



October 2, 2018

Dear Student and Parents,

Wyoming Catholic College is committed to making the unique education we offer available to qualified students regardless of their financial need. The College endeavors to meet the needs of each student through its program of financial aid, which includes work-study programs, loans, scholarships, and grants.

Wyoming Catholic College strives to keep the cost of attending the College affordable. The cost of attendance at WCC is much lower than most private colleges and lower than most of other Newman Guide Recommended Colleges. The current cost for tuition, room & board, and books is \$32,300. The Wyoming Catholic College Board of Directors has the authority to change the cost every year. The changes are normally minor and will be announced by March 1, 2019. Given the small class sizes, faculty-student ratio and the outdoor program, the actual cost to provide this education is much higher. The difference between the actual cost and the amount a student and his or her family is able to pay is funded through gifts and grants from our benefactors.

It is necessary that each Wyoming Catholic College student and his or her parents contribute the maximum amount possible toward the cost of the student's college education. We must ask for your assistance in this venture. We appreciate your support to help the College in its efforts to meet the needs of its students and to remain financially responsible in the given environment.

The Financial Aid Program at Wyoming Catholic College

Once the student and parents have drawn as much as is possible from their own, the College endeavors to meet the remaining needs of each student through its program of financial aid, which includes a work study program, outside loans, WCC student and parent loans, WCC need-based scholarships and outside scholarships. The following is a short description of these programs.

Work Study Program (\$3,000) – Eligible students receive on-campus employment opportunities. The program provides students with both an excellent source of funding to offset the expenses of attending WCC and an opportunity to build work experience to take with them upon graduation. If possible, students are hired for jobs that are relevant to their interests and experience. Unless special circumstances exist, students are expected to accept a full work study position (10 -12 hours per week) before any additional need-based aid will be awarded. Full work study positions will yield total gross wages of \$3,000 to the student for the academic year if all scheduled hours are worked.

OR Work Force Program (\$3,000) Eligible students receive off-campus employment opportunities with approved local businesses. The program provides students with both an excellent source of funding to offset the expenses of attending WCC and an opportunity to build work experience to take with them upon graduation. Unless special circumstances exist, students are expected to only work 10 -12 hours per week. Work force students are expected to bring monthly payments to the business office. Work force is normally an option only for upperclassmen.

Outside Student and Parent Loans (varies) – The College realizes that many of you chose to attend WCC based on the financial aid provided by the College and its loan program. However since carrying the loan debt is a challenge for WCC, we are asking is that you apply for an outside loan(s) at another source; and that you compare it to the WCC loan. While it is likely that the loans will result in a greater repayment cost to you, we are requesting that you consider accepting this alternative in demonstrated support of the College in its prudential decision not to participate in the federal government's Title IV program. If you have gone through this process for past academic years and have been denied a loan or

the terms are at a much greater repayment cost to you, you do not have to do this again unless your financial situation has changed. Please note on the application that you were denied or loan repayment cost to high. If you would like more information on outside loans please contact the Financial Aid Office

WCC Loan Program: WCC offers loans to students and parents as part of its financial aid program. These loans from the College were a necessary option because the College could not qualify for federal or private loans without accreditation. With the awarding of candidacy for accreditation by the Higher Learning Commission in November 2014, the College became eligible to directly receive the proceeds of federal and private loans obtained by our students and parents. However; On February 14, 2015, the Board of Directors unanimously decided that the College would not participate in the federal loan program in order to avoid any strings that the government may attach. This decision was supported by an overwhelming majority of our stakeholders (students, parents, donors, alumni, faculty, staff and friends of the College). Offering direct loans has reduced available funds to the College by \$5 million. With continued enrollment growth expected the aggregate loan amount will increase as well. In fact, over the next ten years, the outstanding loan balance for WCC is estimated to increase by \$6 million.

WCC Student Loan Program (\$3,500 - \$6,500) – Students must agree to borrow up to \$3,500 Freshman, \$4,500 Sophomore, \$5,500 Junior, and \$6,500 Senior in the form of student loans to be paid toward tuition, room and board. These amounts may vary.

WCC Parent Loan Program (\$2,000) –Parents can borrow up to \$2,000 per year per family in the form of parent loans to be paid toward tuition, room and board.

Outside Scholarships (varies) - each student must **apply** for a minimum of two outside scholarships. The College provides suggestions for available scholarships in the attached Outside Scholarship Suggestions, as well as in the Course Catalog on our website. A student is responsible for notifying the Financial Aid Office when additional scholarships are received, even if he or she has already received his or her financial package from the College. Additional scholarships will be shared pro rata based on the student's financial aid package received from the College. If, for example, a student is paying 50% of tuition and costs, 50% of the additional outside scholarship will go towards reducing the student/parent payments or loans.

Need-based WCC Grants (varies) – To meet the remaining financial need, the College may provide WCC grants. These grants do not need to be repaid and are provided by generous benefactors.

Attached with this letter is the Financial Aid Application form for the 2019-2020 academic year. If you are not making a request for financial aid, please notify the Financial Aid Office as soon as possible. Financial Aid documents should be submitted **no later than May 15, 2019 for returning students**.

We appreciate your assistance in helping the College. Please feel free to contact us if you have any questions.

Yours in Christ,



April Pendleton
Director of Business and Financial Aid Office
(307) 335-4427

Answers to Frequently Asked Questions About WCC Financial Aid

How does the College decide if I qualify for need based aid? Your Application for Financial Aid and required tax forms are carefully reviewed. All relevant facts and circumstances are considered. While we do not take a FAFSA, our standard financial calculator is like the FAFSA and is used as a tool to determine financial need. If the Financial Aid Office determines that your required Total Family Contribution is less than the amount needed to pay Total Tuition, Room & Board, and Books and Equipment, need-based aid will be offered.

What kinds of work study positions are available at WCC? Work study positions available include but are not limited to food service, maintenance, janitorial, library, coffee shop, administrative, computer, and outdoor program. Eligibility for certain positions will be based on prior work experience, class schedule, physical abilities, etc. Student preference will be taken under consideration when possible.

What can I do if my parents will not help me pay for college? Contact the Financial Aid Office to schedule an appointment. It is important to resolve any financial problems before the financial package is finalized. WCC will attempt to work with you to create a suitable financial package if at all possible.

Must my parents complete their portion of the application and submit their tax forms if I am financially independent? No, however, in order to be considered independent, you must meet certain criteria set forth by the College. You and your parents will also be asked to certify to the College that you are truly independent. Not living with your parents or not being claimed by them on their tax return does not automatically determine your dependency status.

Will I receive the same financial aid every year? Not necessarily. Students apply for financial aid each year. If family income, household size, number in college, etc. changes, your award will also change. However, students and parents can rest assured that the College will make every effort to ensure that the financial package received each year will be sufficient to allow the student to return to WCC provided the student and parents are making a reasonable effort to pay what they can.

Can I get work study, loans, or grants from WCC without establishing financial need? No. All work study, loans, and grants are need-based, and therefore require a financial aid application be submitted.

When can I expect an answer after I have submitted my Application for Financial Aid? Normally it takes the Financial Aid Office up to thirty days to review and process an application; provided the application is complete and all required tax forms are received.

Why are outside scholarships prorated between the College and the student?

Most colleges view outside scholarships as a means to reduce the amount of financial aid offered by the institution to the student. This policy, in effect, eliminates any motivation by the student to apply for outside scholarships if it only directly benefits the college. At Wyoming Catholic College, the financial aid requirement of the student is measured first, and then any outside scholarship is shared by the College and the student. We believe that is fair to both parties.

When are the student and parent payments due? Are payment plans available? The entire student payment is due no later than First day of Class. If a student payment is not received in full by the deadline, the student may not be permitted to begin classes. Parents have three payment plans available to them. Parents may: (1) pay their portion in one lump sum on or before June 30; (2) pay in two equal installments on or before June 30 and on or before January 1; or (3) pay in ten equal installments on or before the first of each month beginning in July. Any payment not received (or postmarked) by the due date may be subject to a late charge of one and one half percent (1 ½ %) of the past-due balance.

OUTSIDE SCHOLARSHIP SUGGESTIONS

There is a great deal of information about financial aid available. Here are some suggestions to aid in your search for funds.

State Agencies. Your state Department of Education should have a listing of state and private student aid. This list may include grants, scholarships and loan programs.

Local School District. Even if you do not attend the local high school, inquire about a listing of local organizations that offer various types of student aid.

Parish & Civic Organizations. Knights of Columbus, Council of Catholic Women, and Rotary are some organizations that offer scholarships. Talk to your parish priest, fellow parishioners, and other friends to find out about scholarships available. Keep an eye out for essay competitions or other competitions that offer a scholarship as a prize. Here are two web sites to look at for Knights of Columbus scholarships.

<https://www.kofc.org/un/en/service/scholarships/index.html>

<https://www.kofc.org/un/en/members/programs/scholarships/4thdegreepatria-scholarship.html>

Corporations or Employers. Some companies have scholarships for the children or grandchildren of employees. Inquire at that company's personnel office.

The Web. The internet is loaded with information about financial aid. Some sites that may be of assistance:

www.fastweb.com

www.scholarshipprograms.org

www.collegeboard.org

www.finaid.org

www.financialaidfinder.com

Make it a Family Affair. Often members of the extended family, aunts, uncles, cousins, in-laws, etc., would be willing to help, even excited to help, with monetary support if they were asked. It is a good experience for a student to ask for assistance. We all need to be humble and be willing to accept help from others.

PLEASE NOTE:

Some of these sites have a scholarship search engine. You plug in information, and it suggests scholarships for which you may be eligible.

Be wary because there are student aid scams. Beware of tactics that try to convince you to buy their services and charge upfront fees. Do not give your Social Security Number (SSN), bank account or credit card information unless you initiated the contact and trust the company. If you are contacted by someone claiming to be from the Department of Education, and they ask for your SSN or other information, do not provide it. Contact one of the agencies below to report or to find out about financial aid scams:

Federal Trade Commission
1-877-FTC-HELP (1-877-382-4357)

www.ftc.gov/scholarshipscams

US Department of Education
1-800-MIS-USED (1-800-647-8733)

www.ed.gov/misused



Wyoming Catholic College is committed to making the unique education it offers available to qualified students regardless of their financial need. The College must insist, however, that each student and his or her parents contribute as much as possible toward the cost of the student's education.

2019-2020 FINANCIAL AID APPLICATION

*Please complete the form using blue or black ink.
 Leave colored spaces blank.*

A. APPLICANT'S AND PARENTS' INFORMATION

	Student	Mother	Father	Non-Custodial Parent
Indicate Status:		<input type="radio"/> Mother <input type="radio"/> Stepmother <input type="radio"/> Legal Guardian	<input type="radio"/> Father <input type="radio"/> Stepfather <input type="radio"/> Legal Guardian	<input type="radio"/> Mother <input type="radio"/> Father
Name:				
Social Security Number:				
Date of Birth:				
Age:				
Driver's License Number				
Address:				
City, State, Zip Code				
Home Phone:				
Cell Phone:				
Work Phone:				
Email Address:				
Occupation:				
Employer:				
Unemployment Date:				
Retirement Date:				
Who claimed the student as a tax exemption?				

B. PERMISSION FOR STUDENT'S VEHICLE ON CAMPUS

Wyoming Catholic College assumes that a student who is requesting financial assistance from the College will not have the means to operate and maintain a vehicle, since both the student and the parents are already making a maximum effort to pay a portion of the student's tuition, room, and board. There are exceptions to this rule. For instance, a family may find it more economical (especially if two or more siblings are attending WCC) for the student(s) to drive to and from school on breaks rather than flying. Also, depending on the nature and location of the student's summer job, it may be necessary for the student to have a vehicle (other than a shared family vehicle) for summer employment.

If the student wants to bring a vehicle to campus, list the anticipated annual vehicle expenses below.

Vehicle Expense	Who pays the expense?	Annual Expense
Loan Payments	<input type="checkbox"/> Parents <input type="checkbox"/> Student <input type="checkbox"/> No Loan	\$
Licensing, Registration, & Insurance	<input type="checkbox"/> Parents <input type="checkbox"/> Student	\$
Gas & Maintenance (oil, tires, etc.)	<input type="checkbox"/> Parents <input type="checkbox"/> Student	\$
Vehicle Make, Model, and Year:		
Cost to Fly Round-Trip from Home	<input type="checkbox"/> Parents <input type="checkbox"/> Student	\$

Are you possibly eligible for:				
Native American Grant	Please provide a copy of documentation which shows the student's tribal affiliation and tribal enrollment number.			
Veterans' Affairs Benefits	Please contact the VA to determine the student's eligibility.			
C. APPLICANT'S AND PARENTS' FINANCIAL DATA				
2017 Information:	Student	Mother	Father	Non-Custodial Parent
2017 Taxes Filed As:	<input type="radio"/> Form 1040 <input type="radio"/> Form 1040A <input type="radio"/> Form 1040EZ <input type="radio"/> None	<input type="radio"/> Form 1040 <input type="radio"/> Form 1040A <input type="radio"/> Form 1040EZ <input type="radio"/> None	<input type="radio"/> Form 1040 <input type="radio"/> Form 1040A <input type="radio"/> Form 1040EZ <input type="radio"/> None	<input type="radio"/> Form 1040 <input type="radio"/> Form 1040A <input type="radio"/> Form 1040EZ <input type="radio"/> None
<i>Attach Copies of the Following Documents, if applicable:</i>	Document Specified Above.	Document Specified Above.	Document Specified Above.	Document Specified Above.
	2017 W-2	2017 W-2	2017 W-2	2017 W-2
	2018 W-2	2018 W-2	2018 W-2	2018 W-2
	Social Security Benefit statement.	Social Security Benefit statement.	Social Security Benefit statement.	Social Security Benefit statement.
	Welfare Benefits statement.	Welfare Benefits statement.	Welfare Benefits statement.	Welfare Benefits statement.
Number in Parents' Household <i>Count student, parents, & parents' other children.</i>				
Number from above answer that will attend program at least half-time that leads to college degree or certificate. <i>Exclude those in military service academies.</i>				
Child Support Received <i>(Exclude Foster Care or Adoption Payments).</i>				
Child Support Paid.				
Military & Clergy Allowances for Housing, Food, & Other Living Expenses (Cash Value & or Payments). <i>Exclude Value of On-Base or Basic Military Housing.</i>				
Veteran's Non-education Benefits, <i>such as Disability, Death Pension, Dependency & Indemnity Compensation, VA Educational Work-Study Allowance</i>				
Other Untaxed Income, such as Worker's Compensation, Disability, Etc.				
Parents' Taxable Student Grant & Scholarship Aid Reported to the IRS in Parents' Adjusted Gross Income.				
Combat Pay or Special Combat Pay. <i>Taxable Amount only.</i>				
Earnings from work under a cooperative education program offered by a college.				
Cash, Savings, & Checking Total				

2017 Information:	Student	Mother	Father	Non-Custodial Parent
Investments (INCLUDES: 2 nd residences, vacation homes, rental property, but EXCLUDES primary residence, farms, college savings plans, & retirement plans) –Current Value				
Investments-Debt				
Primary Residence – Current Value				
Primary Residence -Debt				
Business and/or Investment Farm -Current Value				
Business and/or Investment Farm - Debt				
Family Farm < 100 employees -Current Value				
Family Farm < 100 employees -Debt				
College Savings Plans –Current Value				
Retirement Plans –Current Value				
Trusts –Current Value				

D. OUTSIDE SCHOLARSHPS

All students requesting financial aid must apply for a **minimum of two (2) outside scholarships.**

Attach copies of the completed scholarship applications and results (if known).

Application Submitted to:	Address, City, State, Zip Code	Award Date	Potential Award	Actual Award
1.				
2.				

E. OUTSIDE STUDENT AND PARENT LOANS

Have you applied for an outside student or parent loan?

Attach copies of the completed loan applications and the results.

Loan Application with:	Loan Type	Loan Amount Requested	Application Date	Result
	<input type="checkbox"/> Student <input type="checkbox"/> Parent <input type="checkbox"/> Both			
	<input type="checkbox"/> Student <input type="checkbox"/> Parent <input type="checkbox"/> Both			

F. STUDENT'S AND PARENTS' PROJECTED INCOME AND BENEFITS

If either the student's or parents' projected total income and benefits will differ substantially in the year following the income and benefits provided, please explain on an additional sheet describing the anticipated cause and amount of the change.

G. SPECIAL CIRCUMSTANCES AND EXPLANATIONS

If there are any special circumstances or further explanations of your family's situation that you would ask the Financial Aid Office to consider in connection with your application, please explain them on an additional sheet. For example, such factors could include: medical expenses, elder care, or debt.

H. FAMILY MEMBERS' INFORMATION

Provide anticipated tuition expenses for the applicant and the applicant's immediate family members for the 2018-2019 academic year. If more space is required, make a copy of this page.

	Applicant	Sibling #1	Sibling #2	Sibling #3	Sibling #4	Sibling #5	Sibling #6
Name:							
Age:							
Name of School:	WCC						
School's Location:	Wyoming						
List type of school: <i>Elementary, Secondary, College, Graduate</i>	College						
Total Cost (Including Room & Board):	\$32,300						
Payments from Family:							
Registration Deposit	\$500						
Student's Summer Earnings (minimum \$3,000)							
Student's Savings							
Parents' Payment							
Financial Aid from the School:							
Work Study (WCC maximum \$3,000)							
Merit or Founders' Scholarship							
Outside Sources:							
Outside Scholarships							
Outside Student Loan							
Outside Parent Loan							
Financial Aid Anticipated:							
WCC Student Loan: (amounts may vary) <i>Freshman \$3,500; Sophomore \$4,500; Junior \$5,500; Senior \$6,500.</i>							
WCC Parent Loan: <i>Loan limit is \$2,000 per family.</i>							
WCC Grant expected:							
Total Financial Package:	\$32,300						

I. CERTIFICATION

By my signature below, I certify that the information on this form is true and complete to the best of my knowledge. I understand that the deliberate inclusion of false or misleading information will result in the loss of eligibility for institutional aid. If asked, I agree to provide proof of the information given on this form. I certify that all information is correct as of this date and that I will send timely notice of any significant changes in income, assets, financial situation, educational plans for other family members, or the receipt of other scholarships, loans, or grants. By signing below, I, the student, hereby agree to allow Wyoming Catholic College to discuss matters that relate to my financial aid with the parent(s) whose information is provided during the financial aid process. I understand that I can withdraw this permission at any time by submitting a written request to the Financial Aid Office.

	Student	Mother	Father	Non-Custodial Parent
Name:				
Date:				

Please return this form and all required attachments to:

Wyoming Catholic College, Financial Aid Office
 306 Main Street
 Lander, WY 82520
 Facsimile: 307-332-2918
 Email: financialaid@wyomingcatholiccollege.com

Contact:

April Pendleton
 Director of Business and Financial Aid Office

Direct line (307) 335-4427
 (Updated 10/2018)