transaction.

Tuition Reimbursement Plan

The Tuition Reimbursement Plan is available to students whose employers have an approved written reimbursement policy. Tuition will be deferred for 60 days from the course start date.

Students must submit a **credit card** with sufficient limit and an authorization to charge automatically to secure the deferment. Debit cards **may not** be used under the Tuition Reimbursement Plan. The student's credit card will be charged 60 calendar days after the course start date.

A \$30.00 declined credit card fee will be charged to the student's account for each declined credit card transaction.

Third Party Billing Plan

The Third Party Billing Plan is available to students who request Western International University to directly bill approved employers, the military, or another agency for the cost of tuition. The University has several approved employers; each has its own specific requirements. Students may contact the Finance Office for further information.

Approved company tuition vouchers or letters of credit must be received by the Finance Office 5 days prior to the first class meeting of each course, if applicable. The student's account may be placed on a financial hold should the appropriate documentation not be received prior to the course start date. Any portion of tuition or fees that are not paid under the billing agreement must be paid by the student prior to the first class meeting of each course.

This program does not relieve students of their financial obligation to the University. Students retain full responsibility for ensuring that all tuition and fees are paid in full and in a timely manner.

Financial Aid Plan

Students may be eligible for the federal Pell, ACG, SMART, and SEOG grant programs and/or the Federal Direct Loan programs (subsidized, unsubsidized, and Plus loans) and the Perkins loan program. More information on the general requirements needed to apply for financial aid along with what federal programs are available can be found starting on page 10 of the Consumer Information Guide at: <http://www.west.edu/pdfs/WIU-Consumer-Information-Notice.pdf> .

All students seeking federal financial aid benefits must be admitted to a financial aid eligible degree or certificate program. Students applying for grants **only** may not chose Financial Aid as a primary payment plan.

In order to be eligible for tuition deferment under the Financial Aid Plan, at least 50% of a student's annual tuition must be funded through federal financial aid benefits, and the student must meet the following conditions. The student must:

1. Complete an Entrance Interview
2. Submit a completed Financial Aid Packet (including all required paperwork and related documentation)
3. Complete the Admissions Application
4. Pay all applicable fees

Information on applying for federal financial aid at Western International University can be found at:
http://www.west.edu/getting_started/WIU-Applying-for-Financial-Aid.htm

Students who do not qualify for enough financial aid to cover the full cost of tuition required to complete the academic year are required to pay the portion not covered prior to the first class meeting of the course or make other arrangements with the University.

In order to continue tuition deferment beyond the first course, the student must provide the University all documents required to complete the certification of federal financial aid funds. Failure to submit these documents, or failure to qualify for federal financial aid, will default the student to the Cash Payment Plan and any outstanding balances incurred will be due immediately.

Students must reapply for funding every 24 credits per the government's Title IV regulations on this plan. To prevent interruption to their educational program, students should begin the reapplication process at least 60 days prior to the end of their academic year. Failure to reapply in a timely manner may result in the student defaulting to the Cash Payment Plan.

Please note that continuous class attendance with no attendance breaks greater than 29 days is required by government regulation to retain disbursed federal financial aid funds. Students may be eligible to take a temporary Leave of Absence. For more information regarding the Leave of Absence process, please contact your Financial Aid Advisor.

This program does not relieve students of their financial obligation to the University. Students retain full responsibility for ensuring that all tuition and fees are paid in full and in a timely manner. Students are responsible for any tuition or fees not covered by financial aid funds.

Veteran's Educational Assistance

Formal application for admission to the University should be completed before applying for Veterans Educational Assistance. Each WIU program, course, and location requires separate Arizona Department of Veterans Services approval for the training of veterans. Students should contact their local campus for information on current approved programs.

Application for veteran's education benefits should be sent to the local campus for submission to the Department of Veterans Affairs (VA) with enrollment certification. WIU does not participate in the Department of Veterans Affairs advance pay program.

VA benefit eligibility and assistance rates vary depending on each individual's military history and the educational program selected. Only the Department of Veterans Affairs can determine a VA applicant's eligibility. To contact a Department of Veterans Affairs representative, students may call toll free (888) 442-4551.

To avoid overpayments, VA education benefit recipients should promptly report any changes in enrollment or dependency status to the VA Administrator at the University and the Department of Veterans Affairs. The

University is required to notify the Department of Veterans Affairs within 30 days of a change in student status during previously certified periods of enrollment.

Changes include withdrawal, reduction in training time, and unsatisfactory academic progress or conduct. Upon receipt of the notice, the Department of Veterans Affairs is required to take prompt and aggressive action to recover benefit overpayments.

All of the required WIU forms for VA education benefits are available on www.wintu.edu in the Military Students section:

- The appropriate WIU Request for Certification Form for your campus must be completed and forwarded to the WIU VA Office before the courses can be certified for benefits. (This form is also available on [MyWIU](#) in the Finance Office section.)
- The appropriate VA Packet must also be completed and emailed or faxed to your Enrollment Advisor:
 - Packet 1—First Time Benefit Users – If you have never applied for VA Educational Benefits
 - Packet 2—Renewing Benefit Users – If you have previously used or applied for VA Educational Benefits
 - Packet 3—Dependents First Time Benefit Users
 - Packet 4—Dependents Change of Program Form

Key Finance Policies

Tuition and Fees

Please refer to the current WIU Catalog for a complete schedule of tuition and fees.

Refund Policy

All fees are nonrefundable, including application, assessment, student services, graduation, independent study, and lab fees.

Students are eligible for a tuition refund under the following conditions:

1. Withdrawal from a course after only one attendance and prior to the third class meeting of a 3 or 4 credit course. Refund 100% of tuition paid.
2. Withdrawal from a course after two attendances and prior to the fourth class meeting of a 3 or 4 credit course. Refund of 75% of tuition paid.
3. There is no refund available for one credit courses that the student has attended.
4. Students who begin a program under Provisional Status pending the completion of their admission file and who are subsequently denied admission are eligible for a refund of the full tuition amount for any course in which they are currently enrolled. Tuition will not be refunded to the student for any completed courses.
5. Tuition paid for a course from which the student withdraws during the refund period will remain on the account to apply to the next course taken. All requests for refunds must be submitted in writing to the Finance Office. The University requires 30 days for processing.

Financial Appeals and Dispute Process

The University has a responsibility to protect the rights of students and ensure compliance with its nondiscrimination financial policy by providing processes for those wanting to appeal certain financial charges or to file a finance-related dispute against the University. All finance-related appeals and /or disputes must be submitted in writing to the University.

Financial Appeals

All student appeals related to finance charges or requests for finance-related policy exceptions must be submitted within 6 weeks from the disputed charge date and must include all relevant documents or statements of support. Appeals may be submitted through the student's Financial Advisor or mailed to the University's Student Appeals Committee at the following address:

Student Appeals Committee
Western International University
9125 N. Black Canyon Highway
Phoenix, Arizona 85021

The Finance Office or the Student Appeals Committee will review the student's submissions as well as any other relevant information and render a written decision within 2 weeks from receipt of the appeal.

Financial Disputes

All finance-related disputes must be submitted in writing and include all relevant documents or statements of support. Disputes may be submitted to the University's Student Appeals Committee at the following address:

Student Appeals Committee
Western International University
9125 N. Black Canyon Highway
Phoenix, Arizona 85021

Students may submit a finance dispute or appeal finance decisions of the Student Appeals Committee by writing to the Apollo Group Office of Dispute Management at the following address:

Office of Dispute Management
4615 East Elwood Street
Mail Stop AA-G105
Phoenix, Arizona 85040

The submission must include all relevant documentation and statements of support.

In all cases of financial dispute, if issues cannot be resolved through the University's procedures, student may file a complaint with:

Arizona State Board for Private Postsecondary Education
1400 West Washington, Room 260
Phoenix, Arizona 85007
Phone: (602) 542-5709
<http://azppse.state.az.us>

