



# Summer Financial Aid

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# Summer Timeline

## SUMMER

Registration is Open Now!

Bills Generated: April 16, 2026

Financial Aid Offers: Early April. Eligibility reviewed again after spring grades are posted.

Bills Due: May 11, 2026

Summer Disbursement: May 21st (Based on when you reach eligible enrollment).

# Summer Financial Aid Process

Summer is a trailer term for the 2025-26 Academic Year.

Federal financial aid including Pell grant funding and Federal Direct Loans will be posted on RamPortal and sent via a revised offer letter.

All other funding including PA State Grants and PLUS/Private Loans have to be applied for separately.

Students cannot receive summer financial aid for rent or other expenses without being enrolled. This includes private education loans.

# Students taking courses elsewhere:

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- Students who are going abroad this summer or taking a class at another colleges such as a community college will need to complete a consortium agreement.
- Before a Consortium Agreement can be processed (utilizing credits enrolled at another school at WCU) the Transfer Credit Permission form will need to be approved by the Registrar’s office. WCU can only count credits that are required for the student’s degree here at WCU
  - Please note if you are approved for a summer consortium you will need to submit transcripts from the other school before your fall financial aid will disburse.



# Estimate Costs:

<https://wcupa.edu/calculator>

HOME	BILLING AND PAYMENT	TUITION AND FEES						
<h2>ESTIMATED COST CALCULATOR</h2> <p>Please note the tuition rates for the 2025-26 academic year will not be set by the PA Board of Governors until they meet on July 16-17, 2025. We will update the estimated cost calculator at that time. All other rates for fees, housing, and meals have been set for the 2025-2026 academic year and are reflected in the estimated cost calculator.</p> <p>This tool can be used to estimate your costs for an upcoming semester/academic year. This is an estimate, not an official bill. Costs and fees are subject to change.</p> <p>Summer and Winter tuition and fees are charged on a per credit basis.</p> <p>Graduate Professional Programs include M.A. in Speech-Language Pathology; M.Ed. in School Counseling; M.S.W. (Social Work); and M.S. in Clinical Mental Health Counseling.</p> <table border="1"> <tr> <td data-bbox="104 958 695 1029"> <b>Academic Career:</b>  -- Please Select -- </td> <td data-bbox="695 958 1286 1029"> <b>Residency:</b>  -- Please Select -- </td> <td data-bbox="1286 958 1877 1029"> <b>Term:</b>  -- Please Select -- </td> </tr> <tr> <td data-bbox="104 1029 695 1100"> <b>Credit(s):</b>  -- Please Select -- </td> <td data-bbox="695 1029 1286 1100"> <b>Housing:</b>  None </td> <td data-bbox="1286 1029 1877 1100"> <b>Meal:</b>  None </td> </tr> </table>			<b>Academic Career:</b> -- Please Select --	<b>Residency:</b> -- Please Select --	<b>Term:</b> -- Please Select --	<b>Credit(s):</b> -- Please Select --	<b>Housing:</b> None	<b>Meal:</b> None
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<b>Credit(s):</b> -- Please Select --	<b>Housing:</b> None	<b>Meal:</b> None						
<div style="display: flex; gap: 10px;"> <span data-bbox="104 1115 236 1162">SUBMIT</span> <span data-bbox="236 1115 354 1162">CLEAR</span> </div>								

# Federal Pell Grant

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- Eligibility is determined by the Student Aid Index (SAI) from your 25-26 FAFSA and the number of credits you are enrolled in this summer.
- Pell is calculated per credit. This means students who add/drop will see an adjustment in their summer Pell grant.
- If you received Pell grant in fall and spring, you should see a Pell grant award for summer.
  - Must meet Satisfactory Academic Progress (SAP) and have remaining Lifetime Eligibility Usage (LEU).

# PA State Grant

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- Students have to apply separately for a Summer PA State Grant at:
- Requires students to be half-time (6 credits) over at least 5 weeks.
- Limit to 8 semesters worth of full-time eligibility. Therefore, if you are planning to receive and use state grant for fall/spring for 4 years then a summer state grant would be taking eligibility from final term.
- Summer Rosters typically are not available until late June. Therefore, students would have to cover all costs ahead of receiving state grant funding.
- Awards are considered as part of the PA State Grant Progress review.

# Federal Loan Requirements

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- Requires at least half-time enrollment (6 credits undergraduate and 4.5 credits graduate)
- If you are enrolled in multiple summer sessions your federal loan will not disburse until you reach half-time status.
- Accept loans on RamPortal under Financial Aid > Offers
- Eligibility is determined by your summer enrollment, grade level, and amount that you have already used in the fall and spring.
- Spring grades could result in increased eligibility.
- If a Parent of an Undergraduate Dependent Student is denied on a PLUS loan that may also result in additional federal unsubsidized loan eligibility for the summer.

# Federal Loan Example 1

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- You have 40 earned credits and are considered a second-year student for federal aid purposes.
- You were offered and accepted \$6500 in unsubsidized funds for fall and spring.
  - You have no further federal loan eligibility for summer unless you have now earned 60 credits after spring grades are posted. If you did earn 60 or more credits then you would be offered \$1000 for summer.

# Federal Loan Example 2

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- You have 60 earned credits and are considered a third-year student for federal aid purposes.
- You were offered and accepted \$5500 in subsidized federal loan for fall and spring. You were also offered but didn't accept \$2000 in unsubsidized funds.
  - You will be offered \$2000 for summer in unsubsidized federal loan funds.



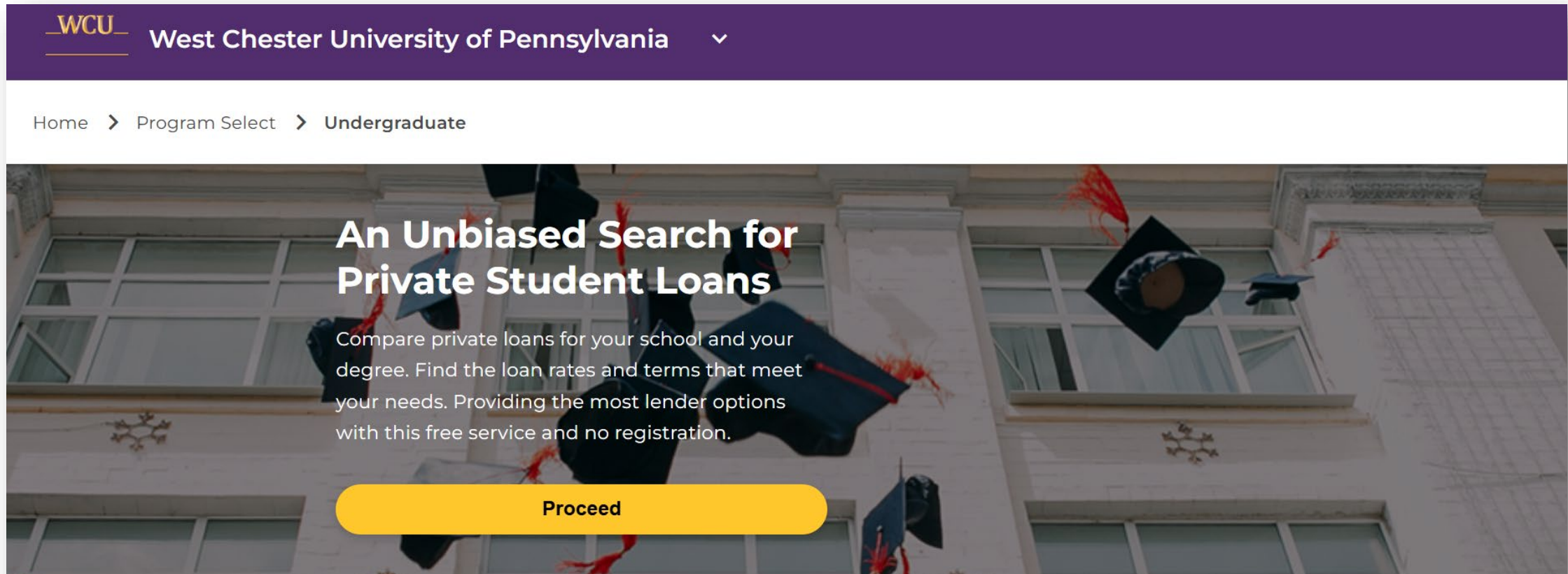
# Options to Cover Costs

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- Payment Plan: apply once summer bill is available 4/16.
- Plus Loan: Parent or graduate student can apply on [www.studentaid.gov](http://www.studentaid.gov)
- Private Loans: compare lenders on WCU's private loan comparison tool: <https://wcupa.edu/privateloans>.

# Private Education Loans

Private Lender List at <https://wcupa.edu/privateloans>



The screenshot shows the top navigation bar of the West Chester University website, which is purple with the WCU logo and the text "West Chester University of Pennsylvania". Below the navigation bar is a breadcrumb trail: "Home > Program Select > Undergraduate". The main content area features a large image of graduation caps being tossed in the air in front of a building. Overlaid on this image is the text "An Unbiased Search for Private Student Loans" in a large, white, sans-serif font. Below this title is a paragraph of text: "Compare private loans for your school and your degree. Find the loan rates and terms that meet your needs. Providing the most lender options with this free service and no registration." At the bottom of this section is a yellow button with the text "Proceed" in black.

**WCU**  
West Chester University of Pennsylvania

Home > Program Select > Undergraduate

## An Unbiased Search for Private Student Loans

Compare private loans for your school and your degree. Find the loan rates and terms that meet your needs. Providing the most lender options with this free service and no registration.

Proceed



# What happens if I drop/withdraw?

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- Withdrawing may impact your financial aid, and you may be required to pay back funds received:
  - Return of Title IV calculation (R2T4)
  - Determines how much of your federal aid (Direct Loans and/or Federal Pell grant) you have earned.
  - Based on last date of attendance reported by the Registrar's Office



# What happens if I drop/withdraw?

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- Most of WCU summer courses are offered in modules, and therefore are exempted from an R2T4 calculation if the student:
  - Complete all requirements for graduation, or
  - Successfully completes 49% or more of the days in the period of enrollment , or
  - Successfully completes half-time enrollment, or
  - Confirms attendance in writing for a course applicable to the student's program of study in a later module.

## Survey

- Please complete this brief survey for attending.
- Students who participate in 2 or more events will be entered to win a free 14 meals a week meal plan!





# Questions

Stop by: 25 University Ave, Suite 30

Call: 610.436.2627

Email: [Finaid@wcupa.edu](mailto:Finaid@wcupa.edu)