

Tuition, Fees and Refunds

Students are financially responsible for all courses not officially dropped by the deadline. Webster University reserves the right to withhold transcripts or diplomas, and refuse or cancel enrollment for future terms, if any tuition or other fees or charges owed to the University are not paid when due. In the event an account is referred to an agency or attorney for collection, the student promises to pay, in addition to all amounts otherwise due to Webster University, the costs and expenses of such collection and/or representation not to exceed 25% of the amount owed, including, without limitation, reasonable attorneys' fees and expenses (whether or not litigation is commenced), to the extent permitted by applicable law.

Advance deposit payments are non-refundable unless otherwise stated for specific academic programs. Non-refundable tuition deposits will be forfeited when a student withdraws from their academic program.

Tuition Refunds

Graduate tuition refunds depend on the drop or withdrawal date. It is the graduate student's responsibility to file the drop or withdrawal form(s) with his/her advisor by the deadline. Refunds are for tuition only; course and laboratory fees are non-refundable.

The student tuition refund rates apply when a student drops or withdraws from a course in accordance with University enrollment policies and the refund has been approved. Tuition waivers for dropped courses are automatic; the charges are expunged from the student's account. Tuition refunds for withdrawals are made automatically, based on the date of withdrawal, as authorized by the University official who signs the withdrawal form. Account adjustments shall be made within 30 days of the date that the institution has determined that a tuition refund is due to a student.

If you have been awarded financial aid contact the Office of Financial Aid to determine the effect that dropping or withdrawing from class will have on your aid eligibility.

Refunds for affected Department of Defense Tuition Assistance students attending Webster University classes are dictated by our Memorandum of Understanding (MOU) with the DoD. The deposit and refund policies at our international campuses may differ; please refer to the catalog of the international campus you are attending for details. All other student refunds/tuition waivers are made according to the following schedule:

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Webster University, the costs and expenses of such collection and/or representation not to exceed 25% of the amount owed,

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academic year, whichever comes first. In addition to the annual FAFSA, a student needs to complete and submit the Webster University Graduate Financial Aid Application available online by logging into the financial aid portal in Connections.

Prior to borrowing loans to pay for an educational program, the student should make note of the loan terms and interest rates, as the student will have the responsibility to repay the full amount of the loan plus interest.

Cost of Attendance

An important part of determining a student's eligibility for financial aid is calculating a Cost of Attendance (COA). In accordance with federal regulations, Webster University has developed a Cost of Attendance (i.e., budget) for anticipated expenses a student may incur during the current school year. These expenses include tuition and fees, housing, food, books and supplies, transportation, and personal expenses.

Housing and food can refer to either on-campus or off-campus living expenses. Expenses are also considered for students who live at home with parents or relatives. Travel expenses include items such as gasoline, vehicle maintenance and insurance. Personal expenses include reasonable estimates for laundry, clothing, and entertainment. Many of the elements in the Cost of Attendance are estimates, so it is possible for a student to spend more or less than anticipated during any given year.

Federal Financial Aid Student Eligibility

To be eligible for federal financial aid, also referred to as Title IV funds, a valid Free Application for Federal Student Aid (FAFSA) is required. Students must also enroll at least half-time each semester.

Gift Aid

Scholarships awarded directly to the student from outside sources must be reported to the financial aid office, to become part of the overall financial aid offer. The amount of the private award can impact eligibility in other programs as can the criteria of the program itself. It is important for all students to provide information regarding the selection and renewal (if applicable) criteria, the amount, and the anticipated disbursement date for any outside scholarship or grant awarded.

Loans

For students working on a graduate degree, the only available aid are the federal and private loan programs. Student loans may be used to address any expenses billed by Webster University, as well as any personal expenses, or other educationally related expenses. Webster University participates in the Federal Direct lending program that offers Direct Unsubsidized and PLUS loans to graduate students. Students are welcome to seek out a private loan for educational purposes from a lender of their choosing.

Federal loans allow students to defer payment until after leaving the University or dropping below half-time enrollment. Some loans carry an interest subsidy. All have long-term repayment and controlled fixed interest rates. Federal loans allow students to defer payment until after leaving the University or dropping below half-time enrollment.

Privately funded alternative educational loan programs designed to supplement institutionally administered Federal loan programs. These are not federally insured and may or may not carry a higher, variable interest rate and/or may require a credit worthy co-signer with a favorable credit history.

Federal Direct Loans have a lifetime maximum amount of \$138,500, which includes loans taken out for both graduate and undergraduate coursework. Students can review their lifetime federal student loan totals at studentaid.gov. Students will receive notification of funding eligibility per year on their financial aid offer. Graduate PLUS loans are not included in the \$138,500 Direct loan borrowing limit.

Satisfactory Academic Progress

According to the United States Department of Education regulations, all students applying for federal and/or state financial assistance must maintain satisfactory progress in their course of study to receive these funds. These standards stipulate, but are not limited to, maintaining acceptable grades, completing a sufficient number of credit hours per semester, and completing a degree within a reasonable time frame. A student who does not meet these standards is not eligible to receive federal, state, and/or institutional financial aid. All semesters of attendance are considered for satisfactory progress regardless of whether the student received aid. Adherence to the following standards will be necessary for continued financial aid eligibility. Before aid is disbursed, a student's progress will be evaluated annually after spring semester grades are recorded. Any student who has not previously received financial aid may not be notified of their status until they apply for financial aid.

Satisfactory Academic Progress is determined by:

- Qualitative Measurement (GPA)
 - Students must maintain a 2.0 cumulative grade point average based upon institutional hours attempted to remain in good standing.
- Quantitative Measurement: Pace of Progression (Credit Hours)

Students must complete attempted hours according to the following:

- Completion of 67% of cumulative hours attempted (i.e., a student attempts 15 hours and must complete 10 hours).
- Course grades of "I", "WF", "W", or "F" are considered as attempted and not completed.
- Course grade of Credit/No Credit, will be counted in the total number of attempted hours. If the course is successfully completed, the credits are added to the total number of earned credit hours but the Credit grade is not included in the GPA calculation. Receiving a grade of No Credit in a course

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notify the Financial Aid Office of the completion and the financial aid status will be reviewed and updated.

Maximum Timeframe

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received. Title IV funds are awarded to the student under the assumption that he/she will attend classes for the entire period for which the aid is awarded. When a student withdraws, he/she may no longer be eligible for the full amount of Title IV funds that were originally scheduled to be received. Therefore, the amount of federal funds earned must be determined by the financial aid office and returned to the Department of Education. If the amount disbursed is greater than the amount earned, unearned funds must be returned. This may result in the student needing to return all or a portion of their financial aid refund, and may also result in a balance due to the university for funds returned to Department of Education on the student's behalf.

The institution has 45 calendar days from the date that the institution determines that the student withdrew to return all unearned funds for which it is responsible. Eligibility for post withdrawal disbursements will be confirmed within 30 calendar days of the date that the student withdrew. The school must advise the student or parent that they have 14 calendar days from the date that the school sent the post withdrawal disbursement notification to accept a post withdrawal disbursement. If a response is not received from the student or parent within the allowed time frame or the student declines the funds, the school will return any earned funds that the school is holding to the Title IV, federal programs.

Graduate Assistantships

A limited number of graduate assistantships are available. Assistantships may include a monthly stipend and tuition remission benefits. Please contact the office of your degree program for availability, remunerations and application deadlines.

Veterans' Educational Benefits

Webster University degree and certificate programs are approved for veterans' educational benefits in compliance with prescribed regulations by special approval agencies in each state and for each foreign country where the University offers programs. Questions about eligibility can be directed to the Office of Military Affairs (OMA).

The regional VA office will be notified of the date on which a student officially ceases attendance if veterans' educational benefits apply. Except under extenuating circumstances, students receiving VA benefits who withdraw from a course will be reported to the VA offices as making unsatisfactory progress.

Records of progress are kept by the institution on both veteran and non-veteran students. Progress records are furnished to all students at the end of each scheduled term. The policy and regulations regarding student standards of progress for graduation are detailed under Grading System in the Academic Policies section of this catalog. Additional information may be obtained from the Office of the Registrar at the St. Louis main campus.

Veterans who provide Webster University with a certificate of eligibility for entitlement to educational assistance from the VA under chapter 31 & 33 will be allowed to access classes, libraries or other institutional facilities even if payment from the VA is delayed. Students will not need to seek additional funding or incur late fees due to a delayed disbursement.

Any conduct that is detrimental to the school and/or other students will result in the termination of VA educational benefits. The Satisfactory Academic Progress Policy for financial aid also applies to VA educational benefits.