

GRADUATE FINANCIAL AID

TUITION AND FEES

The tuition for graduate work is \$1,560 per three semester-hour course, plus \$37.50 per course (information technology fee). Auditing fees are \$150 per course.

STUDENT FINANCIAL ASSISTANCE

Several sources of financial aid are available to graduate students.

WESTMINSTER SCHOLARSHIPS

Joseph R. Henderson Scholarship

The Joseph R. Henderson Scholarship, sponsored by Phi Delta Kappa, is available to a first-year graduate student. The scholarship, which is non-renewable, is \$500 and is applicable to tuition only. Information is available from the Graduate School office in Old Main 109.

Bill & Ruth McCauley Scholarship Fund

The Bill & Ruth McCauley Scholarship is available to a graduate student who is pursuing a career in the Counselor Education Program. Information is available from the Graduate School office in Old Main 109.

M. Elaine Willson Memorial Scholarship Fund

The M. Elaine Willson Memorial Scholarship is available to a graduate student who has earned at least 15 credits toward a graduate degree and maintained a GPA of 3.5 in graduate study. Preference is given, but not limited to, graduate students with nursing backgrounds who have an interest in teaching, counseling, or education-related fields and who have demonstrated financial need. Information is available from the Graduate School office in Old Main 109.

FIRST-YEAR GRADUATE SCHOLARSHIPS – EXTERNAL

Fastweb <http://scholarships.fastweb.com/y-first-year-graduate-students> has a number of scholarships listed for first-year graduate students.

EMPLOYER ASSISTANCE

Some employers offer partial or full tuition assistance to employees seeking to further their education. Check with your employer's human resources office.

SCHOOL EMPLOYER ASSISTANCE

Check with your school to see if they offer any financial assistance for graduate study. Some schools offer stipends and/or help with tuition and books.

VETERANS

Westminster College welcomes men and women who have served in our country's military services. Our counselors work with veterans, active duty personnel, reservists, and dependents to

help ensure they receive maximum tuition benefits through the Department of Veterans Affairs, Department of Defense and Armed Forces.

Westminster College's graduate programs are approved for GI education benefits and military tuition assistance by veterans, active duty personnel, or qualifying dependents. Westminster College participates in the Yellow Ribbon program.

For more information, please visit Veterans and Military Service Members http://www.gibill.va.gov/benefits/post_911_gibill/yellow_ribbon_program.html website.

LOAN PROGRAMS00

A number of educational loan programs are available to assist students in meeting their costs of attendance. A Free Application for Federal Student Aid (FAFSA) and a Westminster College Application for Financial Aid must be on file before a student will be certified for a student loan. Only those students enrolled at least a half-time basis in a degree-granting program are eligible for educational student loans. Half-time enrollment is generally defined as taking a minimum of two graduate courses per semester. Contact the Office of Financial Aid for more complete details of minimum enrollment criteria for loan recipients for Summer Session. Students who have already earned a master's degree and are enrolled in courses for guidance counselor, principal, or superintendent certification, are not eligible for Federal Direct Stafford loans.

Federal Direct Stafford Loan

The Federal Direct Stafford Loan provides the potential for graduate students to borrow up to \$20,500 in unsubsidized Stafford loans per academic year.

Private, Nonprofit Loans

There are a number of privately funded loan programs that provide funds to credit-worthy students. Although the interest rates and terms are not as generous as the Federal Direct Stafford Loan, some students may be interested in this type of borrowing opportunity.

For more information, contact:

Financial Aid Office
Westminster College
319 S. Market St.
New Wilmington, PA 16172
(724) 946-7102

TAX CREDITS

Tax credit possibilities may exist for those attending graduate school. These may change year to year and often depend on income. Potential tax credits include tuition tax credits, lifetime learning credits, student loan interest deductions, and tuition and fees deductions. Visit www.irs.gov for more information on these higher education tax benefits and other tax credit possibilities.