

{Financial Information}

All charges are due and payable at the beginning of each respective semester or term during the first week of classes. A student's registration is fully finalized upon payment of tuition. **Students who are not able to pay tuition and fees will be allowed to attend classes only if satisfactory arrangements for payment have been made with the Finance Office.**

A \$50 late fee will be charged in the event that a student fails to make payment at the time designated for that purpose. (See page 141.)

Students who pay their tuition and fees in installments will be required to sign a promissory note and to abide by the terms and conditions of the note or be subject to the penalties contained therein. **Any student with a payment to the Seminary outstanding 15 days after the date the payment is due will be withdrawn from his or her program.** No student who has unpaid financial obligations to the Seminary (including the library) shall be permitted to register for a subsequent semester, to receive grade reports, to have transcripts sent, or to receive a diploma.

The following forms of payment are acceptable:

- Cash, check or money order
- Credit card (MasterCard or Visa)
- Bank wire (please contact the Finance Office for wire instructions)
- Loan (Stafford, Graduate PLUS or alternative) – if utilizing this option to pay tuition, please note that the loan must be approved before the first day of the semester or term. Stafford and Graduate PLUS loans are approved in the form of a letter from the Financial Aid Office; for further information, please see the section entitled *Government Loans*.

Rates and fees are subject to change each academic year.

Tuition and Special Fees

The following are tuition and fees for the 2010-2011 academic year, ending May 31, 2011.

Tuition – by Program

Master of Divinity, Master of Arts in Religion, Master of Arts

Per hour.....	\$ 415
<i>Full-time students (enrolled for 12 or more credits at Westminster) will receive a \$50 discount each semester if tuition is paid in full at the beginning of the semester.</i>	
Taking Th.M. or Ph.D. courses	
- per hour in addition to other tuition	\$ 260

Master of Theology

Matriculation fee - due at initial enrollment.....	\$ 500
Each course.....	\$ 2,500
<i>Full-time students (enrolled for three or more courses at Westminster) will receive a \$50 discount each semester if tuition is paid in full at the beginning of the semester.</i>	
Continuation fee - due for each semester in which no new course work will be taken, until student has been fully approved to graduate. The fee is due September 1 and February 1	\$ 500
Thesis - due when formally submitted (Deadline is April 1 prior to commencement).....	\$ 840

Doctor of Philosophy

Matriculation fee - due at initial enrollment.....	\$ 775
Each course.....	\$ 2,550
<i>Full-time students (enrolled for three or more courses at Westminster) will receive a \$50 discount each semester if tuition is paid in full at the beginning of the semester.</i>	
Continuation fee - due for each semester in which no new course work will be taken, until student has been fully approved to graduate, and when taking PT 421P as the only course. (If the dissertation is submitted by the	



{Financial Information}

deadline and approved for that year's graduation, the last semester's continuation fee will be refunded.) The fee is due September 1 and February 1..... \$ 500

Dissertation fee - due when formally submitted (Deadline is January 15 prior to commencement) \$ 970

External reader fee - due when dissertation is formally submitted (Deadline is January 15 prior to commencement) \$ 970

Doctor of Ministry

Tuition - due at first enrollment \$ 4,300

due at beginning of second year of program..... \$ 4,300

due at beginning of third year of program..... \$ 4,300

Ancillary workshop fees may be charged by CCEF to students enrolled in occasional counseling modules (to be announced).

Continuation fee - due at beginning of fourth year and any subsequent years in the program \$ 500

External reader fee - due when the applied research project is formally submitted (Deadline is December 15 prior to commencement) \$ 500

Certificate

Per hour..... \$ 415

Full-time students (enrolled for 12 or more credits at Westminster) will receive a \$50 discount each semester if tuition is paid in full at time of registration.

Tuition – Other

Advanced Theological Writing (PT 031P, PT 033P)..... \$ 415

English Bible Survey (PT 013P)..... \$ 415

Special Fees

(non-refundable unless otherwise specified)

Application fee (see deadlines for particular degree in Degree Programs section) \$ 45

Special Student (non-degree) application fee \$ 25

Late fee for application submission..... \$ 30

Reinstatement fee

If the student has voluntarily withdrawn and wishes to return to the same program \$ 25

If the student has been withdrawn administratively (financial or academic reasons) \$ 150

Re-entry fee (Th.M./D.Min./Ph.D.) \$ 200

Advance deposit for new students and for students entering a new degree program (applicable to tuition when the student registers for classes, but not refundable if the student does not enroll):

D.Min./M.Div./M.A.R./M.A \$ 100

For summer and fall semesters, due June 1; for winter and spring semesters, due November 1. If the applicant is admitted after this due date, the deposit is due immediately upon receipt of the admission letter.

Th.M./Ph.D. \$ 250

Due April 15. If the applicant is admitted after this due date, the deposit is due immediately upon receipt of the admission letter.

Student Fee (includes \$20 student activity fee and \$10 technology fee - required of all students enrolled for courses and refundable only during first two weeks of classes)

Fall Semester \$ 30

Spring Semester..... \$ 30

Adding or dropping courses (after registration deadline) per course \$ 10

Late registration fee \$ 25

Late payment of tuition and continuation fees after classes start \$ 50

Academic deadline missed (and no extension granted) for Preliminary Exams, Language Exams, Comprehensive Exams, Learning Contract, Dissertation Proposal, Dissertation, Thesis, Applied Research Project \$ 50

Change of emphasis within same program \$ 25

Commencement fee - Due March 1 prior to commencement

Certificate program (includes regalia) \$ 70

All other degree programs (includes regalia)..... \$ 90

(Refundable only until April 1; after this date, no portion of this fee is refundable for those who



{Financial Information}

do not attend the commencement ceremony, or for those who purchase their own regalia.)

Auditing fee

Full-time students and their spouses may audit without charge. A student who is full time in both the fall and spring semesters of an academic year may audit winter courses without charge. All others pay one-half the tuition rate they would be charged to take a course for credit. Students who have previously earned a Westminster degree pay one-fourth the tuition they would be charged to take a course for credit. If the course is at or below the level of the degree they received from Westminster, there is no charge to audit.

Unlimited for one week (see page 50).....	\$ 300
Mentored Ministry fee - per integration seminar (for M.Div. students).....	\$ 200
Counseling Observation Fee, per course (two courses required) (for M. Div. - Counseling students only)	\$ 200
Transcript fee - per transcript.....	\$ 5
International mailing fee for replacement documents	\$ 15

Room

The room rates for 2010-2011 are as follows:

Per person, per semester	
(single).....	\$ 1,250
(double).....	\$ 1,050
(triple).....	\$ 850
Per person, winter term	
(single).....	\$ 320
(double).....	\$ 270
(triple).....	\$ 220
Per person, per summer month	
(single).....	\$ 320
(double).....	\$ 270
(triple).....	\$ 220

Deposit required to reserve a room for the fall semester or summer term (\$150 applies to room rent in the term for which admission is granted and deposit made; \$100

refundable when room is vacated, if left in satisfactory condition)..... \$ 250

Texas Campus Tuition

Master of Divinity, Master of Arts in Religion, Certificate in Christian Studies, and Special Student

Per hour..... \$ 415

Special Fees

See page 141.

London Program Tuition

(Please refer to page 10 for additional information about the London program)

Master of Theology

Citizens of Europe or the United Kingdom:

Matriculation fee - due at initial registration.....	£ 190
Each course.....	£ 650
Continuation fee - due for each semester following the first year in which no new course work will be taken, until a student has been fully approved to graduate. The fee is due September 1 and February 1.....	£ 190
Thesis - due when formally submitted (Deadline is April 1 prior to commencement).....	£ 310
Auditing fee, each course.....	£ 175

All other Students:

Matriculation fee - due at initial registration.....	\$ 500
Each course.....	\$ 2,200
Continuation fee - due for each semester following the first year in which no new course work will be taken, until a student has been fully approved to graduate. The fee is due September 1 and February 1.....	\$ 500
Thesis - due when formally submitted (Deadline is April 1 prior to commencement).....	\$ 840
Auditing fee, each course.....	\$ 1,100



2010-2011

{Financial Information}

Special Fees

(non-refundable unless otherwise specified)

Application fee	\$ 12
Late payment of tuition and continuation fees	\$ 25
Commencement fee.....	\$ 90
<i>Due March 1 prior to commencement (Refundable only until April 1; after this date, no portion of this fee is refundable for those who do not attend the commencement ceremony, or for those who purchase their own regalia.)</i>	
Transcript fees	
Standard processing.....	\$5
Express processing	
(mailed out within 24 hours of request).....	\$10
Additional charges will be assessed for express mailing services	

Refunds

During any academic term, students must notify the Registrar in writing of their request for a leave of absence or of their withdrawal from courses or from the Seminary. They may receive a partial refund on tuition for that term. A refund will not be given if the student's leave of absence is 60 days or less and is the only leave of absence taken in a twelve-month period.

Pro-Rata Refund Schedule

Students who withdraw or drop courses before 60 percent of a semester or term has elapsed will receive a pro-rata refund of tuition, fees, room, and other charges.

For example, students who withdraw after 10 percent of a semester has elapsed will receive a 90 percent refund, while students who withdraw after 22 percent of a semester has elapsed will receive a 78 percent refund. There will be no refunds after 60 percent of a course has elapsed.

After the first day of any semester or term a refund of room rent, less the non-refundable deposit, will be on a prorated basis; room rent will be refunded only if the room is re-rented and there is no other vacancy in the dormitories. Refund will be made only for the period during which the room is re-rented.

If an individual is suspended from the Seminary, no refund will be given.

Appeals

Students who believe that individual circumstances warrant exceptions from the published policies regarding the charges and refunds may appeal to the Vice President for Finance or the Chief Operating Officer.

Financial Aid

Scholarships – General Information

Westminster maintains a policy of holding the expense of theological education to a minimum for the student, and of requesting the student to meet this expense from his or her own resources. Charges for tuition and other fees reflect only a portion of the cost (approximately 50 percent) of providing this education. Nevertheless, in order that students might not be prevented from receiving a theological education for financial reasons, the Seminary endeavors to provide scholarships for those whose circumstances require it. Grants for scholarships are taken from either the institutional budget of the Seminary or funds established by friends of Westminster.

Applying for Scholarships

Subject to other eligibility requirements, full-time students enrolled in the M.Div., M.A.R. and M.A. programs may apply for a scholarship. The *Church Partnership Award* allows part-time students to apply and the *Spouse Scholarship* also allows part-time and Certificate students to apply. (Please refer to the individual scholarship sections below.) Application forms are available through the Financial Aid Office or on the Westminster website (www.wts.edu). Applications are submitted to the Financial Aid Office. There are no scholarship applications for Th.M., Ph.D. and D.Min. students. (Please see *Th.M., Ph.D. and D.Min. Scholarships* section below.)

Awarding of Scholarships

Awards for the following academic year will be made no earlier than four to six weeks after the application deadline. Applicants will be



2010–2011

{Financial Information}

notified by letter whether or not they have been awarded a scholarship. Recipients of all scholarships will be required to accept the award in writing (by email or letter) by June 15 or by the date indicated on the award letter and, given the sensitive nature of scholarship availability and funding, they will also be required to abide by an agreement of confidentiality. Before any funds are disbursed to them, scholarship recipients will be required to provide evidence that they are matriculated as students in an appropriate program of study.

Unless otherwise noted, the awarding of scholarships is based on financial need. In determining a student's need, items that will not be considered allowable expenses include: maternity costs; support of relatives other than spouse and children of the applicant; school tuition or other school expenses for spouse or other dependents of the applicant. For some special and "named" scholarships, merit and academic standing is also a consideration.

Except for rare cases, **each recipient is awarded only one scholarship**, regardless of the number of scholarships for which he or she applied. The scholarship is awarded once a year for a one-year period only (except for "Spring Semester Only" awards, as noted below). **Students who have been awarded scholarships for a given academic year must reapply** for scholarships each successive academic year they are enrolled.

Outside scholarships

Westminster periodically receives information on scholarships offered by outside organizations. These scholarships will be advertised via the Philadelphia campus Financial Aid bulletin board, the Brute Facts student newsletter, email as appropriate, and/or on the Westminster website (www.wts.edu).

Scholarships for Students who are United States or Canadian Citizens or Permanent Residents (U.S. and Canadian Students)

Types of scholarships available to U.S. and Canadian students:

- Regular scholarships: M.Div. Ministry; General

- Special and "Named" scholarships: Church Partnership Award, Leadership Development, Helen and Walter Lee; Mephibosheth; Joseph F. Ryan; SooYoungRo; George Sinclair; George Sinclair Scholar

Basic eligibility requirements:

- Citizenship or permanent resident status of U.S. or Canada
- Full-time enrollment status (12 credits minimum for both Fall and Spring semesters) (exception: Church Partnership Award)
- Enrollment in the M.Div., M.A.R., or M.A. program
- Satisfactory Academic Progress: Cumulative GPA greater than or equal to 2.5 (unless otherwise noted) (qualitative) and, after completion of 24 credit hours, a credit completion rate greater than or equal to 75% (quantitative).

Other eligibility requirements that may apply are listed below in the section under the relevant scholarship or on the Westminster website. If any eligibility requirement is not maintained, the student will lose his or her scholarship.

Basic application materials that must be submitted:

- Westminster's *Financial Aid Application for U.S. and Canadian Students*, available on the Westminster website (www.wts.edu) or from the Financial Aid Office
- For U.S. citizens and permanent residents only: a federal *Free Application for Federal Student Aid (FAFSA)*, (submit online.) Note to Tax-filers: An application will not be processed unless the student's FAFSA indicates that the tax return was already completed
- Copy of signed 2009 Federal Income Tax Return (1040 or equivalent)
- Additional documents (such as essays or letters of reference) required by the specific scholarship for which the student is applying (additional documents are specified in the section under the relevant scholarship and/or the Westminster website.)

Submission deadline (for new and returning students):

April 15 for the following academic year



{Financial Information}

Exceptions to the deadline listed above:

- New students who have been admitted to Westminster after March 1 are permitted to submit “late applications” by July 1 for the following academic year. However, late applicants are only eligible for regular scholarships (M.Div. Ministry and General). Awards to late applicants are made on a rolling basis and subject to availability of remaining funds.
- Returning students who have missed the deadline and new students who have missed the “late application” deadline are permitted to submit “Spring Semester Only” applications by **September 30** for the following spring semester. However, these applicants are only eligible for regular scholarships (M.Div. Ministry and General) and awards are subject to availability of remaining funds.
- Certain special or “named” scholarships may have a different deadline (please see section under the relevant scholarship or the Westminster website)

Except as otherwise noted, students should allow approximately four to six weeks after the submission deadline to receive notification of scholarship awards.

M.Div. Ministry Scholarship (U.S. and Canadian)

The *M.Div. Ministry scholarship* is based on financial need and covers up to 50 percent of tuition of a fixed 12 credit course load for fall and spring semesters only for a maximum total award of 50 percent of tuition for 24 credits per academic year. This scholarship is awarded to a limited number of full-time M.Div. students who meet one of the following criteria:

1. “Under care” status, which is defined as “under the care of a NAPARC presbytery as a candidate for ordained ministry”. (For a current listing of NAPARC churches, see www.naparc.org).
2. An American minority (African American, Hispanic American, or American Indian or Alaska Native) student being developed for church leadership
3. A current or former Reformed University Fellowship (RUF) intern

In addition to the basic application materials listed above, the Financial Aid office must receive an “under care” or equivalent letter as follows:

1. For “under care” applicant: A formal letter on official letterhead, from the stated clerk of the student’s presbytery or classis official stating that the student has come “under care” as a candidate for ordained ministry (or will by the start of the semester, in which case the letter must be submitted by the start of the semester).
2. For American minority applicant: A formal letter on official letterhead from the applicant’s pastor stating that he or she is currently being developed/trained for church leadership (or will by the start of the semester, in which case this letter must be submitted by the start of the semester).
3. For RUF applicant: A letter from an RUF minister documenting the internship.

M.Div. Ministry Scholarship recipients who are “under care” (first criteria) will be required to take PT 221 and one of the following courses: PT 311, PT 332, PT 343, or PTM 163.

Provisional Award Status:

If the “under care” or equivalent letter is not submitted by the time awards are determined, an otherwise eligible student will be considered a provisional *M.Div. Ministry Scholarship* recipient, and awarded the equivalent of the *General Scholarship* until such time as the letter is received or before the start of the semester, whichever comes first. If the letter is received after the start of the fall semester, the student will be eligible to receive the M.Div. Scholarship in the spring semester only.

General Scholarship (U.S. and Canadian)

The *General Scholarship*, a need-based scholarship for the fall and spring semesters only, is available to a limited number of full-time students who are not eligible for the *M.Div. Ministry Scholarship*. For the 2010-2011 academic year, awards are estimated to range between \$1,200 and \$2,000.



2010–2011

{Financial Information}

Scholarships for International Students (other than those from Canada)

Types of scholarships available to international students:

- Regular scholarship: *International Scholarship*
- Special and “Named” scholarships: *James M. Boice; Lynn A. and Carol E. Dolan; Walter and Helen Lee; Mephibosheth; Mainland China; Psalm 90; SooYoungRo; Weir*

Basic eligibility requirements:

- Full-time enrollment status (12 credits minimum for both Fall and Spring semesters)
- Enrollment in the M.Div., M.A.R., or M.A. program
- Commitment to return to one’s home country within 60 days of completing work at the Seminary
- Satisfactory Academic Progress: cumulative GPA greater than or equal to 2.5 (unless otherwise noted) (qualitative) and, after completion of 24 credit hours, a credit completion rate greater than or equal to 75% (quantitative).

For other eligibility requirements that may apply, please see the section under the relevant scholarship. If any eligibility requirement is not maintained, the student will lose his or her scholarship. In addition, failure to return to one’s home country will result in a repayment plan of all scholarship funds received.

Application materials that must be submitted:

- Westminster’s *Scholarship Application for International Students* form, available on the Westminster website (www.wts.edu) or from the Financial Aid Office
- Ministry Statement, which describes one’s call to ministry
- Additional documents (such as essays or letters of reference) required by the specific scholarship for which the student is applying (see section under the relevant scholarship)

Submission deadline (for new and returning students):

February 15 for the following academic year

International Scholarship

The *International Scholarship* is available to a limited number of full-time international students who are enrolled in the M.Div., M.A.R. and M.A. programs. The amount awarded is applied toward the cost of tuition and certain fees only; any scholarship funds not used for tuition and allowable fees will be forfeited.

Ideally, total financial support for international students should be provided on an equal basis: living expense support by the sending organization/church and tuition scholarship by Westminster. This arrangement allows for maximum accountability to the sending church or organization and efficient stewardship of both the sending church’s resources and those of the Seminary.

In 2008-2009, *International Scholarship* awards ranged from \$6,335 to \$15,415. These are typical annual award amounts and may change from year to year.

Spouse Scholarship

The Spouse Scholarship covers tuition for up to the number of credits that the “full-time student” (as defined below) is taking in a given semester or term. The credits awarded must be applied only to classes necessary for the program in which the spouse is enrolled.

Basic eligibility requirements:

- Spouse of a full-time M.Div. student (“full-time student”)
- Admitted and enrolled in the M.Div., M.A.R., M.A. or Certificate program
- Satisfactory Academic Progress: Cumulative GPA greater than or equal to 2.5 (qualitative) and, after completion of 24 credit hours, a credit completion rate greater than or equal to 75% (quantitative).

Exception to the first requirement: Spouses of full-time students in other programs may also apply for this scholarship, but signed approval from both the Vice President for Academic Affairs and the Director of Admissions is required. Signed approval is incorporated into the application form.



2010–2011

{Financial Information}

“Training for ministry together at Westminster has refined us in ways that we pray will make us better equipped for the Lord’s service. Being able to help, encourage, and challenge one another has deepened and enriched our education in every way. We are so thankful for the opportunity that the Spouse Scholarship has afforded us.”—
Joel (M.Div. - General, 2010) and **Laura** (M.Div. - Counseling, 2010) **Andrews**



Application materials that must be submitted:

- Westminster’s Spouse Scholarship Application form, available on the Westminster website (www.wts.edu) or from the Financial Aid Office
- Proof of Marriage (i.e. copy of Marriage certificate, Joint Tax Return or Affidavit)

Submission deadline (for new and returning students):

June 1 for the following academic year

Exceptions to the deadline listed above:

- New and returning students who have missed the deadline are permitted to submit “Spring Semester Only” applications by **October 31** for the following spring semester only. However, awards are subject to availability of remaining funds.
- Students whose marriages occur after the deadline but before the start of the semester will be considered but awards are subject to availability of remaining funds.

Special and “Named” Scholarships

Westminster administers several specially funded scholarships, many of which have been established by friends of the Seminary. Financial assistance is awarded either from the institutional budget or from monies provided by donors based on recommendations from the Scholarship Committee and is for tuition only, unless otherwise noted. Specific criteria, additional submission requirements and availability of these special awards for the 2010-2011 academic year are posted on the Westminster website.

Applying for a special or “named” scholarship:

Students should follow the instructions above under the appropriate “U.S. and Canadian” or “International Students” category and consult the website for additional requirements.



2010–2011

{Financial Information}

A listing of the special “named” scholarships are as follows:

The **James M. Boice Award** was established by Tenth Presbyterian Church (PCA), Philadelphia, to provide tuition and a small living expense stipend for an international student from a nation with which the church has established ministry ties.

The **Church Partnership Award**, a merit-based scholarship established and funded by Westminster, is for part-time as well as full-time U.S. and Canadian students in the M.Div., M.A.R. and M.A. programs who receive financial support from their home church or denominational organization and who may not be eligible for other Westminster scholarships. Westminster matches the church's or denominational organization's support for fall and spring semesters only, up to a maximum of 33% of tuition with a limit of 15 credits in a given semester.

The **Lynn A. and Carol E. Dolan International Scholarship** was established in 2007 to benefit international students in the M.Div. program who aspire to return to their country of origin to serve the church in some capacity, preferably as a pastor. This scholarship may be awarded as part of an International Scholarship or as an independent award.

The **Leadership Development Scholarship Award** is a full tuition scholarship established and funded by Westminster, to provide seminary training for promising students who have 1) demonstrated leadership in an urban church from a historically non-reformed tradition, 2) are supportive of the reformed faith, and 3) who intend to pursue full-time pastoral ministry. Academic merit will be a weighted aspect of the award. A maximum of three students hold this award at any given time.

The **Walter and Helen Lee Memorial Scholarship Fund** allows for the annual presentation of one full or two half-tuition scholarships for a full time student(s) from Southeast Asia or China, regardless of their country of ministry following graduation. Preference is given to students pursuing an M.Div. degree or higher. The Scholarship Committee awards this scholarship based on information supplied in the Westminster Financial Aid Tuition Scholarship application.

The **Mainland China Scholarship** (renewed annually) has been established by Holy Trinity Presbyterian Church (PCA), Tampa, to

provide tuition funding for students from China in the M.Div. program of study. This award is made by the Scholarship Committee based on information supplied on the Westminster Tuition Scholarship application. If additional information is required, it will be requested of students as identified by the committee.

Income from the **Mephibosheth Endowed Scholarship Fund**, established by the late Peter DeKorte of Hawthorne, New Jersey, is used to provide scholarships to students who have physical/sensory disabilities. Mr. DeKorte, a successful businessman who had a disability, established this scholarship fund out of gratitude to God for all he had done for him. He felt that he wanted to share some of the blessings he had received from our loving God. He named this the Mephibosheth Endowed Scholarship Fund since “he too had dined at the King's table” (2 Samuel 9:13). Students interested in this award should notify the Financial Aid Office.

The **Psalm 90 Scholarship** was established in memory of Buddy Stride, who was killed in a tragic automobile accident while a Ph.D. student at Westminster. This scholarship fund is for tuition for a scholar from France with a clear commitment to the Reformed faith and who lacks sufficient funds to pay tuition. Students interested in this award should notify the Financial Aid Office.

The **Joseph F. Ryan Scholarship Fund** has been established to benefit students in the M.Div. program who have demonstrated financial need and who intend to go into gospel ministry. It is a full tuition scholarship. An award posting will be made in the spring preceding the next award year.

The **SooYoungRo Scholarship** is an annual tuition award made by SooYoungRo Church, Seoul, Korea, for entering full-time first year (or returning but entering a new program) Korean or Korean-American students. Several awards will be given (estimated at \$5,000 each), but the final amount of each award will be determined by the church. Applicants must fill out the Westminster Tuition Scholarship application, provide a curriculum vitae or resume, and answer the questionnaire provided by the church (in Korean or English), which will be available each spring in PDF on the Westminster website (www.wts.edu).

The purpose of the **George D. Sinclair Scholarship** is to propagate and defend, in its genuineness, simplicity, and fullness, that



2010–2011

{Financial Information}

system of religious belief and practice which is set forth in the Confession of Faith and Catechisms of the Presbyterian Church of America in the form they possessed in 1936 and as stated in the charter granted to Westminster Theological Seminary on March 31, 1930, under an Act of the Assembly of the Commonwealth of Pennsylvania. This fund provides tuition scholarships for M.Div. students preparing for service in the Orthodox Presbyterian Church (OPC) or Presbyterian Church in America (PCA). This award is need-based and will be awarded by the Scholarship Committee for 50 percent of tuition for a fixed 12 credit course load for fall and spring semesters only for a maximum total award of 50% tuition for 24 credits per academic year tuition. The student must be full-time from the point when the scholarship begins, have a GPA of at least 3.0, and maintain that GPA throughout the student's career. Approximately nine awards will be made annually. Receipt of a Sinclair Scholarship will supersede the M.Div. Ministry Scholarship award. In addition to the basic application requirements for U.S. and Canadian students, an applicant must 1) sign a statement of subscription to the Westminster Standards, using the same pledge that is required of voting faculty members of the Seminary, and re-subscribe annually as long as the applicant receives this award (copies of the Westminster Standards are available from the Admissions Office. A Statement of Subscription form is available on the website or from the Financial Aid Office); 2) Provide evidence of "under care" status in a PCA or OPC presbytery, generally in the form of a letter from the stated clerk of presbytery.

The **George D. Sinclair Scholar Award** is a competitive non-need based award made to an applicant for the M.Div. program at Westminster who commits to seek ordination in the Presbyterian Church in America (PCA) or the Orthodox Presbyterian Church (OPC). The initial award is for \$10,000 for the first year tuition expenses. Upon successfully coming under care of a PCA or OPC presbytery, the recipient of the award will qualify to apply for a George Sinclair Scholarship, or Westminster's M.Div. Ministry Scholarship. Requirements to qualify for the award are: 1) application to the M.Div program; 2) College GPA of 3.5 or higher; 3) letter of reference from a PCA or OPC ruling or teaching elder; 4) essay on hopes for ministry in the church as a pastor, teacher, missionary, or

evangelist in the PCA or OPC (2 pages, double-spaced); 5) signed statement of subscription to the Westminster Standards, using the same pledge that is required of voting faculty members of the Seminary. (A Statement of Subscription form is available on the Westminster website or from the Financial Aid Office.) Deadline to submit scholarship application is March 31.

Weir scholarships:

The **First Weir Scholarship**, in memory of Robert H. and Stella B. Weir of Calgary, Alberta, Canada, was established by their son, R. Harold Weir, to provide monies sufficient to cover expenses incidental for attendance at the Seminary by one student for an academic year. Once granted, the Scholarship will be for a term sufficiently long to allow for the graduation of the recipient. Preference will be given to an international student from Africa. The amount of the award will be \$25,000 to cover tuition fees, with the balance toward school expenses, including room and board costs.

The **Second Weir Scholarship**, in memory of Georgette M. Weir of Victoria, British Columbia, Canada was established by her husband R. Harold Weir to provide monies sufficient to cover expenses incidental for attendance at the Seminary by one student for an academic year. Once granted, the Scholarship will be for a term sufficiently long to allow the graduation of the recipient. Preference will be given to an international student from Africa. The amount of the award will be \$25,000 to cover tuition and fees, with the balance toward school expenses, including room and board costs.

Th.M., D.Min. and Ph.D. Scholarships

Th.M., D.Min. and Ph.D. students do not submit a scholarship application; full or partial tuition scholarships for full-time Th.M., D.Min. and Ph.D. students are merit-based and awarded by invitation only. Students who have been awarded this scholarship are required to notify the school of their intention to continue in the Th.M., D.Min. or Ph.D. program each successive year that they are enrolled by submitting a *Statement of Intent* form. Deadline to submit this form is February 1 for the following academic year.



2010-2011

{Financial Information}

Scholarship Funds Listing

The following scholarship funds contribute to the general Westminster Tuition Scholarship fund, which is awarded by the Scholarship Committee:

The **Westminster Alumni Association (WAA) Scholarship Fund**, established in 2008 by the participating members of the Westminster Alumni Association.

The **Edmund Clowney Memorial Fund**, established in 2005 by the family and friends of Dr. Clowney.

The **Carrie E. Cruikshank Memorial Fund**, in memory of Mrs. Frank Cruikshank of Pittsburgh, Pennsylvania.

The **John J. DeWaard Memorial Fund**, in memory of the Rev. John J. DeWaard of Rochester, New York, Vice President of the Board of Trustees of the Seminary from 1947 until his death in 1959.

The **William Dixon Gray Scholarship**, established by Ruth Anna Gray.

The **Kim Se Ung Scholarship Fund**, established by the donor to assist needy students.

The **J. William and Gezina Kingma Scholarship Fund**.

The **Charles Bell McMullen Scholarship**, established by Mrs. Catherine Craig and sons, Samuel and Bryce.

The **Lillian W. Peace Scholarship Fund**, in memory of Lillian W. Peace of Miami, Florida.



The **W. D. Reid Memorial Fund**, in memory of the Rev. W. D. Reid of Montreal, Canada, providing annually one hundred dollars to assist a needy student, with preference given to Canadians.

The **Margaret M. Stuart Memorial Fund**, in memory of Margaret M. Stuart of Pittsburgh, Pennsylvania.

The **James F. Towers Memorial Fund**, in memory of James F. Towers of Westport, Connecticut.

The **Rev. George Leslie Van Alen Memorial Fund**, in memory of the Rev. George Leslie Van Alen of Swarthmore, Pennsylvania, for the award of a scholarship to a worthy, mentally industrious, Orthodox Presbyterian student for the ministry.

The **Robert L. and Lyda H. Wade Memorial Scholarship Fund**, in memory of Mr. and Mrs. Robert L. Wade of Tucson, Arizona.

The **Fred and Marian Wheeler Scholarship Fund**. Primary consideration will be given to students who come to the Seminary as a result of the ministry of Prison Fellowship, Inc.

Fellowships

Applicants seeking Fellowship Awards for advanced study at Westminster (or other institutions as indicated in some awards) must submit a formal admission application for the program they expect to pursue, in accordance with details for application described elsewhere in this catalog. All awards will be announced annually at commencement and applicants will be notified after this date.

Letters of application for the Jones, Montgomery, Stonehouse, Weersing, and Young Funds and Fellowships should be received by the Vice President for Academic Affairs by March 31 preceding the academic year for which the award is sought. The application letter should include the program of study, current status, and reason for seeking this award. These awards range between \$300 and \$1000 and are subject to change.

Recipients of these fellowships will be required to provide evidence that they are matriculated as students in an appropriate program of study before funds will be disbursed to them.

The **Edwin L. Jones Graduate Fellowship Fund** was established to provide opportunities for students from Westminster to pursue



2010-2011

{Financial Information}

advanced study at Westminster or elsewhere in the United States or abroad.

The **James H. Montgomery Scholarship Fund** was established for the purpose of awarding scholarships to students in the M.Div. program at Westminster or for advanced study at Westminster for applicants who hold the degree of M.Div. from Westminster, or its academic equivalent from other institutions.

The **Ned B. Stonehouse Memorial Fund** has been established by the Board of Trustees for the purpose of awarding fellowships for advanced study in the field of New Testament. It is open to students and alumni of Westminster.

The **Weersing Scholarship Fund** was established by the Rev. Jacob J. Weersing of Ripon, California for the purpose of awarding a scholarship for advanced study. Preference will be given to graduates of Calvin Theological Seminary, Grand Rapids, Michigan, who intend to enter the ministry of the Christian Reformed Church of North America.

The **Edward J. Young Memorial Fund** has been established by the Board of Trustees for the purpose of awarding fellowships for advanced study or research in the field of Old Testament or other biblical studies at Westminster.

Prizes

Awards for papers judged on a competitive basis are announced annually at commencement. Topics for these papers are communicated to students via Brute Facts and posted on campus bulletin boards. To be considered for a prize (except for the Leslie W. Sloat Prize in Greek Exegesis), four (4) copies of the paper are to be submitted to the Academic Affairs Office by April 15. Each copy should be signed with a pseudonym, and the applicant should attach a sealed envelope containing name and the same pseudonym.

The Greene Prize in Apologetics

A prize given in memory of the Reverend Professor William Brenton Greene, Jr., D.D., of Princeton Theological Seminary, is awarded annually in the amount of \$900 to a student in the Master of Arts in Religion or Master of Divinity program who has completed at least one year of seminary study. The prize is awarded for a paper

on a subject in the area of Apologetics, a different subject being selected annually by the faculty.

The Thomas E. Welmers Memorial Prize in the Biblical Languages and Exegesis

A prize, given in memory of the Reverend Professor Thomas E. Welmers, D.D., former member of the Board of Trustees of Westminster, is awarded annually in the amount of \$500 to a student in the Master of Arts in Religion or Master of Divinity program who has completed at least one year of seminary study. The prize is awarded for a paper on a subject of a grammaticoexegetical nature dealing with a Hebrew, Aramaic, or Greek passage from the Scriptures, as selected annually by the faculty.

The Leslie W. Sloat Prize in Greek Exegesis

A prize, given in memory of the Reverend Leslie W. Sloat, is awarded annually in the amount of \$200 for the best exegetical paper submitted for the NT 211 Gospels course.

GI Bill Benefits

Westminster participates in the GI Bill Benefits program. Students should refer to the U.S. Department of Veterans Affairs website (www.gibill.va.gov) for eligibility requirements. In order to receive benefit payments, all eligible students must first contact Westminster's certifying official in the Financial Aid Office.

Government Loans

The Seminary is approved to participate in the Federal Family Education Loan Program (FFELP), which is part of the Federal Title IV program, in administering:

- Federal Stafford Subsidized Loans
- Federal Stafford Unsubsidized Loans
- Graduate PLUS Loans

The Seminary is also approved to participate in the Canada Student Loans Program. These programs provide federally insured loans to students via private banks and are administered by the various states and provinces.



{Financial Information}

A Federal Stafford Subsidized Loan (FSSL) is need-based with a maximum award of \$8,500 per academic year. Interest is paid by the federal government while the student is registered in school; the student must begin to make principal and interest payments 1) six months after completing his or her program of study; 2) upon leaving school; or 3) when his or her enrollment status ceases to be at least half-time. (For enrollment status definitions, please see Enrollment Status chart.)

The Federal Stafford Unsubsidized Loan (FSUL) is not need-based. It is available to students who may not qualify for a subsidized loan, or who may want to borrow more than their subsidized eligibility allows. The combined total of subsidized and unsubsidized loans per academic year cannot exceed the smaller of \$20,500 or Cost of Attendance (COA). The interest due on an unsubsidized loan is paid by the student.

The Graduate PLUS Loan, the interest of which is paid by the student, is not need-based. It is available to students with good credit history who want to borrow funds in excess of their total subsidized and unsubsidized eligibility. The combined total of subsidized and unsubsidized and GradPLUS loans per academic year cannot exceed the student's COA. For further information on this loan, please contact the Financial Aid Office.

Failure to submit completed loan application materials by the above deadline(s) may result in delayed enrollment or payment through another means.

Academic Year Definition

Westminster's academic year is defined as a minimum of two Periods of Enrollment (POEs), the 15 week-long fall semester and the 15-week long spring semester, for a total minimum of 30 weeks. **During the academic year so defined, a full-time student is expected to complete a minimum of 24 credits.** If for any reason the academic year is less than 30 weeks and the Seminary can show good cause for the reduction, the Seminary must file for a waiver from the Secretary of Education. In no case will the academic year be less than 28 weeks in duration. The academic year can also include other POEs as defined below.

Periods of Enrollment

A student's loan period, or Period of Enrollment (POE), is the term, semester, or academic year dates in which the student is registered. POE dates begin with the first day of classes (as specified in the Academic Calendar, not the first day of individual courses) and end with the last day of the exam period. The minimum POE is a single module and the maximum POE is twelve months. If the loan period begins with a term or semester comprised of modules (see POE Definitions section below), the loan period start date will be the first day of the term/semester which coincides with the beginning of the first module; however, only the module(s) for which the student is registered and attending will be used for COA calculations.

POE Definitions Used for the Purposes of Determining Loan Limits:

Summer term:

- Module 1: 12 to 13 weeks (3 months), from the beginning of June through the end of August
- Module 2 ("July" Module): 4 weeks (1 month) during the month of July
- Module 3 ("August" Module): 4 weeks (1 month) during the month of August

Fall Semester: 15 weeks (4 months)

Spring Semester¹:

- Module 1 ("Winter" module): 4 weeks (1 month) during the month of January
- Module 2 ("Spring" module): 15 weeks (4 months)

¹ This definition of Spring Semester is applicable for loan purposes only. For scholarships, the Spring Semester is comprised of Module 2 only.

Student Eligibility

In order to be eligible for a FFELP loan, a student must:

1. be a U.S. citizen or eligible noncitizen
2. be enrolled in one of the programs listed below in (3a)
3. maintain the following Satisfactory Academic Progress requirements:



2010-2011

{Financial Information}

- a. Qualitative: Cumulative Grade Point Average (GPA):
Program Minimum Cumulative GPA
 - M.Div., M.A.R., and M.A.: See Satisfactory Academic Progress section, pg. 43.
 - Th.M. - 3.00 (after completing 3 courses)
 - Ph.D. - 3.00 (after completing 3 courses)
- b. Quantitative (M.Div., M.A.R., and M.A.): after completion of 24 credit hours, a credit completion rate greater than or equal to 75%.
- c. Enrollment Status: at least half-time as defined in the Enrollment Status chart:



Enrollment Status by Program

(credit and course numbers shown are minimum required)

POE		M.Div., M.A.R., M.A.		Th.M.		Ph.D.	
		FT	HT	FT	HT	FT	HT
Summer Module 1	S & L	9 cr	5 cr	NA	NA	NA	NA
Summer Module 2 ("July")	S & L	3 cr	2 cr	NA	NA	NA	NA
Summer Module 3 ("August")	S & L	3 cr	2 cr	NA	NA	NA	NA
Fall Semester	S & L	12 cr	6 cr	3 courses or 1st sem after coursework completed through second yr in prog	2 courses or third yr through sixth yr in prog	3 courses or 1st four sem after coursework completed through sixth yr in prog	2 courses or seventh yr through eighth yr in prog
Winter Term	S Only	3 cr	2 cr	1 course	NA	1 course	NA
Spring Semester	Module 2 S Only	12 cr	6 cr	3 courses or 1st sem after coursework completed through second yr in prog	2 courses or third yr through sixth yr in prog	3 courses or 1st four sem after coursework completed through sixth yr in prog	2 courses or seventh yr through eighth yr in prog
	Modules 1 & 2 combined L Only	12 cr	6 cr	3 courses or 1st sem after coursework completed through second yr in prog	2 courses or third yr through sixth yr in prog	3 courses or 1st four sem after coursework completed through sixth yr in prog	2 courses or seventh yr through eighth yr in prog

Chart Abbreviations: "cr" = "credits"; "sem" = "semesters"; "prog" = "program"; "yr" = "year"; "S" = "Scholarships"; "L" = "Loans"



{Financial Information}

If the student does not meet these standards due to the student having undergone undue hardship because of the death of a relative of the student, injury or illness of the student, or other special circumstances as determined by the Director of Financial Aid, Westminster may waive these eligibility requirements.

Loan Application Procedure

To apply for a student loan, students must:

1. Submit the following loan application materials (available via the Westminster website – www.wts.edu):
 - Westminster Financial Aid Application for U.S. and Canadian Students
 - Free Application for Federal Student Aid (FAFSA) (submit online) Note to tax-filers: An application will not be processed unless the student's FAFSA indicates that the tax return was already completed.
 - Verification Worksheet form
 - Copy of signed 2009 Federal Income Tax Return (1040 Form or equivalent) and W-2 forms
 - For students borrowing through Westminster for the first-time, students must submit online (available through www.aessuccess.org) the following:
 - Master Promissory Note for Stafford Loans or Master Promissory Note for Graduate PLUS loans
 - Complete Online Loan Entrance Counseling

It is critical that all application materials be completed and submitted as early as possible to ensure processing for timely disbursement.

Application Deadlines

If a student plans to pay for his or her tuition and fees with a FFELP loan, the loan must be fully approved by the lender before the enrollment date (first day of classes). Since, under normal circumstances, the loan process can take a minimum of four weeks after receipt of all application materials before the loan is fully approved, a student must submit all loan application materials according to the following deadline schedule:

Loan Application Submission Deadlines

Deadline	Semester/Term
April 15	Summer Modules 1 & 2
May 30	Summer Module 3
June 30	Fall Semester
November 30	Spring Modules

****The student is responsible for paying all tuition and fees when payment is due, regardless of the status of the student's loan.**** Failure to submit completed loan application materials by the above deadline(s) may result in delayed enrollment or payment through another means.

Loan Disbursement Dates

Unless a loan application is certified on a date past the halfway point of the loan period, there must be multiple disbursements. The second disbursement should occur no sooner than after one-half of the loan period has lapsed, unless the student's second semester within the loan period begins earlier. In that situation the second disbursement date may be up to 30 days before the beginning of the student's second semester (10 days for EFT and master check disbursements). If the loan application is certified beyond the halfway point of the loan period, a single disbursement may be requested.

Changes in Student Eligibility Status

If a student is currently receiving a FFELP loan or has received a FFELP loan through Westminster in prior academic years, the following procedures apply:

1. If a student drops or withdraws from a course: this may result in a change in eligibility, in which case his or her loan funds may be reallocated (unsubsidized vs. subsidized) because of the change in his or her total need.



{Financial Information}

2. *If the student wishes to withdraw from all or some of his or her courses:* the student should notify the Registrar's Office and the Financial Aid Office in writing of the change in enrollment status.
3. *If the student is considering taking a leave of absence (LOA):* student should first contact the Registrar's Office and Financial Aid Office for guidance. In addition, the student should be aware of what constitutes an approved Title IV LOA:
 - A LOA is limited to 180 days in any 12-month period.
 - Upon return, the student must be able to complete coursework begun prior to the LOA. This means that the student must be able to return at the exact point in the program where the student interrupted his or her coursework or training.
 - If a student fails to return from a LOA, the starting date of the grace period for repayment of loans is the start date of the LOA.
4. *If the student graduates, ceases to be enrolled at least half-time (see Enrollment Chart) or withdraws completely:* the student must complete Loan Exit Counseling (accessible through www.aessuccess.org). Deadlines to complete Loan Exit Counseling are:
 - *For graduating student:* the Monday of the last week of spring semester classes
 - *For withdrawing student:* within two weeks of student's withdrawal date
 - *For student enrolled less than half time:* within two weeks of status as less than half-time
 - *For student who withdraws without notifying the Registrar's Office:* the last date of recorded class attendance will be used as the withdrawal date.
 - *For Leave of Absence (LOA) student:* within two weeks of student's LOA date

Return of FFELP Funds

The Financial Aid Office will return loan proceeds for all FFELP students who drop or withdraw from all courses or who take a leave of absence or are administratively withdrawn prior to completing 61 percent of a semester. More information can be found in the

Student Aid Handbook at www.IFAP.gov or in the Common Manual – subsection 9.5A at www.aessuccess.org. Federal regulations are not related to the Seminary's charge adjustments, but to the adjustments of funds received through FFELP.

When FFELP financial aid is returned, the student may owe a balance to Westminster.

If a student withdraws after the 60 percent point in the semester or term, no adjustments will be made to his or her FFELP loan. He or she is considered to have earned 100 percent of this aid.

Federal regulations require the Seminary to return unearned aid to the lender in the following order:

1. Unsubsidized Federal Stafford Loan
2. Subsidized Federal Stafford Loan
3. Graduate Plus Loan

Under the federal refund calculation regulations, all fees must be refunded to the Federal Title IV program, even those specified in the catalog as “non-refundable.” The following schedule is applicable to all terms:

Federal Refund Calculation

<i>Percent of POE Completed</i>	<i>Percent of Refund</i>
On or before the first day of classes.....	100%
1% to 10%.....	90% to 99%
11% to 20%.....	80% to 89%
21% to 30%.....	70% to 79%
31% to 40%.....	60% to 69%
41% to 50%.....	50% to 59%
51% to 60%.....	40% to 49%
61% or more	none

Student Employment

To aid students in supplementing their financial resources, the Seminary provides limited opportunities for employment on campus. International students should note that a Social Security number, as well as permission to work, is a prerequisite for employment. International students should contact the Student Affairs Office for information regarding permission to work.

