Western Technical College
FINANCIAL AID

Important Financial Aid Information

The Free Application for Federal Student Aid (FAFSA) application processing cycle lasts 21 months. The FAFSA for the following Fall is available October 1st of the preceding year. Western must have a valid electronic FAFSA record on file by the last date of enrollment for that school year.

Eligibility

Financial aid eligibility is based on the information provided on the FAFSA. Financial Aid awards may include:

- Federal Pell Grant
- Federal Supplemental Educational Opportunity Grant (FSEOG)
- State Grants
- Federal Work-Study (FWS)
- Federal Direct Loans
- Federal Parent PLUS loan

Other sources of aid outside of financial aid may include:

- AmeriCorps
- Scholarships
- Private Loans
- Tribal funding
- Military funding
- Workforce Connections
- Tuition Reimbursement
- Department of Vocational Rehabilitation (DVR)

The amounts listed on the award notification for other sources are ESTIMATES only. Funding that is awarded through these other sources after the first day of the trimester may decrease future aid. For additional information visit www.westerntc.edu/types-aid.

If a student (or parent) has experienced a change in income that may affect the student's ability to pay for college (i.e. loss of job, reduction of income, loss of benefits, one-time income), the student is encouraged to complete the Special Circumstance form which can be obtained at www.westerntc.edu/financial-aid-forms.

Student Responsibilities

- Contact Financial Aid Resources & Planning Services before dropping classes to determine the affect on financial aid awards.
- Purchase books and supplies.
- Keep address current with the Registration Office (checks will NOT be forwarded by the Post Office).
- Complete Entrance Counseling and the Master Promissory Note (MPN) for a Subsidized/Unsubsidized Loan, if accepting student loans. (see page two for details)
- Inform Financial Aid Resources & Planning Services if plans are made to take credits at another college simultaneously. Financial aid cannot be received from more than one college for the same payment/ enrollment period.
- Pay tuition by the due date. A one-time $35 late fee will be charged if an outstanding balance is not paid by that date. Due dates can be found on Western's website.

Cost of Attendance

The Cost of Attendance is an estimated budget for a Western student. This budget can fluctuate with enrollment status changes as they occur. Components of a typical student budget include tuition/fees, books/supplies, transportation, living expenses, loan fees, and personal expenses.

Charging Required Textbook and Materials

A student is able to charge required textbooks and materials through E-Campus. A student must have registered for classes and signed the Financial Agreement to charge. It is recommended that all textbooks for the first and second sessions are purchased at the same time and required materials as soon as possible. A student can charge up to $200 in supplies at Western's Bookstore each trimester.

Book charging is open between the first day of the month before the term starts through the first Friday of the second 7 week session. For exact dates refer to the Western website.

Financial Aid Disbursement Information

Census Date (2nd Wednesday of the trimester)

Enrollment status is reviewed prior to the first disbursement and financial aid awards are adjusted accordingly. Payment of financial aid is based on the number of credits enrolled as of the Census Date for that trimester OR as of the date of the student is awarded, whichever is later. A student reported as non-attending by their instructor will be de-registered from that class. If any classes are added after the Census Date, financial aid grant eligibility will NOT increase. The Census Date can be found on Western's website.

For a student registered and **attending** at least 6 credits in the first session, most types of aid will be disbursed for the term by approximately the 4th week. The Federal Pell Grant will be disbursed as classes start and attendance is confirmed in each course. For a student registered and attending the second session only, financial aid will be disbursed approximately the 4th week of the second session.

Once payment of a student's charges has been made, the remaining award funds (if applicable) will be directly deposited (eRefunds) into the student's checking or savings account, if direct deposit is set-up. If a student does not set-up direct deposit and has a refund coming, a paper check will be sent via U.S. mail. If financial aid does not completely cover a student's balance due, the student will be responsible to pay the remaining balance.

Important Financial Aid Information

Grants

The **Federal Pell Grant** is awarded to a student with high financial need who has not earned a bachelor or graduate degree. The Federal Pell Grant does not have to be repaid. The amount of this grant is determined by the Federal Pell Grant schedule, the **Student Aid Index (SAI)**, and enrollment status:

Credits	Enrollment Status	Percent of Award
12+ credits	Full-time	100% of award
11 credits	Three-quarter time	92% of award
10 credits	Three-quarter time	83% of award
9 credits	Three-quarter time	75% of award
8 credits	Half-time	67% of award
7 credits	Half-time	58% of award
6 credits	Half-time	50% of award
5 credits	Less than half-time	42% of award
4 credits	Less than half-time	33% of award
3 credits	Less than half-time	25% of award
2 credits	Less than half-time	17% of award
1 credit	Less than half-time	8% of award

Federal Supplemental Educational Grants (FSEOG) is awarded to a student who has an SAI between -1,500 and 0 and is enrolled in at least six (6) credits. These funds are limited and awarded on a first-come, first-serve basis. Western encourages the completion of the FAFSA as early as possible.

State Grants and Scholarships are additional funding that a student may be eligible for. State grants include Wisconsin Grant, Talent Incentive Program (TIP), Minority Retention Grant, Hearing/Visually Impaired Student Grant, and Indian Student Assistance Grant. State scholarships include Academic Excellence Scholarship and Technical Excellence Scholarship. Students must be taking at least 6 credits to receive any of these grants and scholarships, except the WI Grant.

Credits	Enrollment Status	Percent of Award
12+ credits	Full-time	100% of award
9-11 credits	Three-quarter time	75% of award
6-8 credits	Half time	50% of award
Less than 6	Less than half-time	25% of award

Federal Direct Student Loans

Subsidized vs Unsubsidized

Eligibility for a Direct Subsidized Loan is based on a student's financial need (as determined by the FAFSA), while eligibility for the Direct Unsubsidized Loan is not based on a student's financial need. While the student is enrolled at least half-time (6 credits), the federal government will pay the interest on a Direct Subsidized loan. Direct Unsubsidized loan interest must be paid by the student. A student may choose to make interest-only payments on Unsubsidized loans while still in school or defer interest payments until loan repayment begins. **To reduce total student loan indebtedness, it is in the best interest of the student to make Direct Unsubsidized loan interest payments while attending college.**

Neither the Direct Subsidized nor Direct Unsubsidized loan requires repayment until six (6) months after graduation, or a drop below half-time enrollment (6 credits)—whichever occurs first. **Enrollment of at least half-time (6 credits) is required for student loan eligibility.**

"The One Big Beautiful Bill Act" was recently signed into law, which will affect Direct Loan eligibility beginning with the 2026/27 aid year. Direct loans will be required to be adjusted for students who are not full time for the full academic year. This is called a Schedule of Reductions, or SOR. Students must take 24 credits over the course of the fall and spring terms to be considered full time. If you are enrolled for less than full time credits, your federal loan eligibility may be reduced proportionally based on your enrollment. Changes in enrollment status (such as dropping courses, withdrawing, or unofficially withdrawing/failing) may result in a recalculation of your loan amount and future disbursements.

**For current interest rates and origination fees check Western's website.*

ALL Student Loan Borrowers Must:

- Accept/Decline/Reduce student loan awards. Western encourages borrowing only what is **needed,** as these loans must be repaid with interest.
- Be enrolled in at least six (6 credits).
- Complete the **Master Promissory Note (MPN)** online at www.studentaid.gov.
- Complete **Entrance Counseling** online at www.studentaid.gov.

Western's computer labs or Learning Commons are available to complete these requirements if personal internet access/device is not available.

Federal Direct Parent PLUS Loans

The Direct Parent PLUS Loan is a federal loan that parents may obtain to help with educational costs for their dependent student. Certain credit conditions apply, and a credit check is required. A parent must complete the PLUS Master Promissory Note. Repayment begins 60 days after the loan is fully disbursed. Parent borrowers may request from their loan servicer a deferment of repayment until six (6) months after the dependent student drops below half-time enrollment (6 credits). To complete the Parent PLUS Loan application visit www.westerntc.edu/plus-loans. Current interest rates and origination fees can be found on Western's website.

Private Student Loans

Additional funds beyond Grants and Direct Loans may be needed. A Private student loan may help reach any education goals.

Western REQUIRES completion of the FAFSA before borrowing a Private student loan. Visit www.westerntc.edu/private-loans to read more about Private student loan options. Completion of a budget worksheet with a counselor from Consumer Credit Counseling Services is required before the Private student loan can be certified by Western.

Private Loan Facts:

- Designed to bridge the financial gap between college costs, family resources, and financial aid.
- Terms differ from lender to lender—carefully review lender's loan terms before applying for a private student loan.
- Interest rates based on credit, are variable, and may adjust quarterly.
- Borrower must be creditworthy or have a creditworthy co-signer.
- Fees are often associated with this type of loan.

Federal Work-Study (FWS) Jobs

General:
The FWS Program is a job program for a student with financial need to help pay for educational expenses and is awarded based on the filing of the FAFSA. Work-Study funds are limited and awarded on a first-come, first-serve basis. Those eligible for FWS can earn up to the amount listed on MyWestern under the Financial Aid tile or until Western's total FWS allocation is exhausted. FWS awards are paid out to the student on a semi-monthly basis (around the 10th and 26th of each month), based on the number of hours worked. FWS money earned is paid directly to the student and is not applied to the student's Western account balance. A student can work up to 12 hours per week during the fall and spring semester. Summer work-study is also available, with the option to work up to 25 hours per week, depending on the student's summer credit load. The pay rate can be found on our website, www.westerntc.edu/work-study. Positions are available both on and off-campus. If interested in Work-Study, visit Western's available Work-Study positions page at www.westerntc.edu/available-work-study-positions.

Hiring Process:
Federal Work-Study award recipients will receive an email with important information regarding the steps to apply for a FWS position. Once hired, an orientation session with the Work-Study Coordinator is required. The Work-Study Coordinator office is in the Welcome Center. Please direct questions regarding work-study to 608-785-9569 or workstudy@westerntc.edu.

Certificate Programs and Financial Aid

Most certificate programs at Western are not eligible for financial aid. If enrolled in an ineligible program with no other funding resources, please contact Financial Aid Resources & Planning Services to discuss private student loan options. Some ineligible certificate programs include:

- Nursing Assistant (CNA): 2 credits
- Emergency Medical Technician (EMT) – 7 credits
- Advanced Emergency Medical Technician: 5 credits
- Phlebotomist/Specimen Processor: 4 credits

Basic Needs Center

A student who experiences unexpected financial hardship(s) is encouraged to complete a Student Resource Request at www.westerntc.edu/life-resources. This allows you to get connected with on campus and off campus programs that may be able to help. Covered expenses may include dependent care, fuel, background checks, medical expenses, utilities, vehicle repairs, etc. Any funding awarded will be included as estimated financial aid assistance.

Satisfactory Academic Progress (SAP)

Maintaining SAP is required for financial aid recipients. Federal regulations require a student's entire Western record be reviewed for SAP, including trimesters in which financial aid was not received. SAP is evaluated after each trimester.

Federal SAP Requirements
Financial aid eligibility depends on maintaining a CUMULATIVE GPA of 2.0 or above AND a completion of at least 67% of CUMULATIVE credits attempted.

WARNING Status
The first trimester a student fails to meet either of the requirements listed above, results in a Financial Aid Warning. The Warning status remains until the end of the next trimester when progress is again reviewed.

SUSPENSION Status
Failing to meet either of the requirements above for two (2) consecutive trimesters or exceeding the number of credits attempted (see Maximum Time Frame) results in a Financial Aid Suspension.

Maximum Time Frame (150% Rule)
Class enrollment as of the Date of Record for each trimester counts as credits attempted. The maximum time to complete an educational program is determined by multiplying the number of credits needed to complete a program by 150%. The number of credits attempted includes all classes taken at Western and any transferred credits, regardless of whether financial aid was received while enrolled for those classes. Repeated classes, transferred credits, credits for prior learning (CPL), failed classes, withdrawals, and incompletes count toward the number of credits attempted.

The Appeal Process
Financial Aid Suspension and Maximum Time Frame Suspension may be appealed. Appealing may require the creation of an academic plan. If the appeal is granted, a student's SAP status is changed to Financial Aid PROBATION.

After the following trimester, if a student on Probation does not meet SAP or fails to successfully follow the academic plan created, future aid WILL BE DENIED.

Reinstatement of Financial Aid Requirements
If the appeal for reinstatement is denied or if no appeal is made, a student must:

- Pay for at least six (6) credits without the benefits of financial aid, and
- Be successful in all classes attempted (C's or better), and
- Not drop any courses after they have started

Once these requirements have been met, contact the Manager of Financial Aid Resources & Planning Services to request reinstatement of financial aid.

ALL APPEAL DECISIONS ARE FINAL!

Repayment Information

Census Date (2nd Wednesday of the trimester)
After the Census Date of each trimester, no aid adjustments are made to a student's financial aid unless a class is dropped or withdrawn from prior to the class start date, 100% refund is received, or a total withdraw occurs. If aid is received and all classes are dropped/withdrawn before completing 60% of the trimester, a repayment may be required.

Always contact Financial Aid Resources & Planning Services before dropping classes to determine how financial aid may be affected.

Total Withdrawal
Federal law states that if a student receives federal aid and withdraws or drops ALL classes before completing 60% of the trimester, a portion of the federal aid may need to be returned. Federal law also states that once 60% of the trimester has been completed, 100% of federal aid has been earned. (Refer to the Return of Title IV Funds Calculation below).

Return of Title IV Funds Calculation
Upon total withdrawal, a student's Federal Financial Aid will be re-evaluated to determine the amount of financial aid a student has earned and how much unearned aid is required to be returned to the appropriate agencies. **This includes federal financial aid that was originally used to pay tuition and fees.** The total amount required to be returned will be adjusted on the account. If there is a pending refund, it is used to offset the repayment amount. A student should log onto MyWestern to review the adjustment to see if a balance is owed.

The calculation for determining the percentage of 'earned' and 'unearned' financial aid is based on the total number of days completed (up to the withdrawal date) divided by the total number of days in the trimester.

The impact on financial aid depends on several factors:

- Date of Withdrawal—the actual date the withdrawal process began, or the last date of attendance
- Total amount of tuition and fees
- Amount of federal financial aid awarded (disbursed & not disbursed)

Any return of tuition will go to the following federal funds in priority order.

Federal funds affected:

1. Direct Unsubsidized Loan
2. Direct Subsidized Loan
3. Direct Parent PLUS Loan
4. Federal Pell Grant
5. Federal Supplemental Education Opportunity Grant (FSEOG)

Unofficial Withdrawal
If all "F" grades are received and the instructor indicated attendance stopped during the trimester, this is considered an "unofficial withdrawal" and a "Return of Title IV Funds Calculation" will be processed by Financial Aid Resources & Planning Services at 50% completion of the trimester. A repayment may be required.

Withdrawal date is defined as the actual date the withdrawal process began or the last date of attendance. Receiving all "F" grades for a trimester may be considered an "unofficial withdrawal" and will require repayment of at least 50% of financial aid received. Any drop or withdrawal will affect the Satisfactory Academic Progress status.

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