

# FAQs for Adult & Continuing Education Undergraduate Students

*Below are answers to financial aid questions that our Adult & Continuing Education Office frequently gets from new BW students.*

**Why should I apply for financial aid? I have a decent job, am a veteran who receives VA benefits, and/or have tuition reimbursement from work. I probably won't qualify anyway.** We encourage all students to file a FAFSA. It's free, and should you need financial assistance, financial aid is one of your best resources. There are limited types of financial aid for part-time students, so while you may not be eligible for all forms of gift assistance, federal loans will have low interest rates and may help you out if you're in a pinch.

**How many credits do I need to take to be eligible for financial aid?** Students must be enrolled at least half-time, which is six credits for undergraduate students, in order to be eligible for Federal Direct Loans (subsidized and/or unsubsidized). Students who are eligible for the Pell Grant and the Ohio College Opportunity Grant may receive pro-rated amounts of these grants if they are enrolled in less than six credits. Most scholarships and grants from Baldwin Wallace require full-time enrollment, which is a minimum of 12 credits for undergraduate students.

**Why don't I have my financial aid award yet?** Our office will send financial aid award letters to students who have been accepted to BW, submitted a FAFSA, submitted an [Enrollment Worksheet](#) (if required), and have no other outstanding issues that would have been identified in a "missing information email" from [finaid@bw.edu](mailto:finaid@bw.edu). If you have been accepted to BW, consider these other reasons:

- Have you filed a FAFSA at [www.fafsa.gov](http://www.fafsa.gov)? If so, did you include BW's Federal School Code (003014)?
- Have you filed a FAFSA for the correct academic year? BW's academic year starts with the summer term, so any enrollment during the Summer, Fall, and/or Spring terms will require the FAFSA.
- Have you submitted all requested documentation, including the [Enrollment Worksheet](#)?
- Have you checked WebExpress to see if you *have* been awarded?

**When will my financial aid be released? I need books to do my advance assignment!** Federal direct loans are released to students with enrollment no more than 10 days before the start of the regular term, provided all requirements have been met. (See the Academic Calendar on the Registration & Records website for term start dates.). Almost all other forms of financial aid will be credited on the first day of the term. BW doesn't have "book vouchers", but you can buy your books before your financial aid is in place. Contact the ID Office at 440-826-2410 for more information.

**I cannot pay my bill in a lump sum. Do you have payment plans? What if my employer reimburses me after I complete my classes?** Payment plans are not a form of financial aid. Please contact the Cashier's Office at [cashier@bw.edu](mailto:cashier@bw.edu) or 440-826-2216. The TRPP program, Tuition Reimbursement Payment Plan, is also through the Cashier's Office. Students who receive a reimbursement from their employer at the end of the semester can enroll in TRPP, which extends your payment due date at a low rate of interest until 30 days after the end of the term. ***Please note that if you are not enrolled in either of these plans, and do not pay your bill by the due date, the Cashier's Office will assess a finance charge of 16% APR (that's 1.33%/month) for every month there is an unpaid balance.***

**When are my loans due? What if I stop and start? What happens to the loan repayment clock then?** Loan repayment begins six months after you graduate or drop below half-time enrollment. Those six months are considered a "grace period". You only receive one six-month grace period, so if you start and stop, your loans may become due sooner than six months.

**My spouse has loans. Now that I'm going back to school, can my spouse's student loans be deferred?** No, your spouse's loans are not taken into consideration when you go back to school. You, however, can receive an in-school deferment if you have other student loans. Contact the Registration & Records Office at 440-826-2126 for "enrollment verification" if you need to ask for a deferment.

**How do I find out about scholarship opportunities?** We keep an updated list of scholarship opportunities on our website [www.bw.edu/finaid/outside](http://www.bw.edu/finaid/outside). If we learn of opportunities that are earmarked for adult students, we send them to the A&CE Office to post on their Facebook page. Be sure to "like" them!

**I lost my job. My estimated family contribution based on last year's W2 is now totally unrealistic. What should I do?** Contact us for a Special Circumstance Form. Do not change your FAFSA on your own! If an adjustment is warranted, we will do that for you.

**What happens to my financial aid if I change my schedule during the semester?** Your financial aid eligibility is determined by the number of credits you are enrolled in at any given time throughout the semester. Your first financial aid award is based on the number of credits you report on your Enrollment Worksheet. If you change your enrollment, either by dropping a class before the term starts or by withdrawing from a class that you have already been attending, you must contact the BW Financial Aid Office immediately. We will need to review your new enrollment and revise your financial aid as necessary. Please see the Cashier's Office Refund Policy for details about changing registration once classes have begun ([www.bw.edu/resources/cashier](http://www.bw.edu/resources/cashier)). Depending on the timing of your schedule change, you may still owe for a class you plan to drop/withdraw from.

**What happens to my financial aid if I get a bad grade in this class?** Students must maintain "satisfactory academic progress" to be eligible for financial aid. One way to measure SAP is by grade point average - 2.0. If you are concerned, contact our office to discuss.