



# WESTERN MICHIGAN UNIVERSITY

## STUDENT FINANCIAL AID

### CONSUMER INFORMATION GUIDE

This guide contains a summary of consumer information that must be made available to all students at Western Michigan University in accordance with federal regulations set forth by the Higher Education Act of 1965, as amended. Each topic listed gives a brief description of the information that must be disclosed and explains how it can be obtained. If you need assistance in obtaining this information, please contact the Office of Student Financial Aid.

#### CONSUMER INFORMATION AND DISCLOSURES

As a school participating in federal student aid programs, Western Michigan University is required to disclose consumer information to all current and prospective students and the campus community.

In order to prohibit conflicts of interest in situations involving student financial aid, our office has a code of conduct. This code of conduct establishes standards and requirements for all employees with responsibility for student financial aid, including student loans. Code of conduct available at <https://wmich.edu/finaid/pdf/non-year/code-of-conduct.pdf>

#### INSTITUTIONAL INFORMATION

##### Accreditation Information

Western Michigan University is accredited by the Higher Learning Commission since 1915. Accreditation information is housed under the Institutional Effectiveness office <https://wmich.edu/effectiveness>

##### Copyright Infringement Policies

Copyright and Ethics policies and statements are housed in the WMU General Counsel office <https://wmich.edu/policies>

##### WMU Cost of Attendance

Actual tuition and fees are managed through the Registrar's Office <https://wmich.edu/registrar/tuition>. Estimated tuition and fees, books and supplies, room and board and personal expenses are managed by Student Financial Aid <https://wmich.edu/finaid/costs>. WMU's Net Price Calculator offers a quick reference to see what other student similar to you paid <https://wmich.studentaidcalculator.com>

##### Constitution Day

Constitution Day occurs each year on Sept. 17. Events are scheduled on campus to celebrate this day.

##### Academic Program Descriptions

Each college in the institution offers information regarding various degree offerings. For specific information, please contact the individual school or college <https://wmich.edu/academics>

##### Distance Education

The office of Online Education offers various programs, certificates and courses designed to meet the needs of all students in a flexible format <https://wmich.edu/online> | 3202 Ellsworth Hall-Kalamazoo MI-49008 (269) 387-4200

##### Facilities and Services for Disabled Students

Information on disability services and accessibility is available through the Disability Services for Students office <https://wmich.edu/disabilityservices> | Woodlawn Place-2210 Wilbur Ave-Kalamazoo MI-49008 (269) 387-2116

##### Faculty

The Institutional Research office offers information on faculty reports and activity reporting <https://wmich.edu/institutionalresearch/fars>. More information on faculty at WMU is available through individual colleges and schools <https://wmich.edu/academics>

### Family Educational Rights and Privacy Act (FERPA)

FERPA protects the privacy of student education records. The federal Family Educational Rights and Privacy Act of 1974 establishes rules and regulations for access and disclosure of student records. Information on FERPA for faculty and staff, families and students is available through the Registrar's office <https://wmich.edu/registrar/policies/ferpa> | 3210 Seibert Administration Building-Kalamazoo MI-49008 (269) 387-4300

### Instructional Facilities and Labs

Information on facilities and laboratories is available through individual colleges and schools, and the library <https://wmich.edu/library>

### Student Activities

The Student Engagement office at WMU exists to engage the campus and empower each student from campus programs to Greek life <https://wmich.edu/studentengagement>

### Student Body Diversity

Information on University diversity statistics and the University's diversity and multiculturalism action plan is available through the Diversity and Inclusion office <https://wmich.edu/diversity> | 1003 Adrian Trimpe Building-Kalamazoo MI-49008 (269) 387-6313

### Textbook Prices

Information on prices of textbooks is available through the WMU Bookstore. Availability to view by course, WIN and CRN <https://www.bkstr.com/westernmichiganstore>

### Transfer Credit Policy

Information on credit equivalencies, transfer guides and articulation agreements are housed in the Office of Admissions, Transfer Students <https://wmich.edu/transfer/credit>

## STUDENT FINANCIAL ASSISTANCE INFORMATION

If you are a Cooley Law, Medical or International student, contact your respective office for financial assistance information.

All other undergraduate and graduate students, contact the Student Financial Aid office for information on applying for aid, eligibility, offers and study abroad <https://wmich.edu/finaid>

College Navigator A consumer tool that provides school information to include tuition and fees, retention and graduation rates, use of financial aid, student loan default rates and features a cost calculator and school comparison tool <https://nces.ed.gov/collegenavigator/>

### Professional Judgment

Professional judgment refers to the discretion granted by federal regulations to financial aid administrators. This discretion allows them to make tailored adjustments, based on individual circumstances, to specific aspects of a student's FAFSA information. These adjustments serve the purpose of achieving a more precise evaluation of a student's eligibility for federal aid.

At Western Michigan University Student Financial Aid, professional judgment provides the flexibility to modify a student's expected family contribution for educational expenses, the standard cost of attendance (COA) budget, and/or their financial aid dependency status in accordance with federal guidelines. Any adjustments submitted for consideration must be well-documented and reasonable in relation to the cost of attendance, and they are assessed on a case-by-case basis.

## RIGHTS AND RESPONSIBILITIES OF AID RECIPIENTS

Your rights and responsibilities as a student <https://wmich.edu/finaid/pdf/non-year/RightsAndResponsibilities.pdf>

### Refund Policy

The University has a tuition refund policy that stipulates the amount of tuition and fees that are refunded to a student who withdraws from all or a portion of classes during a semester. The dates and corresponding refund percentages are published by the Registrar's Office in its academic catalogs <https://wmich.edu/registrar/catalogs>. More information on refunds is available through Accounts Receivable <https://wmich.edu/accounts-receivable/refunds> | 1060 Seibert Administration Building-Kalamazoo MI-49008 (269) 387-4141

### Repayment Policy (Return of Title IV Aid)

The federal government mandates that students withdrawing from all classes may keep only the financial aid (federal "Title IV" grant and loan assistance) they have "earned" up to the time of withdrawal. Students are awarded Title IV funds with the idea that the student will attend the semester in its entirety. If the student withdraws, this may impact the student's eligibility for Title IV funds. The school is then responsible for calculating the amount of aid the student has "earned," and the amount of aid that must be returned by the University and/or the student. - continued, next page -

More information is available through the Student Financial Aid office <https://wmich.edu/finaid/pdf/non-year/Repayment-Policy.pdf>

### Withdrawal Procedures

Information on withdrawing procedures is available through the Registrar's office. Before withdrawing from a class, it is advised to speak with a Financial Services Specialist and understand all options <https://wmich.edu/registrar/students/withdraw>

### Satisfactory Academic Progress

If you want to remain eligible for federal and state financial aid programs, you must make satisfactory academic progress toward your degree <https://wmich.edu/finaid/pdf/non-year/sap.pdf>. Standards of satisfactory academic progress are applied to all students who wish to establish or maintain financial aid eligibility, regardless of whether they have received financial aid in the past. You may also file a SAP appeal if you wish to have your eligibility reconsidered <https://wmich.edu/finaid/resources/forms>

### Disbursements

Financial aid is scheduled to pay toward your account approximately 10 days before the semester for which you have enrolled begins. When and how you receive your aid depends on the type of aid you receive and whether you have completed all requirements for receiving your aid <https://wmich.edu/finaid/costs/payments>

### Loan Forgiveness

There are some circumstances for which your loans can be cancelled or forgiven due to volunteer service or work in a public service job <https://studentaid.gov/manage-loans/forgiveness-cancellation>

### Loan Repayment

There are many options when it comes to repaying your loans. Contact your loan servicer to discuss repayment plan options <https://studentaid.gov/sa/repay-loans/understand/plans>

### Borrower Defense Rules (BDR)

The Borrower Defense Rules, specifically BDR4, establish a provision that empowers federal student loan borrowers to request loan forgiveness if they believe they have been defrauded or misled by Western Michigan University. This form of repayment is referred to as "Borrower Defense to Repayment" and is governed by 34 CFR 668.41(h), Sec. 685.206(e), and Sec. 685.206(e)(6)(ii).

### Scholarship Fraud

The College Scholarship Fraud Prevention Act of 2000 was passed to protect students against student financial aid fraud by establishing stricter sentencing guidelines for criminal financial aid fraud <https://www.finaid.org/scholarships/fraudact.phtml>. According to the Federal Trade Commission, perpetrators of financial aid fraud often claim the following:

- Your scholarships are guaranteed.
- Request for credit card or bank account information.
- Scholarships cost money up front.
- You have won a scholarship, though never entered a contest.

## STUDENT OUTCOMES

### Career Outcomes

Career outcomes are available through Career and Student Employment Services <https://wmich.edu/career/outcomes>

### Graduation and Retention Rates

The Institutional Research office offers extensive data on degrees confirmed, enrollment reports, retention and more <https://wmich.edu/institutionalresearch/reportsanddashboards/retention-graduation> | Henry Hall Annex-2002 W Michigan Ave-Kalamazoo MI-49008 (269) 387-4422

### Graduation and Retention Rates for Student Athletes

The NCAA reports graduation retention rates for student athletes annually <https://web3.ncaa.org/aprsearch/gsrsearch>

### Employment for Graduates

Information on career outcomes, employment data and salary ranges are available through the Career and Student Employment Services office <https://wmich.edu/career/planning> | 1401 Ellsworth Hall-Kalamazoo MI-49008 (269) 387-2745

### Graduate and Professional Education for Graduates

There are many options for graduates who wish to continue education. Information on professional development is available through Online Education <https://wmich.edu/online>. Specific graduate college information is available through the Graduate College <https://wmich.edu/grad> | 120W Walwood Hall-Kalamazoo MI-49008 (269) 387-8212

#### Athletic Program Participation and Financial Support Data

Information regarding WMU athletic program participation and financial support data can be requested through WMU Athletic Academic Services <https://wmubroncos.com/sports/2008/6/24/1483007.aspx>. Each year, the WMU Athletic Department reports date regarding equity in athletics <https://wmubroncos.com/sports/2007/10/19/1283918.aspx> | 5406 Read Fieldhouse-Kalamazoo MI-49008 (269) 387-3120

#### Teacher Preparation Annual Report Card

The Michigan Department of Education (MDE) administers a system for determining Educator Preparation Institution (EPI) Performance Scores to identify, assist and report teacher preparation programs which are not performing at a satisfactory level. More information about the Educator Preparation Institution Performance Score is available through the Teacher and Administrator Certification office <https://wmich.edu/teachercertification/data-reporting/annual-reporting-measures>

#### **HEALTH AND SAFETY**

##### Campus Safety and Security

WMU prepares and publishes an Annual Security Report and Annual Fire Safety Report each year on Oct. 1. The report contains detailed information about campus safety including emergency services, safety tips, University policies, state laws and additional support services. Additionally, it contains information about fire safety in on-campus housing, confidential crime reporting, missing student notification protocol, and a summary of the Statement of Student Rights and Responsibilities. Copies are available through the WMU Department of Public Safety <https://www.wmudps.wmich.edu/annualecurityreport.pdf> | 511 Monroe St-Kalamazoo MI-49008 (269) 387-5555

##### Vaccination Policy

WMU has policies and procedures regarding new student immunizations and information on scheduling appointments through Sindecuse Health Center <https://wmich.edu/healthcenter/clinic/services/immunizations> | Sindecuse Health Center-Kalamazoo MI-49008 (269) 387-3287

##### Drug and Alcohol Abuse Prevention

Students at WMU are required to follow student code and conduct and measures are taken when violations occur. Information on these violations is available through the Student Conduct office <https://wmich.edu/conduct>. Information and counseling services for students regarding alcohol and substance abuse is available through Sindecuse Health Center <https://wmich.edu/healthcenter/counseling/substance-abuse>

#### **COMPLIANCE AND WMU POLICIES**

##### Nondiscrimination Policy Statement

Western Michigan University prohibits discrimination or harassment which violates the law or which constitutes inappropriate or unprofessional limitation of employment opportunity, University facility access, or participation in University activities, on the basis of race, color, religion, national origin, sex, sexual orientation, gender identity, age, protected disability, veteran status, height, weight or marital status. The General Counsel office hosts all campus policies <https://wmich.edu/policies/non-discrimination> | (269) 387-1900

##### University Complaints

WMU encourages students and prospective students to address complaints relating to consumer protection issues first with personnel in the office, department, school or college that led to the complaint alleged. Students and families have various ways to submit complaints and have those complaints addressed.

**At the University:** The Ombudsman, Department Director or divisional Vice President, Dean, Associate/Assistant Dean, Associate/Assistant Provost, Provost or President. <https://wmich.edu/policies/student-complaint-tracking-reporting>

The State of Michigan has no Coordinating Board or oversight authority for public universities. Public universities are chartered in the State of Michigan's Constitution. Western Michigan University was chartered on May 27, 1903. The Michigan Constitution of 1963, Article VIII, Section 4 speaks of Higher education institutions, appropriations, accounting, public sessions of boards that specifically lists Western Michigan University.

**At the State Level:** The Department of Licensing and Regulatory Affairs Corporations, Securities & Commercial Licensing (CSCL) Bureau P.O. Box 30018 Lansing, MI 48909 (517) 241-7000 and Michigan Association of State Universities 101 S. Washington Square, Suite 600, Lansing, MI 48933 (517) 482-1563.  
LARA - CSCL Complaint Process <https://www.michigan.gov/lara/bureau-list/bpl/complaint>  
Statement of Complaint [https://www.michigan.gov/documents/lara/LCE-992\\_0715\\_494884\\_7.pdf?20150901092906](https://www.michigan.gov/documents/lara/LCE-992_0715_494884_7.pdf?20150901092906)

Finally, complaints about the University which have not been successfully resolved through these channels may also be referred to the Office of Attorney General, Consumer Protection Division at <https://www.michigan.gov/ag/consumer-protection> Consumer Complaint/Inquiry Form [https://www.michigan.gov/documents/ag/Consumer\\_Complaint\\_Form\\_-\\_paper\\_642450\\_7.pdf](https://www.michigan.gov/documents/ag/Consumer_Complaint_Form_-_paper_642450_7.pdf)

Information on this handout is subject to change because of the nature of federal, state and institutional guidelines that affect financial aid programs. For more information, please contact the Office of Student Financial Aid.

#### **Student Financial Aid**

Western Michigan University  
2510 Faunce Student Services  
Kalamazoo MI 49008  
wmich.edu/finaid  
(269) 387-6000  
finaid-info@wmich.edu