

FINANCIAL ASSISTANCE

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The Department of Student Financial Assistance is dedicated to assisting academically capable students with sufficient resources to enable them to meet their educational costs. The major purpose of financial aid is to supplement, rather than to replace, family and student resources.

The Financial Aid Programs listed below require the student to make satisfactory academic progress toward a degree.

Type of Aid	Qualifications	Required Forms
Grants		
College Access Program (CAP)	U.S. Citizen, Kentucky Resident, Minimum of 6 Hrs., 1st Undergraduate Degree, Financial Need	Free Application for Federal Student Aid (FAFSA)
Federal Supplement Educational Opportunity Grant (SEOG)	U.S. Citizen, Pell Grant, High Need, Minimum of 6 Hrs., Priority given to F/T students	Free Application for Federal Student Aid (FAFSA)
Federal Teacher Assistance for College and Higher Education Grant (TEACH)	U.S. Citizen, eligible for admission to WKU Teacher Education Program, minimum GPA of 3.25, sophomore, minimum of 1 hour	Free Application for Federal Student Aid (FAFSA)
Loans		
Federal Perkins Loan	U.S. Citizen, Minimum of 6 Hrs., Priority given to most needy F/T Undergraduate Note: Limited funding; program is being discontinued.	Free Application for Federal Student Aid (FAFSA)
Federal Direct Stafford Loan (subsidized)	U.S. Citizen, Minimum of 6 Hrs., Need based	Free Application for Federal Student Aid (FAFSA)
Federal Direct Stafford Loan (unsubsidized)	U.S. Citizen, Minimum of 6 Hrs., Non-need based	Free Application for Federal Student Aid (FAFSA)
Federal Direct Parent Loan for Undergraduate Students (PLUS)	U.S. Citizen, Non-need based	Free Application for Federal Student Aid (FAFSA) Separate Application
Federal Direct Grad and Grad Plus	U.S. Citizen, Non-need Based	Free Application for Federal Student Aid (FAFSA). Separate Application.
Student Employment		
Federal College Work-Study Program	U.S. Citizen, Need based, Minimum of 6 Hrs.	Free Application for Federal Student Aid (FAFSA)

America Reads Program	America Reads Eligibility, U.S. Citizen Need based, Minimum of 6 Hrs.	Free Application for Federal Student Aid (FAFSA)
Community Service Program	U.S. Citizen, Need based, Minimum of 6 Hrs.	Free Application for Federal Student Aid (FAFSA)
Institutional Work Program	Non-need based	Free Application for Federal Student Aid (FAFSA)

The FAFSA is available at <https://studentaid.gov/>.

Application Priority Filing Dates

Fall Semester - As soon after October 1 as possible
 Spring Semester - October 25
 Summer Term - March 20

Winter and Summer Financial Aid

Limited funds are available for winter intercession and summer sessions in the areas of grants, loans and student employment. Students will be notified of eligibility by the Department of Student Financial Assistance after registering for their classes and will be notified via email of their award. With regard to winter term, aid will be tied to spring term for financial aid purposes.

Payments of Awards

Financial aid awards are normally made on an academic year basis conditional with fulfilling academic and registration requirements. Financial aid is disbursed after the 100% drop/add period for each semester and is applied directly to tuition and fees, housing, meal plans and any other applicable charges. Awarded amounts in excess of institutional charges are made payable to the WKU Debit Card. Student employment wages are distributed every two weeks via the WKU Debit Card.

All first-time Stafford Loan recipients are required to complete an entrance counseling session and Master Promissory Note (MPN) prior to their loan funds being disbursed and an exit counseling session prior to graduation or withdrawing from the University. This can be done online at <http://studentaid.gov> (<http://studentaid.gov/>); under Complete Aid Process.

Renewal Procedures

Financial aid awards are calculated on current financial information. Therefore, a new FAFSA must be filed each year. Students may apply online at <http://studentaid.gov> (<http://studentaid.gov/>); under Apply For Aid. Students will need an FSA ID in order to sign their FAFSA electronically. Apply for a FSA ID at <https://studentaid.gov/fsa-id/create-account/launch> (<https://studentaid.gov/fsa-id/create-account/launch/>).

Academic Eligibility and Financial Aid

In the event that satisfactory academic progress is not maintained, financial aid funds must be withheld. If satisfactory academic progress has been re-established after successful completion of a semester, winter intercession or summer session, the student may be considered for re-evaluation for financial aid. A student on academic probation is not making satisfactory academic progress. The SAP policy may be viewed at: <https://www.wku.edu/financialaid/eligibility/sap-overview.php>.

Other Assistance Programs

Kentucky Educational Excellence Scholarship (KEES)

KEES is a program administered by the Kentucky Higher Education Assistance Authority. Kentucky high school students who earn 2.5 or better while in high school can qualify for KEES scholarship while enrolled in an institution of higher education. Students can retain this scholarship for 8 semesters while in college by maintaining the required GPA and remaining on track to graduate.

Dependents of War Veterans

Dependents and spouses of Kentucky Disabled War Veterans may be eligible for a Waiver of Tuition through the provisions of KRS 164:505-515 in any state-supported institution of higher education. Eligibility for the Waiver of Tuition may be determined by making application to:

Kentucky Department of Veterans Affairs
1111B Louisville Road
Frankfort, KY 40601

Veterans Educational Benefits

Most of the programs offered by Western Kentucky University have been approved by the Kentucky Approving Agency for Veterans Education for persons eligible to receive VA educational benefits. There are several categories of educational benefits for eligible students including Montgomery GI Bill, Chapter 30 (active duty), Chapter 33 (Post 9/11), Chapter 1606 (reserve/national guard), Chapter 35 (Dependents Educational Assistance Program), and Chapter 31 (Veteran Readiness and Employment VR&E). Questions regarding eligibility for Chapters 30, 33, 35, and 1606 educational benefits should be directed in writing to:

VA Regional Office
130 South Elmwood Ave
Buffalo, NY 14202

or by calling toll free (888) 442-4551. Chapter 31 questions should be directed to:

VA Regional Office
321 West Main St.
Suite 390
Louisville, KY 40202

or by calling (800) 827-1000. Contact the Veterans' Affairs Office at (270) 745-3732 for assistance in using/applying for these benefits at Western Kentucky University.

Vocational Rehabilitation

Students with a disability may qualify for assistance to help meet the costs of attending college. Students should apply for this aid through the nearest Vocational Rehabilitation Office to the student's hometown.

Note: The information presented here is accurate as of the date of publication. The University reserves the right to amend as necessary due to changes in federal, state, and/or institutional programs.

Academic Scholarships

Scholarship information indicated below pertains to the 2022-2023 academic year. Additional scholarship information can be found at <https://www.wku.edu/scholarship/>.

Beginning Freshmen

Scholarships are awarded based on academic achievement (GPA and for premier awards ACT/SAT scores), participation in extracurricular activities and leadership. To receive full consideration for University merit scholarships, students are encouraged to apply for admission to WKU and submit an official high school transcript and ACT/SAT score. Students can apply for additional scholarship opportunities at <https://www.wku.edu/topdollar/>.

Eligibility for the University's most prestigious award is the Cherry Presidential Scholarship. This scholarship is based on academic achievement (3.8 unweighted GPA, 29 ACT) and a formal interview process. The Cherry Presidential Scholarship is renewable for up to four years or graduation, whichever occurs first.

Academic Merit awards are offered to qualifying students with a minimum 3.0 unweighted GPA. Academic Merit awards are renewable for up to four years or graduation, whichever occurs first. Additionally, only the \$8,000 Academic Merit requires a 28+ ACT score. Please visit <https://www.wku.edu/financialaid/scholarships/freshmen-2425.php> for more information on Academic Merit awards.

Scholarship awards are available for specific targeted groups. Additional information is available at <https://www.wku.edu/financialaid/scholarships/freshmen.php>.

Transfer Scholarships

Students with a minimum of 24 transfer hours from a regionally accredited institution and a minimum 3.0 cumulative GPA may qualify for WKU's Transfer Base Awards. Application information and deadlines can be found at <https://www.wku.edu/financialaid/scholarships/transfer.php>.

Returning Students

Students who are enrolled full-time at WKU may apply for an academic scholarship for the next academic year by applying online at <https://www.wku.edu/topdollar/>. The primary criterion is college academic achievement. For additional information, contact the Department of Student Financial Assistance, fa.help@wku.edu and 270-745-2755.

College Heights Foundation Scholarships

From the time the College Heights Foundation was chartered in 1923, its primary mission has been the administration of funds entrusted to its care by supportive alumni, corporations, organizations, and other friends for the purpose of helping deserving students obtain an education. CHF exists primarily to administer scholarships and aid worthy students enrolled at Western Kentucky University. The Foundation is governed by a Board of Directors made up of twelve prominent business and professional leaders who serve without remuneration. Dr. Donald Smith is President of the College Heights Foundation. It is a fully-qualified, tax-exempt organization under Section 501 (c) (3) of the Internal Revenue Code.

Please visit TOPDollar at <http://www.wku.edu/topdollar> (<http://www.wku.edu/topdollar/>), the WKU comprehensive scholarship source, to find out more about each of the scholarship funds, the donors who made them possible, and the way for current and potential students to apply for these private scholarship funds.

ROTC Scholarships

Students who are considering careers in the Army may be eligible to compete for two, three or four year scholarships offered through the Department of Military Science and Leadership. These scholarships pay for the following:

- 100% Tuition and fees
- Books - \$1200 a year
- Monthly stipend - \$420
- Room and board incentive possible for those who maintain a 3.0 GPA or higher

For further information contact Brandon Smith, GS Recruiting Operations Officer, Western Kentucky University Army ROTC at brandon.smith@wku.edu or call (270) 745-6054.

Those considering the Army ROTC and the Army National Guard, or Army Reserves, may be eligible for our Simultaneous Membership Program (SMP), which consists of:

- Tuition (50%-100%) – depending on branch of service (ARNG or USAR)
- Montgomery GI Bill (\$384)
- SMP Kicker (\$350)
- Drill Pay (E5) (\$329)
- ROTC Stipend (\$420)

For more information about KY National Guard contact Brandon Smith, GS Recruiting Operations Officer, Western Kentucky University ROTC at brandon.smith@wku.edu or call (270) 745-6054.

[https:// \(https://www.wku.edu/rotc/\)www.wku.edu/rotc](https://(https://www.wku.edu/rotc/)www.wku.edu/rotc) (<http://www.wku.edu/rotc/>)

<https://www.instagram.com/wkuarmyrotc/>

<https://www.facebook.com/WKUROTC/>

Senior Citizen Scholarships

Kentucky residents who are 65 years of age or older on or before the day the semester begins are granted Senior Citizen Scholarships for any college class in which they enroll for credit or to audit in accordance with KRS 164.284. For additional information, contact the Billings and Receivables Office at (270) 745-6381 or billing@wku.edu.

Border State Scholarship

Full-time, first-time freshmen who are residents of any state that borders Kentucky can attend WKU for the in-state tuition rate. This scholarship will lower the tuition cost by nearly 60% for most students, and students can still stack on other institutional scholarships to further reduce cost. Additional Information regarding the Border State Scholarship can be found at: <https://www.wku.edu/border/>.