

Student Financial Services

Introduction

The Office of Student Financial Services provides students with information about federal, state, and private sources of financial assistance; helps students coordinate the financial aid application and renewal processes; and assists students in making informed decisions about financing the students' education. The Office of Student Financial Services is also responsible for the billing and collection of all tuition, fees, and institutional charges owed for each quarter.

Midwestern University (MWU) has a very strong commitment to financial literacy through the "Sensible Strategies" program. While many students make substantial, long term financial obligations for professional education, we are committed to assisting our students to become informed consumers through a variety of student-focused programs and events.

Financial Aid Disclosure

Changes in federal, state and/or university policies could affect the Office of Student Financial Services' information printed in this catalog. MWU reserves the right to make changes in any or all information contained therein and to apply such revision accordingly.

Contact Information

Students may contact the Office of Student Financial Services by phone or email below, Monday through Friday between the hours of 8:00 AM and 4:30 PM (CST/ MST).

Downers Grove, IL	Glendale, AZ
Dr. Arthur G. Dobbelaere Support Services Hall, Suite 103 555 31st Street Downers Grove, IL 60515 630/515-6101 ilfinaid@midwestern.edu	Barrel III, Suite 400 19555 North 59th Avenue Glendale, AZ 85308 623/572-3321 azfinaid@midwestern.edu

General Eligibility Requirements

All students seeking financial aid must meet general eligibility requirements regarding citizenship, financial need, and satisfactory academic progress. Students must also complete several certification statements.

Students who are currently in default and have not made satisfactory loan repayments or owe a refund on a Title IV program do NOT qualify for any form of federal aid. Students who have an established history of debt nonpayment may qualify for Federal loan programs but do NOT qualify for campus-based aid.

Financial Aid

The Office of Student Financial Services helps coordinate four types of financial aid: Scholarships, Federal Work-Study, Veterans' Educational Benefits, and Loans.

Federal Work-Study

Student employment is available to eligible students who apply for work-study and demonstrate financial need by completing a FAFSA for the applicable award year. Qualifying students may work on campus, or off-campus if performing community service activities. A contract must be in place prior to working off-campus. The Office of Student Financial Services determines the total amount students who may be awarded annually. This is NOT a loan program. Students who obtain Federal Work-Study employment are paid biweekly. Awards are based on allocations of federal funding. Students may not start work as a Federal Work-Study student without first receiving approval from Student Financial Services.

Federal Student Loans All Programs

1. Direct Unsubsidized Loan: Graduate students enrolled at least half-time in a degree seeking program may borrow up to \$20,500 per academic year with an aggregate maximum of \$138,500. Students enrolled in the osteopathic medicine, veterinary medicine, dental medicine, optometry, podiatry, clinical psychology and pharmacy programs are eligible for higher annual loan amounts and may borrow the aggregate loan maximum of \$224,000. Current information on interest rates, loan fees and repayment plans for Federal Direct Loans are available at: <https://studentaid.gov/understand-aid/types/loans/interest-rates>
2. Direct Graduate PLUS Loan: Graduate students enrolled at least half-time in a degree seeking program may borrow up to the annual cost of attendance minus other aid. Current information on interest rates, loan fees and repayment plans for Federal Direct Loans is available at: <https://studentaid.gov/understand-aid/types/loans/interest-rates>

Dentistry and Pharmacy

Health Professions Student Loan (HPSL): Graduate students enrolled full time in a degree-seeking program in dentistry or pharmacy may be eligible for HPSL funding.

Priority consideration is given to third and fourth-year students with exceptional financial need based on both student and parent income. HPSL is administered by the Department of Health and Human Services. Award amounts are determined according to the number of applicants and availability of funds. HPSL is a subsidized loan with a 5% fixed interest rate and a 12-month grace period before interest accumulates. Students must be enrolled full-time to receive HPSL funding.

Osteopathic Medicine Program

Primary Care Loan (PCL): Priority consideration is given to certain third or fourth-year students with exceptional financial need who are committed to practicing primary care medicine. This loan offers a one-year grace period and a residency deferment of up to four years. The interest rate is fixed at 5%. Students must agree to enter and complete a residency training program in primary care medicine not later than four years after the date on which they graduate. Students must also agree to practice primary care medicine through the date on which the loan is repaid in full. Students must be enrolled full-time to receive PCL funding.

Scholarships

All Programs

MWU has a variety of scholarships available to current students. Please check the Student Financial Services scholarships webpage for a complete listing of available scholarships. **Medical Programs** The CCOM Scholarship Fund: CCOM awards scholarships based on a student's academic achievement, exceptional financial need, and motivation toward osteopathic medicine (extracurricular activity involvement at CCOM). The number and amount of this award varies per year. Students are notified by the Office of Development and Alumni Relations or the CCOM Scholarship Committee when applications become available.

Non-Federal Student Loans

Osteopathic Medicine Institutional Loan Programs

CCOM/AZCOM Loan: This institutional loan program is offered to third and fourth-year students. Loan amounts and the availability of funding vary from year to year. Interest will accrue at 5% per annum immediately after graduation unless the student enters an approved internship/residency. Repayment begins 6 months after graduation, unless the student enters into an approved internship/residency.

Other Resources:

Many lenders offer private loans to students as an alternative to federal financial aid. Such loans are not subject to federal student loan regulations. Terms of repayment, including interest rates, vary by loan. Lenders perform a credit check and determine a loan applicant's creditworthiness before approving these loans.

Veterans' Educational Benefits

Midwestern University is approved by the Illinois State Approving Agency to certify enrollment for veteran education benefits for eligible programs. Students who receive veteran education benefits are required to provide official military transcripts to the Office of the Registrar when requesting certification for those benefits.

Midwestern University reviews all prior education and training for VA benefit recipients. Midwestern University does not participate in the Yellow Ribbon Program. Because Midwestern University is a private, not-for-profit institution, students who are Illinois veterans are not eligible for Illinois Veteran Grant (IVG) funding.

In accordance with Title 38 US Code 3679(e) Midwestern University adopts the following additional provisions for a student who is entitled to educational assistance under chapter 31, Vocational Rehabilitation and Employment, or chapter 33, Post-9/11 GI Bill® benefits while payment to the institution is pending from the VA. If such payments or disbursements under Chapter 31 or 33 are delayed, Midwestern University will not:

- Impose any penalty or late fee;
- Deny the student access to classes, libraries, or other institutional facilities, or
- Require the student secure alternative or additional funding up to the amounts covered by Chapter 31 or 33.

To qualify for this provision, students may be required to submit to the Office of the Registrar no later than the first day of class:

1. A Certificate of Eligibility (COE) for entitlement to educational assistance under chapter 31 or 33;

2. A "Statement of Benefits" obtained from the Department of Veterans Affairs' (VA) website – eBenefits, or a VAF 28-1905 form for chapter 31 authorization purposes;
3. A written request to use such entitlement;
4. Provide additional information necessary to properly certify the enrollment for benefits.

For more go to the Office of the Registrar for Military and Veteran students <https://www.midwestern.edu/admissions/military-and-veteran-students> Students may contact the Office of the Registrar at ilregistrar@midwestern.edu.

Midwestern University
Office of the Registrar
Dr. Arthur G. Dobbelaere Support Services Hall, Suite 105
555 31st Street
Downers Grove, IL 60515

Financial Aid for Repeat Courses

Students repeating a previously passed course may be eligible to receive federal financial aid for the repeated course. Federal regulations define "passed" as any grade higher than an "F," regardless of program policy requiring a higher qualitative grade.

Students repeating a failed course(s) may be eligible for federal aid to cover the cost associated with the repeat of the failures(s) as long as Satisfactory Academic Progress standards (SAP) are met. Those ineligible for federal aid may qualify for private loans. Students should contact the Office of Student Financial Services to determine eligibility.

Website Information for Financial Aid

Additional information regarding scholarship and loan programs, tuition payment plans, links to federal websites, and the Sensible Strategies financial literacy program can be accessed at [Student Financial Services](#).

Applying for Financial Aid

Cost of Attendance Budget

Each class has an established Cost of Attendance (COA) budget designed to cover a student's educational and living expenses; funding is only allowed within the parameters of the start/end dates of the academic year. The standard COA for each class, developed in accordance with federal guidelines, allows for a reasonable standard of living for a single student in the community. Each year the major components of the budget are reviewed and modified, if necessary, based on changes in costs. To help verify that allowable expenses and amounts included in budgets remain reasonable, the Office of Student Financial Services will periodically survey students to gather information about 'actual' expenses incurred.

Representative expense categories in every budget include:

- Tuition and Fees
- Books, course materials, supplies
- Living expenses for housing and food

- Transportation Expenses
- Personal Expenses including insurances

Some programs may include technology, equipment, or other fees as well. In all instances, federal regulations govern what is allowable in the budgets.

While many students find it necessary to borrow to pay for higher education, we highly encourage students to live as modestly as possible with a thrifty budget. Minimizing debt while in school can lead to financial freedom down the road and lower repayment after graduation. The staff in the Student Financial Services are always available to discuss any questions surrounding budgeting within our COA limits.

Online Application Process

The online financial aid application and instructions are updated annually and made available to all enrolled students. Newly accepted students who have paid the matriculation deposit will have additional access to other relevant financial aid resources in Canvas on the student portal.

Downers Grove Tuition and Fees

Downers Grove Tuition and Fees (for academic year 2023-2024)

Please Note: Tuition rates are subject to change annually. *Tuition is expected to increase between 3% to 4%.*

Programs with an academic summer trailer will be subject to the tuition increases for the summer quarters.

Program	Tuition
Chicago College of Optometry ¹	\$47,424
Chicago College of Osteopathic Medicine	\$81,125
College of Dental Medicine-Illinois ²	\$90,858
College of Pharmacy, Downers Grove Campus	\$51,832
College of Pharmacy, Downers Grove Campus (3-year program)	\$69,109
College of Graduate Studies, Biomedical Sciences, Master of Arts	\$35,000
College of Graduate Studies, Biomedical Sciences, Master of Biomedical Science	\$44,308
College of Graduate Studies, Master of Science in Precision Medicine	\$10,788
College of Graduate Studies, Precision Medicine Certificate	\$899 per credit
College of Graduate Studies, Master of Public Health	\$12,821
College of Health Sciences, Clinical Psychology	\$37,348
College of Health Sciences, Occupational Therapy	\$50,603
College of Health Sciences, Physical Therapy	\$48,519
College of Health Sciences, Physician Assistant Studies	\$57,112
College of Health Sciences, Speech Language Pathology ³	\$48,729

All programs have a student services fee billed quarterly. More information regarding the student services fee can be located in the Student Handbook. Additional fees may be assessed, including disability insurance or other charges as determined by each College. Students enrolled less than full-time will be charged a per-credit-hour rate. All tuition and fees are subject to change.

Course retakes will be charged in accordance with the Retake policy in the Academic Policies section of the catalog.

Additional fees assessed by Program:

¹Chicago College of Optometry Program:

- Equipment kits - First Year Only - \$4,653

²College of Dental Medicine-Illinois Program:

- Technology Fee - First Year Students Only - \$1,467
- Student Equipment Fee - First Year Students Only - \$1,075
- Supply Fee - All Years - \$5,848
- Instrument Rental Fee - All Years - \$2,699
- Simulation Laboratory and Clinic Fee - All Years - \$7,022

³College of Health Sciences Speech Language Pathology Program:

- Calipso clinical training - First Year Only - \$100

Tuition

The annual tuition is based on full-time enrollment and is divided by the number of quarters in the academic year. Students registered full-time for each quarter will pay full-time tuition rate. Students exceeding the maximum prescribed course load will pay overload charges. Students who are extended will be charged for each additional quarter of enrollment. Students extending the program by one quarter or less will be charged according to the enrollment status. Students completing their clinical rotations pay a fixed tuition rate each quarter. Students are not charged on a per credit basis, but pay a fixed tuition rate each quarter during the completion of the rotations based on the annual tuition of the program.

Payments

Students are encouraged to pay all tuition and fees via [Midwestern University's secure website](#). If a student is receiving financial aid, the account should not be paid in full until the financial aid has been applied. If the account is paid in full prior to financial aid posting, the payment will be returned to the credit card used. Options for payment include online check payment, debit card, or credit card. MWU accepts American Express, Discover, MasterCard, and Visa. For those paying by mail or in person, all checks and money orders should be made payable to Midwestern University, with the MWU student ID number indicated on the front. Cash payments are limited to \$250 or less. Tuition due dates will be publicized [online](#). If tuition payments are made through the mail, please address the envelope as follows:

Midwestern University
Office of Student Financial Services
Dr. Arthur G. Dobbelaere Support Services Hall, Suite 103
555 31st Street
Downers Grove, IL 60515

Students who fail to pay balances owed as scheduled will have the students' accounts processed according to Midwestern University's Overdue Accounts Policy.

Payment Plans

Payment plans allow students to divide an unpaid balance into three equal payments over the course of the quarter for which the balance is due. Policies regarding the payment plans:

1. All financial aid must be applied toward the quarter the balance is due; payment plans will be established for the balance remaining.
2. It will be mandatory for students to utilize MWU's electronic billing and payment system, available at <https://online.midwestern.edu>, to set up the payment plan each quarter.
3. A minimum balance of \$200 is required to participate in a payment plan.
4. The plan is interest free.
5. Any unpaid balance must be paid in full by the end of each quarter.
6. To maintain eligibility, students must adhere to the payment plan due dates and not be, or have been late on any current or prior MWU payment plans.

International Student Prepayment Plan

All accepted international matriculates who are requesting an I-20 document to obtain an F-1 student visa or who are not U.S. citizens/ permanent residents/ eligible non-citizens must prepay the annual tuition, and in some cases other mandatory program fees 45 days prior to the first day of the first quarter. Continuing students can pay on a per quarter basis by the scheduled due dates.

Credit Cards

The Office of Student Financial Services accepts credit cards for payment of tuition, fees, insurances, on-campus housing, and other direct costs; however, the following requirements must apply:

1. All financial aid funds must first be applied to the balance before using a credit card for payment.
2. When using a third party's credit card, the Student Financial Services Office must receive authorization from the cardholder.
3. MasterCard, Visa, Discover and American Express are accepted.

Important Information about Fees and Charges

Fee Charges

All full and part-time degree seeking students enrolled in an academic year must pay the student services and applicable program specific fees. Students who are enrolled 3 or 4 quarters per year will be charged the full annual student services and program specific fees. Students who are enrolled in a program that ends with 1 quarter over the summer, or 2 quarters over the summer and fall will be charged 25% or 50% of the annual student services and program specific fees, respectively. The student services fee funds such areas as the recreation center, sports intra-murals, counseling services, operation of the student lounge, student government, student representation in government, and student events on and off-campus. The program specific fees fund the items described above in the Tuition and Fees section.

Add/Drop Period

Charges will be re-assessed accordingly for courses added/dropped within the add/drop period depending on the student's revised enrollment status (i.e. full-time, half-time, less than half-time, etc.). Please note that if all courses are dropped and a student is determined to be withdrawn for the entire quarter, tuition and fee charges may be assessed and will be based upon guidelines stated in the MWU Refund Policy: Return of Title IV and VII Funds.

Partial Course Load

Students registered for courses that total fewer than 12 credit hours per quarter are considered to have a partial course load. Prior authorization from the College Dean is required before students can begin a quarter less than full-time. In such circumstances, tuition is charged on a per credit hour basis. The tuition rate for each quarter is calculated based on the current quarterly full-time tuition divided by the standard full-time credit hours of the program the student is enrolled in for the respective quarter enrolled. The per-credit hour rate is multiplied by the enrolled credit hours to equal the tuition charge for the quarter.

Course Overload

Students registered for more courses than the prescribed schedule in a given quarter are considered registered for a course overload. Students must receive prior approval from the College Dean. Tuition is billed for the additional courses as follows:

- Course overloads are billed the annual tuition rate plus an additional per-credit rate.
- The per-credit rate is calculated by dividing annual tuition by the number of quarters to determine a quarterly rate. The quarterly rate is divided by the prescribed course load credit hours as specified for the program (below).
- Course overloads are defined as follows: CCOM > 31 credit hours; CDMI > 30 credit hours; CPDG > 21 credit hours; CCO > 30 credit hours; CHS Graduate > 23 credit hours.

Overdue Accounts

The Student Accounts department will follow up with students to collect past due accounts. The overall goal is to encourage all students to pay balances on time as to not be faced with the consequences as outlined below.

Consequences of past due accounts can include any or all items listed below:

1. A 1.5% late fee will be assessed at 10 days past due for all balances of \$500 or more. Balances of \$499 or less are assessed a fixed \$7.50 late fee.
2. Past due notices will be sent via email.
3. Follow-up contacts will be made but are not limited to phone calls.
4. At 15 days past due, the College Dean will be notified of the delinquency.
5. At 30 days past due, student may be dropped from enrollment by the College.
6. If a student is suspended or terminated from MWU, the student must reapply for admission to MWU.
7. Withholding of academic transcripts.

8. Continued non-payment of account puts the student at risk of being referred to a third party for collection. This may result in a collection fee assessed and the delinquent account may be reported to one or more of the national credit bureaus.

Note: Students must notify Student Accounts of any, and all circumstances that may necessitate an exception to the payment deadlines. Exceptions to this policy may be made for the following reasons:

1. Circumstances beyond the student's control (i.e. non-arrival of financial aid funds applied for well in advance of the due date);
2. A payment plan has been approved by the Office of Student Financial Services

Returned Checks

Students are notified via email and phone when checks are returned. A replacement method of payment is required to resolve the balance. After two returned checks a student will be required to pay by cashier's check or money order. No exceptions will be made.

Receiving Funds

Living Expense Loan Refund

Students who borrow additional loan funds for their living expenses will receive quarterly refunds via direct deposits to cover expenses including housing, food, transportation, books, supplies, and personal expenses. Students are obligated to budget funds appropriately to cover personal monthly expenses.

Through our comprehensive "Sensible Strategies" program, Student Financial Services provides a variety of resources to assist students with important money management skills; these include budgeting, credit cards, managing your credit, money management for couples, and our innovative financial literacy tools. Go to [Financial Services Sensible Strategies](#) for information on programs, events and helpful resources.

Direct Deposit

Direct deposit for refunds is highly recommended. Students without direct deposit will be issued a paper refund check mailed to the address on file.

MWU will not be held responsible for any bank fees or charges that result due to insufficient funds in a student's bank account. MWU is also not responsible for late charges on any past due bills a student may incur. It is the student's responsibility to ensure the deposited funds have cleared the bank.

Direct deposit or refund checks made in error to the student must immediately be returned in full to MWU.

Satisfactory Academic Progress for Financial Aid Eligibility

Federal regulations (Sections [668.16](#), [668.32](#), and [668.34](#)) require that all graduate and professional students who receive Federal student aid (includes loans, work-study, and grants) make satisfactory academic progress (SAP) toward completion of their degree to continue receiving Title IV Federal student aid.

This policy is used to determine eligibility for Federal Financial Aid only and is as strict as or stricter than academic policies. Academic programs may have different academic standards and criteria to maintain academic eligibility within the program.

Qualitative Measures

Students are required to maintain a minimum cumulative GPA as defined by their college/academic program throughout their program of study while attending Midwestern University.

Quantitative (Pace)

Pace is the rate at which a student completes requirements for their academic program and is calculated by dividing the number of cumulative units completed by the number of cumulative units attempted. Students must progress through their academic program to ensure that they will graduate within the maximum timeframe (as specified by each college/academic program).

Maximum Time Frame

The maximum time frame is defined by the length of the program. Program lengths are measured in years for clinical programs and credit hours for non-clinical programs. Students must complete the requirements for their degree within the maximum timeframe for completing their program of coursework (as defined by their college/academic program). See chart titled Midwestern University Standards of Satisfactory Academic Progress for Financial Aid Eligibility below for specific timeframes by program.

Students become ineligible for Federal financial aid when it becomes mathematically impossible for the student to complete the program within the maximum time with the right appeal (as specified by each college/academic program).

SAP Eligibility Review:

For programs with a length of one academic year or less, SAP is reviewed on a quarterly basis. Students who do not achieve SAP at the end of one quarter are automatically placed on financial aid warning. Students on warning are eligible for Federal financial aid but must meet the minimum cumulative GPA and pace standard for their program by the end of the quarter. Students in all other programs are reviewed annually for SAP. Students who do not achieve the minimum cumulative GPA and pace standard will be placed on Federal financial aid suspension with the right to appeal.

Email notifications are sent by the Assistant Director of Student Financial Services to the student's Midwestern University email address if the student does not meet SAP standards. The email notification includes instructions to appeal for continuation of Federal financial aid.

SAP Appeals:

A student who does not meet the SAP appeal policy is considered ineligible for Federal financial aid. However, students who have mitigating circumstances that prevented them from making satisfactory academic progress may submit a SAP Appeal to request to have their aid reinstated due to cumulative grade point average, pace, and maximum time frame. Mitigating circumstances include but are not limited to:

- Death of an immediate family member (spouse, mother, father, guardian, sister, brother, son or daughter)
- Major medical issue (i.e. requires hospitalization) experienced by the student or an immediate family member of the student (as designated above)
- Domestic violence
- Involuntary call to active military duty

- Other extreme circumstances (case by case basis)

The complete appeal will contain:

1. an SAP appeal form,
2. a written statement typed and signed by the student, describing the student's mitigating circumstances and what has changed to improve academic performance,
3. supporting documentation, and
4. an academic plan approved by the student's advisor.
5. Incomplete appeals will not be accepted or reviewed.

SAP appeals are reviewed by the University Financial Aid Committee. Students should allow up to two weeks for their appeal to be reviewed and a decision to be rendered. All decisions are final and cannot be appealed for the same set of circumstances. If the appeal is approved, the student may regain eligibility for Federal student aid, and will be placed on financial aid probation.

Academic Plans:

Students must submit an Academic Plan with the SAP appeal application. Academic Plans are developed by Program Directors, faculty advisors, or the Office of the Dean.

For students who need longer than one quarter (payment period), an Academic Plan is necessary to help ensure the student can meet SAP by a specific point in time. While programs have discretion to determine the length of the Academic Plan, students must be monitored at the end of each quarter to confirm all components as specified in the Academic Plan are being met.

Maximum Appeals:

For programs with a length of one academic year or less, a maximum of one appeal is allowed. For all other programs, a maximum of two appeals is allowed.

Regaining Eligibility:

Any student who has become ineligible to receive Federal financial aid may regain eligibility by meeting the SAP standards or the conditions set forth in the academic plan.

Treatment of non-punitive grades, repeated courses, audit courses, pass/fail courses, withdrawals and incompletes:

Grades of I (Incomplete), W (Withdrawal), WF (Withdrawal/ Failing), and F are counted as attempted hours only (not earned hours) for pace calculation. Grades of I, W and P do not affect GPA. Also, if the "WF" grade occurs after the add/drop period, it will be included in the GPA.

Classes in which students are auditing cannot be included in the amount of credit or contact hours earned when determining eligibility for Federal financial aid.

Please note all repeat coursework grades are included in the GPA and Pace (attempted and completed). Only the most recent grade is used in the computation of the student's GPA. Also, if an "I" grade remains beyond the 10 calendar days, it is automatically converted to a grade of "F" by the Registrar, which signifies failure of the course.

Program Specific Requirements

Please see appropriate Program Specific sections of the catalog to view the academic standards

- [Doctor of Osteopathic Medicine \(D.O.\)](#)
- [Doctor of Pharmacy \(Pharm.D\)](#)
- [Doctor of Dental Medicine \(D.M.D\)](#)
- [Doctor of Optometry \(O.D.\)](#)
- [Doctor of Psychology \(Psy.D\)](#)
- [Master of Medical Sciences in Physician Assistant Studies \(M.M.S.\)](#)
- [Doctor of Physical Therapy \(D.P.T.\)](#)
- [Doctor of Occupational Therapy \(O.T.D\)](#)
- [Master of Science in Speech Language Pathology \(M.S.\)](#)
- [Master of Arts in Biomedical Sciences \(M.A.\)](#)
- [Master of Biomedical Sciences \(M.B.S.\)](#)
- [Master of Public Health \(M.P.H.\)](#)
- [Master of Science in Precision Medicine \(M.S.\)](#)
- [Post-Graduate Certificate in Precision Medicine](#)

MWU Standards of Satisfactory Academic Progress for Financial Aid Eligibility

Clinical Programs	Published Length	150% Limit
Osteopathic Medicine	4 years	6 years
Pharmacy 3 year program	3 years	4.5 years
Pharmacy 3.5 year program	3.5 years	5.25 years
Physician Assistant	2.25 years	3.33 years
Occupational Therapy	3.00 years	4.50 years
Doctor of Dental Medicine	4 years	6 years
Optometry	4 years	6 years
Physical Therapy	3 years	4.5 years
Speech Language Pathology	2 years	3 years

Non-Clinical Programs	Published Length	150% Limit
Biomedical Sciences (M.B.S.)	72 credits	108 credits
Biomedical Sciences (M.A.)	45 credits	67.5 credits

Academic Status Chart for Determining Financial Aid Eligibility and Enrollment Status

Academic Status	Credit hours per quarter
Full-Time	12 minimum
Three-Quarter Time	9-11 credit hours
Half-Time	6-8 credit hours
Less than Half-Time	1-5 credit hours

Please Note: Classes in which students are auditing cannot be included in the amount of credit or contact hours earned when determining eligibility for financial aid. In addition, the following grades will not be considered as credit or contact hours earned/attempted for purposes of awarding federal financial aid: "I" Incomplete, "IP" In-Progress, "F" Failure, or "W" Withdrawal, or "WF" Withdrawal/Failing.

The above policy is subject to change during the academic year. If revised, an addendum will be distributed to all enrolled students.

Financial Aid Eligibility Policy and Procedure—Leave of Absence/Withdrawals/Return of Title IV Funds

Policy

1. Students requesting a leave of absence while enrolled at Midwestern University must adhere to the policies and procedures established by the College Dean. In addition, students receiving Federal financial aid must understand and follow Federal Title IV leave of absence regulations as stated in this policy, which may affect the amount of financial assistance received. As stipulated by Federal financial aid regulations, a student receiving Title IV assistance, shall be granted a leave of absence under the following conditions:
 - The student must request the leave of absence in writing to the Program Director, if applicable, with approval from the College Dean. The letter should clearly state the reason(s) for the requested leave of absence.
 - MWU will not charge the student any additional institutional charges (tuition or program related fees) during a leave of absence.
 - Students on leave of absence are entitled to all the services afforded by the student services fee.
 - A subsequent leave of absence may be granted for the same student due to an unforeseen circumstance such as military duty, jury duty or a circumstance covered under the Family and Medical Leave Act of 1993 (FMLA).
 - Any additional leaves of absence requests may not exceed a total of 180 days in a 12-month period. This 12-month period begins with the first day of the initial leave of absence.
 - There must be a reasonable expectation that a student will return from a leave of absence to continue enrollment at MWU.
2. Students granted approved leave of absences will maintain financial aid eligibility and all charges will remain on the student account. Students are not eligible to receive any additional financial aid during a leave of absence.
3. For purposes of administering Federal financial aid, a student who is receiving Title IV financial aid funds and is granted a leave of absence that does not meet the above guidelines will be considered to have withdrawn from MWU for financial aid purposes.
4. A student who received financial aid prior to the leave of absence and fails to return will be considered to have withdrawn from MWU for financial aid purposes as of the first day in which the leave of absence was granted. The Office of Student Financial Services will have 45 days after the day of determination to calculate a refund and return funds to the lender.
5. For students who do not begin attendance the quarter for which financial aid was received, SFS must return the full amount of unearned Title IV funds no later than 30 days after the institution becomes aware that the student will not or has not commenced attendance.
6. Upon receipt of the leave of absence notification, the Office of Student Financial Services informs the student of loan obligations, possible revisions in aid, deferment options, and consequences of failure to return may have on the student's repayment term, including the exhaustion of the student's grace period.

7. Students are not eligible to receive any financial aid during periods of non-attendance. Any refunds received must be returned in full.
8. All outstanding balances must be paid in full prior to a student's return from a leave of absence.

Notification of Withdrawal

1. A student must provide written notification and documentation, if applicable, to the appropriate College Dean or Program Director, stating the reason for withdrawal from MWU. If approved, the College Dean will conditionally approve a withdrawal until all clearances are obtained.
2. Upon receipt of a student's official notification, the withdrawal date is the earlier of either the date the student begins the school's withdrawal process or otherwise provides notification. In some cases, the student's last date of attendance at a documented academically-related activity (exam, turning-in of assignment, etc.) may be used as the withdrawal date.
3. The student must receive clearance for withdrawal from the MWU departments on the <http://online.midwestern.edu> leave system. The online system notifies administrative offices such as the Registrar to process the withdrawal, and Student Financial Services to prepare the required financial aid exit and calculate the return of unearned Federal Title IV aid and all other aid, as appropriate.
4. Upon submission of all completed documentation and adherence to all clearance procedures, the College Dean will provide an official letter of withdrawal to the student. If a student does not complete the online exit counseling requirement, the Registrar will withhold official academic transcripts.
5. The withdrawal date for students who do not provide notification will be the earlier of the midpoint of the payment period or the date the school determines is related to the circumstances beyond the student's control.

Federal Student Aid – Return of Title IV (R2T4)

MWU has instituted and adheres to all requirements included in the Federal Formula for Return of Title IV Funds (R2T4) as specified in Section 484B of the Higher Education Act of 1965 (as amended).

Student Financial Services (SFS) is required by Federal law to recalculate financial aid eligibility for a student who withdraws, is suspended, is dismissed, takes a leave of absence, or ceases attendance before completion of the term.

If an R2T4 calculation is required, SFS must return the amount of unearned Title IV funds to Department of Education (ED) no later than 45 days after the student's Date of Determination. The calculation for Return of Title IV funds is based upon the student's withdrawal date.

For Title IV purposes, the student's withdrawal date is the earlier date of one of the following:

- The date the formal withdrawal process begins or the date the student otherwise provides official notification of their intent to withdraw (i.e., letter, email, in-person)
- The last documented date of attendance in an academically related engagement (i.e., documented attendance in a class or lab or submissions of an assignment).

Title IV funds include – Federal Direct Unsubsidized loans, Federal Direct Graduate PLUS loans, and the Federal Work-Study (FWS) program. However, FWS funds awarded or earned by the student will always be excluded from the R2T4 calculation.

R2T4 calculation:

The R2T4 calculation determines whether financial aid must be repaid to the federal student aid programs.

1. The percentage of a payment period completed is calculated by the number of days enrolled up to the student's withdrawal date, divided by the total days in the same payment period. The Title IV aid earned is equal to the percentage of the payment period completed. After 60%, there is no return of Title IV funds and the student is considered to have earned 100%. The academic calendar is used to determine the total days in the length of payment period.
2. Student Financial Services uses the student's withdrawal date to perform the R2T4 calculation. The resulting R2T4 calculation form shows the percentage of earned federal aid, the amount of earned and unearned federal aid.
3. Scheduled breaks of five days or more are excluded from calculation. If a student withdraws while on a scheduled break, the withdrawal date is the last date of scheduled academic engagement break prior to the break.
4. Title IV returns are returned in the following order:
 - Federal Direct Unsubsidized Loans
 - Federal Graduate PLUS Loans

Post-Withdrawal Disbursements:

If the student did not receive all the funds that were earned prior to withdrawing, a post-withdrawal disbursement may be due.

SFS must provide written notification to the student prior to making any post-withdrawal disbursement within 30 days of the student's date of determination. MWU must receive permission from the student before it can release the post withdrawal disbursement. The student will have 14 days to respond in writing to the notice and if a response is not received within the timeframe, the school will not process the disbursement. The post-withdrawal disbursement notification will include information of the funds that will be applied to the student's account first, and any resulting credit balance will be refunded to the student as soon as possible and no later than 14 days. Students may choose to decline some, or all loan funds to not incur additional debt. Please note that accepting a post-withdrawal disbursement of student loan funds will increase a student's overall student loan debt, which must be repaid under the terms of the Master Promissory Note.

MWU may use all or a portion of the post-withdrawal disbursement of funds for tuition, fees, and housing, but must have the student's permission to apply the post-withdrawal disbursement to any other school charges. If the student does not give permission, the student will be offered the funds in the form of a refund.

All credit balances resulting in a recalculation from the R2T4 will be refunded as soon as possible and no later than 14 days.

Tuition and Fees Refund Policy

MWU adheres to the R2T4 Calculation formula for institutional refunds. If a student withdraws during a payment period, MWU will determine how much tuition and fees were unearned by the institution. Students who withdraw before completing 60 percent of the quarter may have to repay all or a portion of the Federal Title IV financial aid funds that have been disbursed to them.

Figures are calculated based on how many calendar days in the payment period were attended through the withdrawal date divided by the total number of calendar days in that same payment period. After 60% of the payment period, the institution will have earned the total amount paid for the payment period. Equipment or supplies fees will be waived if the equipment is returned to the school in the exact condition for which was received by the student. MWU will refund as prescribed below any unearned amount. Please see the R2T4 Calculation section for more details.

Return of Funds by the School

All refunds will be distributed in the following order, as applicable:

- Federal Student Loans – refer to the R2T4 calculation
- Other Federal Sources of Aid including Title VII funding – Title VII funds include Health Professions Student Loans (HPSL) and Primary Care Loans (PCL). Any unearned tuition will be returned to the lender.
- Other state, private, or Institutional Aid / Scholarships (Scholarships will be adjusted subject to their donor agreements)
- The student

Students who feel that individual circumstances warrant exceptions from published policy may appeal the MWU Refund Policy. Student appeals need to be submitted to the Director of Student Financial Services & Registrar.

Military & Veterans' Educational Benefits

Funds will be returned according to the university's institutional refund policy to the appropriate military branch when the student fails to: begin attendance, start a course (regardless if the student starts other courses), or the course is cancelled. All funds will be returned directly to the military service or VA branch.