

WHITWORTH UNIVERSITY 2024-25

BILLING & PAYMENT GUIDE

› TRADITIONAL UNDERGRADUATES



WHITWORTH
UNIVERSITY

The student financial services team is dedicated to supporting students and families during the 2024-25 academic year! We are a committed team of professionals who will walk beside you as you secure all of your available financial aid sources and navigate the billing process.

We have created this guide to provide you an overview of the key information, dates and resources related to managing your Whitworth student account. We are also available throughout the summer from 9 a.m. to 4 p.m. weekdays.

Billing and Payment Plans: 509.777.4495 or stuacct@whitworth.edu

Financial Aid: 509.777.3215 or finaid@whitworth.edu

Go Pirates!

Traci Spoon Stensland
Assistant Vice President,
Student Financial Services



SAVE A TREE! Establish an Electronic Transfer of Funds

- › Establish an electronic transfer of funds via ACH to receive any credit balances and student employment paychecks directly into your personal bank account.
- › Via Self-Service, go to “Banking Information” to establish this option.

ASSIGNING A PROXY (PARENTS, PLEASE NOTE)

We strongly recommend that you assign a parent, guardian or spouse as a proxy who will have permission to view your student financial account and financial aid information. It is helpful to have support in understanding the billing processes. In addition, your designated proxies will receive billing communications. *Please note the Family Educational Rights and Privacy Act (FERPA) does not allow our staff to speak to anyone who isn't an assigned proxy about a student's finances or academics. Learn more about FERPA at www.whitworth.edu/ferpa.*

STEPS FOR A STUDENT TO ASSIGN A PROXY:

1. Go to Pirate Port and select “Self-Service.”
2. Log in with your Whitworth credentials.
3. Select “User Options” on the left side of the page, and click “View/Add Proxy Access.”
4. Select a proxy by expanding the drop-down menu.
5. Search and find the person you wish to give access to your Whitworth academic and financial information. If you want to provide access to an individual not listed on this page or in the “Select a Proxy” menu, please email updates@whitworth.edu with the person’s name, mailing address, email address, phone number and relationship to you.
6. Select the type of information you want to release to your proxy.
7. Save by selecting the save icon. Once you have completed these steps, your proxy will receive a username and password in an email from the registrar’s office.

STEPS FOR THE PROXY TO COMPLETE:

1. Log in to Self-Service with the information sent by the registrar.
2. Select the student’s name.
3. You have the option to proceed as yourself or as the person who authorized the proxy access. Please choose the latter option to see the same view as the student. Proxies only have access to the information granted by the student.

CHANGING PROXY ACCESS:

If you wish to adjust the access given to your proxy or add/remove a proxy, you can do this anytime by using “View/Add Proxy Access” in the Self-Service portal.

COST AND PAYMENT INFORMATION

WHITWORTH COSTS	TUITION	MANDATORY FEES*	JAN TERM FEE (OPTIONAL)	ROOM & MEALS
On Campus	\$51,500	\$1,380	\$385	\$14,300
Off Campus	\$51,500	\$1,380	\$385	**

*Total mandatory fees include ASWU (\$300), Wellness (\$315), Technology & Campus Facility (\$635) and Accident Insurance (\$130).

**On-campus room and meals are based on a shared double room with the maximum meal plan. Other estimated costs are based on survey information. Your budget may vary.

OTHER ESTIMATED COSTS	ROOM & MEALS	BOOKS & SUPPLIES	TRANSPOR-TATION	PERSONAL EXPENSES
On Campus	See above	\$528	\$1,776	\$1,845
Off Campus without Family	\$17,316	\$528	\$2,904	\$1,845
Off Campus with Family	\$8,928	\$528	\$2,688	\$1,845

2024-25 BILLING TIMELINE

Below is an overview of the billing timeline for the upcoming academic year. All day students will be charged full-time tuition, unless registration for less than a full-time load is confirmed with student financial services.

FALL TERM 2024

- ❑ **May/June** – Complete your financial aid file with any required documents. Missing documents are listed in the Self-Service portal.
- ❑ **Late June** – Review the **Whitworth Billing & Payment Guide**.
- ❑ **Early July** – Watch your Whitworth email account for your **Billing Communication Email**.
- ❑ **July** – **Review your charges and financial aid.**
 - **Determine if and how much of a balance is owed.**
(Please note students taking more than 16 credits will be charged overload fees after the 10th day of the semester.)
- ❑ **July-Aug. 9** – Arrange for the balance due to be covered by one or more of the following (review the “Tools to Pay the Balance Due” list on Pages 5-7):
 - › Payment in full
 - › Transact payment plan
 - › Five-month option
 - › Four-month option
 - › Credit-based loan
- ❑ **Aug. 9** – **Arrangements to cover the balance must be in place. The deadline to set up a five-month plan is July 14, while the deadline to set up the four-month payment plan is Aug. 14.**

SPRING TERM 2025

- ❑ **November/December** – Students starting in the spring should complete their financial aid file with any required documents.
- ❑ **December** – Review the **Whitworth Billing & Payment Guide**.
- ❑ **Early January** – Watch your Whitworth email account for your **Billing Communication Email**.
- ❑ **January** – **Review your charges and financial aid.**
 - **Determine if and how much of a balance is owed.**
(Please note students taking more than 16 credits will be charged overload fees after the 10th day of the semester.)
- ❑ **January through Feb. 10** – Arrange for the balance due to be covered by one or more of the following (review the “Tools to Pay the Balance Due” list on Pages 5-7):
 - › Payment in full
 - › Transact payment plan
 - › Five-month option
 - › Four-month option
 - › Credit-based loan
- ❑ **Feb. 10** – **Arrangements to cover the balance must be in place. The deadline to set up a five-month plan is Jan. 14, while the deadline to set up the four-month plan is Feb. 14.**

MONTHLY BILLING COMMUNICATIONS

Around the 10th of each month, you will receive a communication to your Whitworth email account prompting you to review your student account in Self-Service. Your monthly statement of account shows current charges and payments. Please review it carefully for accuracy.

Here are the steps to access and understand your Student Account Statement:

1. Log in to Self-Service from Pirate Port.
2. Click on “Student Finance.”
3. Click “Account Activity.”
4. Choose “2024 Fall Semester” or “2025 Spring Semester.”
5. Click “View Statement.”

At this point, you should be viewing your Student Account Statement in PDF format. To help you understand your statement, we ask that you review the following webpage:

www.whitworth.edu/account-statement.

LATE FEES

Starting in the second month of each semester (October in the fall and March in spring), outstanding balances not covered by a payment plan are subject to late fees on the 10th day of each month. Accounts with balances over \$500 will be placed on hold. No administrative actions can occur when an account is on hold, such as adding/dropping credits or registering for a future term.

Whitworth assesses late fees based on the following schedule:

BALANCE	MONTHLY LATE FEE
\$501-\$1,000	\$25
\$1,001-\$5,000	\$50
\$5,001-\$10,000	\$100
>\$10,001	\$200

TOOLS TO PAY THE BALANCE DUE

MAKE A PAYMENT

Make a personal payment in part or in full by visiting the following: www.whitworth.edu/payment. This page includes instructions for paying online, in person or by check.

FINANCIAL AID

If you are receiving financial aid and plan to use it to cover part or all of your charges, please make sure you have completed your financial aid file. Review your **Required Document** checklist in Self-Service via Pirate Port, select “Financial Aid,” and complete any processes and/or documents that might delay your financial aid. Only aid that is finalized will be used to offset charges.

We recognize that students and parents may have expenses and/or loss of income that are not reflected on the FAFSA. For the 2024-25 academic year, continuing students can complete a form to be reviewed for **Special Circumstances** at www.whitworth.edu/special-circumstances.

OUTSIDE SCHOLARSHIPS

If you have been awarded scholarships from private donors or organizations, please use the **Outside Scholarship Report** form to report them online:
www.whitworth.edu/outside-scholarship-report.

We want to have these resources reflected in your financial aid offer as soon as possible so they reduce any outstanding balance and so your payment plan, if applicable, is calculated correctly.

SEMESTER PAYMENT PLAN THROUGH TRANSACT

Whitworth offers an **interest-free** monthly payment plan through our partner, Transact Campus. The plan costs \$50 per semester, and the enrollment fee is due at the time the plan is set up. Semester payment plans are available for Fall Term, Spring Term and Summer Term. You can set up a payment plan with a debit card, credit card or e-check. Plans established with cards will have a 2.85 percent processing fee per payment, while plans integrated with a U.S. checking or savings account will have a flat fee of \$0.45 per payment.

The fall semester payment plan is a five- or four-month plan with payments pulling in July (five-month), August, September, October and November on the 15th of each month. **The deadline to enroll in a 2024 fall semester payment plan is July 14 (five-month) or Aug. 14 (four-month).**

The spring semester payment plan is a five- or four-month plan with payments pulling in January (five-month), February, March, April and May on the 15th of each month. **The deadline to enroll in a 2025 spring semester payment plan is Jan. 14 (five-month) or Feb. 14 (four-month).**

The summer semester payment plan is a three-month plan with payments due on the 15th of the month in June, July and August. **The deadline to enroll in a 2025 summer semester payment plan is June 13.**

Payment plans must be established each semester and do not roll over from one semester to another. Students wishing to pay their bill with a payment plan for the entire 2024-25 academic year must enroll in a new plan each semester.

Student account changes and revisions to financial aid resources (increases or decreases) will impact the amounts owed through the monthly payment plan. Payment plan increases will require that you consolidate the additional amount into the plan through Transact or pay this amount independently, while payment plan decreases will automatically decrease the payment plan payment amounts. Thus, if you receive a revision to your financial aid and you are on a payment plan, it is important that you recognize your payments may need to increase or decrease accordingly.

STEPS TO ESTABLISH A SEMESTER PAYMENT PLAN (STUDENT)

1. Go to Pirate Port and select “Self-Service.”
2. Log in with your Whitworth credentials.
3. Click on “Student Finance.”
4. Select “Transact (Current Students)” under the helpful links.
5. Click on “Payment Plans” on the main menu screen.
6. Click on the “View Payment Plan Options” button and follow the instructions to complete enrollment.

STEPS TO ESTABLISH A SEMESTER PAYMENT PLAN (AUTHORIZED PAYER)

1. Go to Pirate Port and select “Self-Service.”
2. Instruct student to log in with their Whitworth credentials.
3. Click on “Student Finance.”
4. Select “Transact (Current Students)” under the helpful links.
5. Click on “My Account” on the main menu screen.
6. Select “send a payer invitation” and complete the required information on the page.
7. Go to Pirate Port and select “Self-Service.”
8. Log in with proxy login credentials sent from the registrar.
9. Select the student’s name.
 - › You have the option to proceed as yourself or as the person who authorized the proxy access. Please choose the latter option to see the same view as the student. Proxies only have access to the information granted by the student.
10. Click on “Student Finance.”
11. Select “Transact (Authorized Payer)” under the helpful links.
12. Enter the authorized payer login information emailed to you by Transact.
13. Click on “Payment Plans” on the main menu screen.
14. Click on the “View Payment Plan Options” button and follow the instructions to complete enrollment.

CREDIT-BASED LOANS

› Federal Direct Parent PLUS Loan

Whitworth offers the Federal Direct Parent PLUS Loan, which is available to parents of dependent students who are enrolled at least half time. A parent can be a student’s biological or adoptive parent or a student’s stepparent, if the biological or adoptive parent has remarried at the time of application. Parents can find out how much they will need to borrow by using the Annual Cost and Payment Calculator at: www.whitworth.edu/payment-calculator.

Once parents determine the amount they need to borrow, they can apply for a PLUS Loan at studentaid.gov/plus-app/parent/landing. Parents know within a few minutes if their loan has been approved or denied. Whitworth will be notified of the outcome of a parent’s application.

If a parent is denied, first- and second-year students can borrow an additional \$4,000, and third- and fourth-year students can borrow an additional \$5,000 on their unsubsidized federal direct loan.

Excess PLUS funds are to be refunded to the parent listed on the application unless the parent has designated that their student receive the funds. Refunds from parent loans will be issued after the 10th day of classes.

› Private Education Loans – Commercial Lenders

A number of commercial lenders offer private education loans. Students will typically need a cosigner unless they have established credit themselves. The terms of these loans vary. More information about financing higher education costs through loans can be found under the “loans” section of the financial aid website: www.whitworth.edu/loans.

FINANCIAL AGREEMENT AND AUTHORIZATIONS

Upon enrollment, students will complete the following agreements and authorizations.

› **Financial Billing and Communication Agreement**

The following authorizations can be canceled or modified at any point in a student's course of attendance:

› **Authorization to Apply Title IV Financial Aid to Non-Allowable Charges**

- » **Accepting** allows all of your federal aid to be used for any type of charges applied to your account.
- » **Declining** prohibits Whitworth from applying financial aid toward charges other than tuition, fees, room and meals.

Access Your 1098-T Electronically

Students receive a 1098-T tax form each year they are enrolled listing the charges paid and financial aid received for the prior calendar year. Parents of dependent students may need this form for tax purposes. Proxies can also print the 1098-T. The form will be available to print through Self-Service. If you want it mailed to you, contact stuacct@whitworth.edu.

IMPORTANT DATES

Students should be aware of key dates related to refunds and grades each semester.

TUITION AND HOUSING REFUND SCHEDULE FOR FALL 2024 AND SPRING 2025

WEEK	REFUND	CHARGE	FALL 2024 - LAST DAY TO DROP BY 4 P.M.	SPRING 2025 - LAST DAY TO DROP BY 4 P.M.
1	100%	0%	Sept. 10	Feb. 5
2	100%	0%	Sept. 17	Feb. 12
3	75%	25%	Sept. 24	Feb. 19
4	50%	50%	Oct. 1	Feb. 26
5	25%	75%	Oct. 8	March 5
6 +	0%	100%		

TUITION REFUND SCHEDULE FOR JAN TERM 2025

Students withdrawing from classes by Jan. 6 are eligible for a 100 percent refund of the Jan Term fee. Jan. 6 is the last day to drop without receiving a "W."

FEDERAL AND STATE REFUND POLICIES

Students receiving federal and state financial aid are subject to specific refund calculations upon withdrawing from a respective semester. After 60 percent of the semester has passed, the student is no longer subject to these refund calculations. Fall: Oct. 31, 2024; Jan and Spring: March 21, 2025; Spring: April 7, 2025.

ACADEMIC DEADLINES FOR GRADES

	FALL 2024	SPRING 2025
Last day to drop/add course without instructor and advisor approval	Sept. 10	Feb. 5
No grade assigned to full semester courses dropped by	Sept. 17	Feb. 12
W grade from	Sept. 18-Nov. 5	Feb. 12-April 2
WF grade	Nov. 6	April 3
No courses may be added after	Sept. 17	Feb. 12

REGISTRATION

Pre-registration for Jan, Spring, Summer 2025	Nov. 4
Pre-registration for Fall 2025	March 31

Students with unresolved outstanding balances will not be allowed to register for upcoming terms, or participate in study abroad programs, until the balance is paid.