



Westminster Financial Aid Applications Instructions

2012 – 2013 Academic Year (from Summer '12 – Spring '13)

Types of Financial Aid Applications

1. U.S. and Canadian Student Financial Aid Application (Scholarships & Loans)
2. International Student (non-Canadian) Scholarship Application
3. Spouse Scholarship Application

Eligibility to Apply for Financial Aid

1. **U.S./Canadian MABC/MAUM/MAR/MDiv Students:** Scholarship applicants must be enrolled full-time, except for a few Special and "Named" Scholarships. Loan applicants must be enrolled at least half-time.
2. **International MABC/MAUM/MAR/MDiv Students:** Scholarship applicants must be enrolled full-time.
3. **ThM/PhD Students:** The PhD scholarship is awarded by invitation only. Therefore applications for a PhD scholarship will not be accepted. There is no ThM scholarship. There are a few Special and "Named" Scholarships for which ThM & PhD students may apply. Loan applicants must be enrolled at least half-time.
4. **DMin Students:** The DMin scholarship is awarded by invitation only. Therefore applications for a DMin scholarship will not be accepted. DMin students are not eligible for Special and "Named" Scholarships or student loans.
5. **Spouse Scholarships:** Applicants must be spouses of full-time students in the MDiv program, OR spouses of full-time students in other programs with the signed approval from both the VP of Academic Affairs and Director of Admissions. Applicants must be enrolled in the MDiv, MAR, MABC, MAUM, or Certificate program.
6. **Satisfactory Academic Progress Requirements:** ThM/PhD scholarship students: 3.00 GPA. All other scholarship students: 2.50 GPA and 75% completion rate. All loan students: 1.80 GPA and 75% completion rate. See the Financial Aid section of the Catalog for more details.
7. **Certificate and Special Level** students are not eligible for student loans.

Submission Requirements

1. Submit application with all appropriate additional documents. Include required tax documents (see below). Submit by the application deadline to the attention of the Financial Aid Office at the address indicated below.
2. **NEW (INCOMING STUDENTS):** Submit your admissions application to the Admissions Office prior to or at the same time as the Financial Aid/Scholarship Application. Submit them in advance of the application deadline (see below). Your Financial Aid/Scholarship application will not be considered until you are admitted to an eligible program (or, provisionally admitted for international students).
3. **U.S. AND CANADIAN FINANCIAL AID APPLICANTS ONLY:**
 - a. Complete the "Free Application for Federal Student Aid" (FAFSA) available on the website (www.fafsa.ed.gov). The submission deadline for FAFSA is the same as the scholarship application. Westminster's ID for reporting purposes is G03393. Note to tax-filers: An application will not be processed unless the student's FAFSA indicates that the tax return was already completed and filed.
 - b. Tax information: Electronically transfer your Federal Income Tax Return information for 2011 to your FAFSA, using the IRS Data Retrieval Tool (preferred), or, submit a Tax Transcript, available from irs.gov. Non-tax filers, complete the Non-Tax Filer Worksheet.
 - c. First-time loan borrowers at Westminster: Sign Master Promissory Note and complete Entrance Counseling at www.studentloan.gov
4. **INTERNATIONAL (NON-CANADIAN) SCHOLARSHIP APPLICANTS ONLY:** Complete the Scholarship Application for International Students and include/attach Part H (ministry statement). Applicants who show evidence of substantial support from their home churches or organizations will be more likely to receive financial aid from the Seminary.
5. **SPOUSE SCHOLARSHIP APPLICANTS ONLY:**
 - a. Complete the front side of the Spouse Scholarship application for spouses of MDiv students; both sides for spouses of non-MDiv students.
 - b. Attach a copy of your proof of marriage (e.g. marriage certificate, joint tax return, affidavit, or other proof of marriage).

Application Deadlines

U.S. AND CANADIAN FINANCIAL AID APPLICANTS:

Scholarships: April 15 – For the following academic year.

Exceptions: July 15 – "Late application" for the following academic year (for new students admitted after March 1).

September 30 – "Spring Semester Only" scholarships. (Late and Spring Semester Only applicants are only eligible for the General and MDiv Ministry awards. Awards are subject to availability).

Loans: April 15 – Summer Hebrew; **May 30** – Summer Greek; **June 30** – Fall semester; **Nov 30** – Winter/Spring semester.

INTERNATIONAL SCHOLARSHIP APPLICANTS (NON-CANADIAN): February 15 – For the following academic year.

SPOUSE SCHOLARSHIP APPLICANTS:

June 1 – For the following academic year.

Exceptions: October 31 – "Spring Semester Only" scholarships. (Applications from students whose marriages occur after the deadline but before the start of the semester or term will be considered. Awards are subject to availability).

More Information

For more information regarding financial aid, including tuition costs and types of aid available, please consult the "Financial Aid" section of the Westminster Student Catalog, email financialaid@wts.edu, or access the Financial Aid website: www.wts.edu → Current Students → Financial Aid.

Part E – Income and Expenses

Please fill in all boxes. If the amount for a given item is zero, write N/A (not applicable).

If you need help in calculating expenses:

Living Expenses (Items 4 through 10) per year* is a MINIMUM of:

- Individual student: \$20,000 (expense items 4 through 9)
- Student with spouse: \$27,000 (expense items 4 through 9)
- Child expense: \$4,000 per child (expense item 10)

*Taken from Westminster’s International Student Handbook available on our website (figures revised as of Nov. 2008).

If you decide to use the minimum living expense estimates above, check this box and enter your total living expense (items 4 through 10) on line “B” of Question 22. Example: if you are married with 2 children, the amount on line “B” would be \$35,000/yr (\$27,000 + \$4,000 + \$4,000).

21. Twelve Month Projected Income:

Source of Income	Monthly	July 2012 – June 2013
1. Family Gifts/Funds		
2. Church Gifts/Funds		
3. Other Gifts		
4. Your Net Income/Earnings		
5. Spouse’s Net Income/Earnings		
6. Outside Scholarships & Grants (other than scholarship from WTS)		
7. Savings & Checking Interest		
8. Planned use of Assets		
9. Other Income/Sponsorship, specify: _____		
10. Other Income/Sponsorship, specify: _____		
Total Income		

22. Twelve Month Projected Expenses:

Expense Items	Monthly	July 2012 – June 2013
1. Tuition	N/A	
2. Fees (Student, language, etc)	N/A	
3. Books and other educational supplies	N/A	
A. Total School Expenses (items 1-3)		
4. Housing & Utilities (rent, electric, phone)		
5. Food & Clothing		
6. Transportation (Public transportation, car repairs, fuel, etc)		
7. Auto Insurance		
8. Health Insurance (medical insurance, repatriation and medical evacuation)		
9. Recreation/Miscellaneous		
10. Childcare (\$4,000/yr minimum per child)		
B. Total Living Expenses (items 4-10)		
11. Contributions/Tithe		
12. Special/unusual expenses, including one-time purchases (please specify):		
C. Total Other Expenses (items 11-12)		
Total Expenses (sum of A,B,C)		

23. Special Circumstances, if applicable (major changes in financial status from year of reported income/expense to upcoming academic year: reduction/loss of work, etc.) _____

Part F – Assets

Please list the value of all items owned by you or your spouse with a value of over \$500. If value = \$0, write N/A.

Checking, Savings		Home Equity		Other Real Estate	
Trust Funds		Other Investments			

Please indicate any plans you have to use assets (such as savings) toward living or tuition expenses: _____

Part G – Loan Information

Do you plan to borrow funds (with a private loan, for example) this coming academic year?

- Yes, I plan to borrow \$ _____.
- No

Part H – Ministry Statement

Describe your call to ministry. Attach a separate page if necessary.

Part I – Student Certification

I certify that I am not a citizen or permanent resident of the United States or Canada.

I certify that this is an accurate reporting of my finances for the period specified above and that I will notify the Financial Aid Office of any changes with regard to this report.

I understand that, according to the policy of Westminster Theological Seminary, I could be administratively withdrawn and any Westminster scholarship could be revoked if my conduct is found to be unsatisfactory, including serious breaches of moral behavior or ethical standards.

I fully understand that, according to the policy of Westminster Theological Seminary, I accept any Westminster tuition scholarship with the requirement that I am committed to ministry in my home country of _____. Furthermore, I fully intend to return to my home country within thirty (30) days (J-1) or sixty (60) days (F-1) of my graduation from Westminster Theological Seminary.

Finally, I acknowledge that I am aware that if I fail to return to my home country after graduation from Westminster, or if I leave Westminster without graduating and remain in the United States, I will begin the repayment of the entire amount of any tuition scholarship which I have received.

Any exception to the above provisions can only be granted in writing by the Seminary's Scholarship Committee.

Student Signature _____ Date _____

Print Name Clearly _____