

Bursar & Financial Aid



First Year Orientation

Wilkes University

BURSAR'S OFFICE



Anne Kotarski

Director Treasury and Student Accounts

Wilkes University



IMPORTANT DATES!!



July 10, 2024

→ Fall Bills Available on Wilkes Student Portal

Aug. 12, 2024

→ Fall Tuition Bills are Due

Dec 9, 2024

→ Spring Bills Available on Wilkes Student Portal

Jan. 2, 2025

→ Spring Tuition Bills are Due

Wilkes University

FINANCIAL CHECKLIST



JUNE 2024

Complete Federal Loan Requirements
Prepare for Private Loans and Parent PLUS Loan

JULY 2024

9th, 11th, 15th - Orientation and Registration. Once registered,
Fall bills available

FOR MORE INFORMATION

For more information, links
and a downloadable calendar
visit or scan the QR code:
wilkes.edu/FinancialChecklist



Give authorized user access to tuition and billing
Give parent access to financials, academic and medical
information with your FERPA

Fall Payment Plan Opens

Apply for Private Loans and/or Parent PLUS Loan

Enroll in eRefund

Submit third party documents

End of July

Receive room assignments

Receive Colonels Are Covered emails – must take action to
confirm materials

AUGUST 2024

1st - Deadline for meal plan change requests

12th - Fall Financial Clearance and Tuition Bill Deadline

22nd - Fall meal plans are active as of breakfast

22nd - 25th - Welcome Weekend; Pick up textbooks/materials at
Colonel Corner

26th - Fall classes begin

STUDENT PAYMENT POLICY – FINANCIAL CLEARANCE

Students must be financially clear to move-in and begin class!

Log into your Wilkes Student Portal: portal.wilkes.edu

- View your semester bill
- View your financial aid eligibility

To obtain financial clearance, you need to do one of the following:

- Pay your balance in full
- Enroll in the Wilkes University Payment Plan
- Have financial aid/loans that equals or exceeds your balance
- Submit a signed Employer Deferment Agreement

WILKES UNIVERSITY PAYMENT PLAN

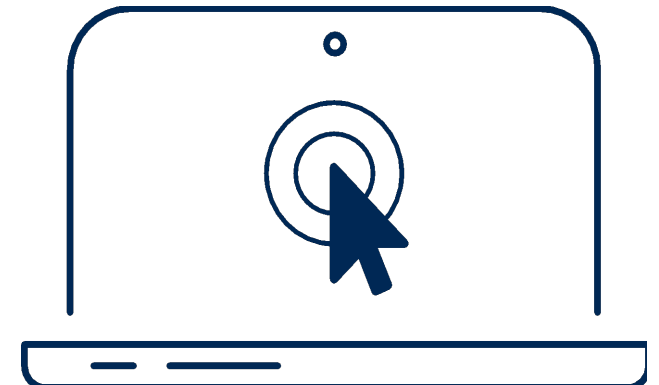
Pay your account balance monthly

- Online plan with *five* automatic payments from the bank account you provide
- Interest Free!
- \$25 set up fee per semester
- Automatic payments with email reminders
- Can enroll July 10
- First fall payment due Aug. 15



SENDING TUITION PAYMENTS

- Online via the Wilkes Student Portal
 - Electronic Check
 - Credit Card
- Mail any personal or scholarship checks to the Wilkes student lockbox
- In person
 - Bursar's Office, Miller Hall: 32 W South St



Search Apps...

QUICK LINKS

STUDENTS

Student Services

Academic Services

First Year Orientation

Graduate Students

Transfer Students

International Students

FACULTY

EMPLOYEES

TIMETRAK

CAMPUS HAPPENINGS

GMAIL SSO

PORTAL REQUEST FORM

My Account

Tuition and Billing

Registrar

Financial Aid

Classes and Schedules

Transcripts

Handbooks and Policies

Housing and Dining

Work Study

IT Help Desk

Student Survey Research Repository

Tuition and Billing

- [Make a Payment](#)
- [View Student Payment Policy](#)
- [Payment Plans](#)
- [My Tuition Account](#)
- [Electronic Refund](#)
- [Employer Tuition Deferment](#)
- [Add/Authorize User](#)
- [Request Book Vouchers](#)
- [Tuition and Fee Rates](#)
- [PNC Bank Wire Transfer Instructions](#)
- [Tuition Tax Statement / Form 1098-T: 2021-2022](#)
- [Tuition Tax Statement / Form 1098-T: 2020](#)

Questions? Call 570-408-4960 or email billing@wilkes.edu.

OFFICE OF STUDENT FINANCIAL SERVICES



Wilkes University

SCHOLARSHIPS & GRANTS

Admissions-Awarded Scholarships & Awards

- Institutionally awarded during the Admissions process (as stated in acceptance letter)
- FAFSA not required
- Merit scholarship amounts remain the same each semester / aid year
- Any location awards may change depending on housing status
- Maintain Satisfactory Academic Progress
- “Free” money – does not need to be repaid

Grants

- Federal, State, and Institutional
- Awarded based from financial need (need-based) / FAFSA required each year to determine eligibility
- Amounts may change year to year based on your FAFSA
- Maintain Satisfactory Academic Progress
- “Free” money – does not need to be repaid



**\$41
MILLION**
in scholarship aid

ELIGIBLE PENNSYLVANIA STATE RESIDENTS

- The FAFSA is the initiator to the PA State Grant Application
 - May 1 filing deadline each year
 - FAFSA and residency requirements
- Student and Parent must be PA residents
- Not all students are eligible
- Wilkes will offer an estimation based on your FAFSA, but PHEAA determines eligibility each year



Determine eligibility: pheaa.org/grant-us/

- Students will receive an email from NoReply@grantus.pheaa.org
 - Create account
 - First-time applicants complete the PA State Grant Form and High School Form via GrantUs
 - Renewal: Create an account only; will be notified if further action is required
- Wilkes must be added on your PHEAA account as your school
 - Especially if you were eligible at your prior institution
- Must maintain PHEAA Satisfactory Academic Progress



SATISFACTORY ACADEMIC PROGRESS (SAP)



Students must maintain satisfactory academic progress to be considered for financial aid in subsequent years. Progress is reviewed at the end of each academic year.

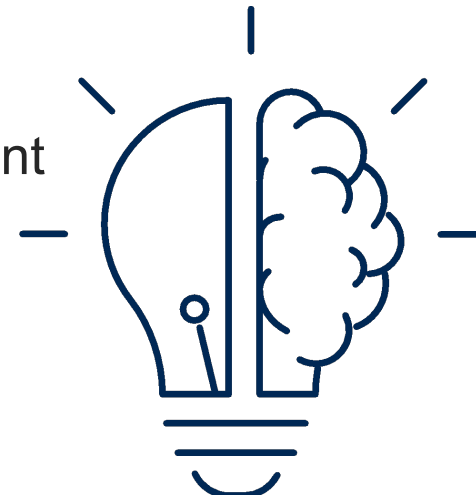
SAP is measured by

1. Maximum Time Frame (cannot exceed a max number of attempted credits)
2. PACE (total earned credits / attempted)
3. Cumulative Grade Point Average

STUDENT WORK STUDY

Helps students earn money to help pay for educational and related expenses

- Federal (need-based) or Institutional
- Work a maximum of 20 hours per week
- Available positions posted each semester to apply
- Positions not guaranteed
- Payments by check, per hours worked – not credited to a student's billing account



ADDITIONAL SCHOLARSHIP OPPORTUNITIES

Outside/Private Scholarships

Search and apply for additional outside scholarships

- ✓ Create a profile with Scholarship Universe
- ✓ Contact: local civic groups, student's employer, parent/student employers, community foundation locator, etc.

Free popular Scholarship Websites

- ✓ Fastweb.com
- ✓ Bigfuture.collegeboard.org
- ✓ Scholarships.com
- ✓ Scholarshipamerica.org
- ✓ Finaid.org
- ✓ Peerlift.org

Endowed Scholarships

Scholarships made available to current students through generous donors who may be alumni or friends of Wilkes.

- ✓ Specific criteria (academics and performance, program of student, campus leadership, community involvement, financial need, etc.)
- ✓ No application and are awarded each fall based on matching criteria
- ✓ May impact other institutional funding
- ✓ Most are renewable
- ✓ Not guaranteed



**MORE THAN
\$2 MILLION**

in donor-funded and private
scholarships were awarded to
full-time undergraduate
students in the 2022-2023
academic year.

wilkes.edu/scholarships

Wilkes University

ADDITIONAL SCHOLARSHIP OPPORTUNITIES



Scholarship Universe :helps current Wilkes students easily connect with private scholarships and potentially match with internal endowed scholarship opportunities

Current Students

- Log in with student Wilkes Student Portal account and password
- Create a profile through matching questions
- Apply to private scholarships that match your profile
- Application statuses and decisions are available through the scholarship organization, not Wilkes

COLONELS ARE COVERED

The **Colonels Are Covered** program is offered in partnership with Barnes & Noble's **First Day Complete**®. All new and current degree-seeking undergraduate students are automatically enrolled -- no payment required

- **Required books and required course materials are 100% covered by Wilkes***
- Faculty submit their course required books and materials and about a month before classes begin / Students are emailed to review courses and choose delivery method
- Lent to students and are required to be returned at the end of the semester – purchase option
- Lowers student borrowing – less to repay after graduation, should they have needed to borrow to cover these costs.
- Wilkes is proud to be one of the only three schools in Pennsylvania, and 80 nationally, to offer this program



wilkes.edu/covered

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PAYMENT TYPES

- Out of Pocket
 - Check / Credit Card / Cash
 - Alternative Savings plans, such as 529 Plan
- Loans
 - Federal Student Direct Loans (Included in aid offer)
 - Federal Direct PLUS Loan (for Parents)
 - Private / Alternative Loan Lenders
 - ❖ Loans must be repaid and terms are through the lender
- Wilkes Payment Plan

**TOP
10%**

of schools for return on investment, according to the Georgetown Center on Education and the Workforce

98%

job placement rate

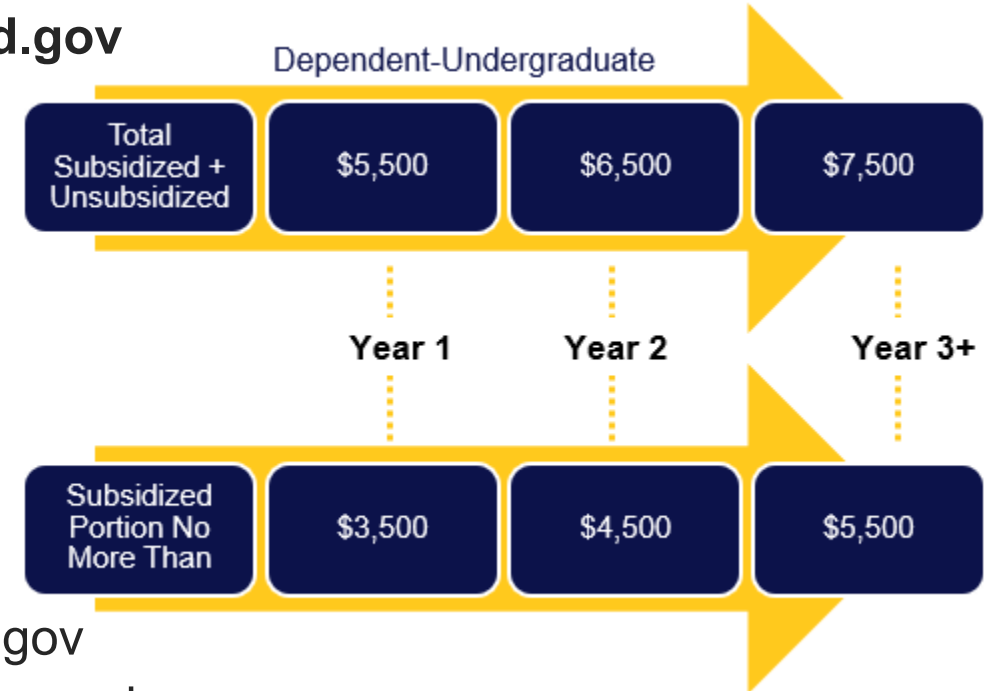
#14

among all colleges and universities for helping students from middle-class families raise their income level according to the Brookings Institution

FEDERAL DIRECT STUDENT LOANS

Undergraduate Subsidized / Unsubsidized Loans: StudentAid.gov

- Awarded through the FAFSA
- Student Must Accept (student FSA ID)
 - Complete online entrance counseling and MPN
 - Currently one-time only, per school
- Student Must Decline
 - Each year/semester
 - Email: financialaid@wilkes.edu
- Annual and Aggregate Limits
- Federal lender is assigned and can be accessed at studentaid.gov
- Payments can be deferred while enrolled at least part-time | Can make payments while in school
- Grace / Forbearance periods



SUBSIDIZED VS. UNSUBSIDIZED UNDERGRAD LOANS

Subsidized

- Does not accrue interest while enrolled at least part-time
- Financial need-based (not all students are eligible)
- Undergraduate students only

Unsubsidized


- Accrues interest while enrolled
- Not financial need-based
- Undergraduate and graduate students

Interest Rate
6.53% through June 30, 2025

Origination Fee
1.057% through Sept 30, 2024

Rates and Fees are announced
July 1 each year

ACCEPTING FEDERAL STUDENT LOAN(S): STUDENTAID.GOV

 An official website of the United States government.

[Help Center](#)

[Submit a Complaint](#)

[English | Español](#)

Federal Student Aid
AN OFFICE OF THE U.S. DEPARTMENT OF EDUCATION

[FAFSA® Form](#) ▾

[Loans and Grants](#) ▾

[Loan Repayment](#) ▾

[Loan Forgiveness](#) ▾

[Log In](#)


[Create Account](#)




[Get a Loan](#)

[Undergraduate and Graduate Loans](#)

[PLUS Loans: Grad PLUS and Parent PLUS](#)

 [Master Promissory Note \(MPN\)](#)

 [Loan Entrance Counseling](#)

[Annual Student Loan Acknowledgment](#)

[PLUS Credit Counseling](#)

[Endorse a PLUS Loan](#)

[Appeal a Credit Decision](#)

[Get a Grant](#)

[Pell Grants](#)

[TEACH Grants](#)

[Tools and Calculators](#)

[Federal Student Aid Estimator](#)

[Loan Simulator](#)

[Learn About Loans and Grants](#)

[How Financial Aid Works](#)

[Financial Aid Eligibility](#)

[Loans, Grants, and Work-Study](#)

**Student logs in with
student FSA ID**

Considering School

I'm thinking about going to college or a career school.

In School

I'm in the process of earning a degree or certificate.

Parent

I want to help my child pay for college.

In Repayment

I have loans I need to repay.

FEDERAL DIRECT PLUS LOAN (FOR PARENTS)

- Eligible parents of dependent students
- Parent is the borrower
- Application Process: studentaid.gov
 - Each semester or year / application process each time
 - Credit Score Only
 - Immediate decision
 - Approved: Must complete Master Promissory Note (MPN)
- Current Fixed Interest Rate: 9.08% through June 30, 2025
- Current Origination Fee: 4.288% through Sept 30, 2024
- Can borrow up to cost of attendance (minus all other aid)
- Repayment starts immediately
 - Parent can request deferment
 - Interest will accrue
- If denied, student is eligible for independent unsubsidized loan amount for the denial year
 - Can first try to obtain an endorser or appeal
 - Two parents can apply separately
- Lender is assigned through the Dept of Education
 - studentaid.gov to manage account



PARENT PLUS LOANS

HOW LONG WILL IT TAKE?
The entire PLUS loan application process must be completed in a single session. It takes approximately 20 minutes to complete the application.

WHAT DO I NEED TO HAVE ON HAND?

- ✓ Verified FSA ID
- ✓ Personal information
- ✓ School name
- ✓ Employer's information
- ✓ Student information

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Get Ready for Student Loan Payments

Restarting Payments

Making Payments for the First Time

Considering School

I'm thinking about going to college or a career school.

In School

I'm in the process of earning a degree or certificate.

Parent

I want to help my child pay for college.

In Repayment

I have loans I need to repay.

POPULAR TOPICS

[Apply for Aid Using the FAFSA® Form >](#)

[Learn About Public Service Loan Forgiveness >](#)

[Enroll In an Income-Driven Repayment \(IDR\) Plan >](#)

[View Your Loan Information >](#)

[Update on Student Loan Debt Relief >](#)

Parent logs in with Parent FSA ID

We'll share useful info and walk you through the PLUS loan process.

We have resources for parents looking to save for college and learn about financial aid. We also make loans to eligible parents to help pay for their child's undergraduate education expenses.

POPULAR TOPICS

[Apply for a Parent PLUS Loan](#)

[Complete a *Master Promissory Note* \(MPN\) for a Parent PLUS Loan](#)

[Complete the Annual Student Loan Acknowledgment](#)

[Complete PLUS Credit Counseling](#)

[Appeal a Credit Decision](#)

[Use Loan Simulator](#)

[Find Resources for Parents](#)

ALTERNATIVE/PRIVATE LOAN OPTIONS



- Borrowing Limits
 - Up to the cost of attendance (*in combination with other aid eligibility*)
 - Only borrow what you need and can repay
- Lender Options
 - Contact your preferred banking institution / credit union
 - Wilkes participate with elmselect.com to help search for loan lenders
- Student borrowers may need co-signer
- Encourage families to apply for **full year amount** (fall & spring) but can do semester-by-semester
- **Apply after June 1** for classes beginning in August
- Application per Lender
 - Credit score; income; debt-to-income ratio; etc.
 - Repayments can typically be deferred while enrolled full and/or part-time
 - Terms & interest rates vary – Compare Lenders

ELMSELECT: PRIVATE LOAN SEARCH

elmselect.com

- School Search: Wilkes University
- Select your type of program and view loans
- Provides list of valid lenders, their contact information, terms, and disclosures
- Can compare up to 4 lenders at once
- Contact lenders for more information before applying
- Loan Estimator available



Home

Resources ▾

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.

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Let's Go!

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COMPARING LOAN LENDERS

- Type of Educational Loan
 - Undergraduate vs Graduate
 - Federal vs Private
 - Program Specific
- Interest Rates
 - Higher/Lower
 - Fixed vs Variable
- Enrollment Requirements
 - Part Time / Full Time
- Cosigner Usually Required
 - Cosigner Release
 - Upperclassman No Cosigner Options
- Repayment Terms
 - Immediate Payment / Interest Only
 - Deferment / Grace Period
 - Prepayment Penalties
- Other Fees
- Disclosures
- Loan Repayment Calculators

Federal Student Loan Simulator



I Want to Find the Best Student Loan Repayment Strategy

[Log In and Start](#)

[Or Start From Scratch](#)



Search Apps...

- QUICK LINKS >
- STUDENTS >
- Student Services >
- Academic Services
- First Year Orientation
- Graduate Students
- Transfer Students
- International Students
- FACULTY >
- EMPLOYEES >
- TIMETRAK >
- CAMPUS HAPPENINGS
- GMAIL SSO
- PORTAL REQUEST FORM

Student Services

My Account	Tuition and Billing	Registrar
Financial Aid	Classes and Schedules	Transcripts
Handbooks and Policies	Housing and Dining	Work Study

Financial Aid

- [My Financial Aid Information](#)
- [Financial Aid Forms](#)
- [Financial Clearance Options](#)

Financial Aid Document Upload

Upload your Financial Aid file. The maximum file size limit for uploads is 8 MB.
Please remember to add the student name to the file, for example: SmithTaxReturns.pdf

 No file chosen

WILKES UNIVERSITY

FAFSA REMINDERS

Remember: You need to file your FAFSA every year you plan on applying for financial aid!

- Fall 2025 / Spring 2026: 2025-2026 FAFSA
- Fall 2026 / Spring 2027: 2026-2027 FAFSA

Following Year Opens: Oct. 1 (TBD 2025-26)
PA State Grant Deadline: May 1

Stay up to date with any changes:
[wilkes.edu/FAFSA](https://www.wilkes.edu/FAFSA)



SPECIAL CIRCUMSTANCE

Loss of
employment or
income

Other extenuating
household
circumstance

Extraordinary
dependent care

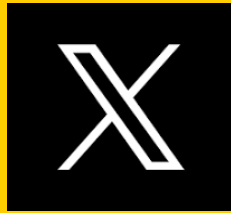
Separation/Divorce

Extenuating uncovered
medical/dental
expenses

Recent parent or
spouse death



STAY CONNECTED



Wilkes
University

Parent & Family
Experience

A new way to stay involved with your student and Wilkes.


Access for Wilkes families sponsored by Wilkes University Parent & Family Programs

Log in to get started or Sign Up

[Forgot password?](#)

Remember Me

Log In with Email


 Log in with facebook

 Log in with linkedin

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Terms of Service apply.



Your one-stop shop for:

 Access to important campus news and deadlines

Wilkes University

**FOR BILLING AND PAYMENT
QUESTIONS:**

BURSAR'S OFFICE
Miller Hall
570-408-4960
billing@wilkes.edu

**FOR FINANCIAL AID, EDUCATIONAL
LOAN AND SCHOLARSHIP QUESTIONS:**

STUDENT FINANCIAL SERVICES
Capin Hall | 2nd Floor
570-408-4512
financialaid@wilkes.edu

Wilkes University

wilkes.edu

**AT
WILKES,
YOU WILL.**