



May 1, 2020

Dear Student and Parents,

I am writing to let you know about some changes to our current financial aid program that should be good for you as well as good for the College. Below, I will lay out how each change will work and how it may affect you.

New for 2020-2021

1 – **Tuition, Room & Board.** For the fourth consecutive year, the College’s Board of Directors has kept the cost for tuition, fees, room & board, and books at \$32,300. The cost of attendance at WCC continues to be much lower than most private colleges and lower than most other Newman Guide Recommended Colleges. We believe that it is a great value for the quality of education that we offer. We hope you agree with us!

2 – **Online Financial Aid Calculator** (<https://wyomingcatholic.edu/admissions/calculator/>). The calculator will allow you to complete your financial aid application online. If you would prefer to use the previous format of financial aid application, please reach out to April Pendleton, who will send you the PDF. However, we expect that for most of you it will be easier to use the online calculator, which will give you immediate feedback about your financial aid package. The calculator is set up to be used by prospective students as well as returning students.

- There are options to get a quick estimate with limited information which will help prospective students understand what WCC will cost them.
- However, you can also use the calculator as your financial application by selecting the option, “**Full family and financial data.**”
 - After completing the online application, you will be contacted by the financial aid office asking for documentation verifying the information submitted on the calculator.
 - Once this documentation is submitted, you will receive a finalized financial aid package from the College.
- For parents using a FAFSA for other students at different schools or simply desiring an additional level of privacy, there is an option on the calculator that allows you to submit information from your FAFSA rather than completing our full application.

3 – **Achievement Awards.** In addition to academic ability as measured by GPA and standardized test scores, many other attributes and experiences can and should be rewarded by scholarships. The College created an extensive list of “Achievement Awards” for activities done before coming to WCC. They range from “singing in your parish choir” to “volunteer hours doing Pro-Life work” to “being in a Speech and Debate club.” There are about 20 such awards that each provides a \$250-per-year scholarship. Returning students are eligible for these awards starting this fall. You will find them listed as part of the online calculator. In order to receive the award, we will ask you to verify your participation in these activities.

4 – **Student Loans.** The College does not accept Title IV (federally-backed) student loans. As announced this past fall, the College will now be offering student loans through Notre Dame Federal Credit Union (NDFCU), a Catholic credit union in Indiana. This agreement allows the College to receive funds immediately to meet operating needs. This program will greatly improve the College’s financial strength and stability while continuing to remain free of the many entanglements of federal loan programs. The program the College has started with NDFCU guarantees that all students who apply for a student loan to attend the College will receive it. For you, this will create an additional step, since you will have to apply for your loan through NDFCU. Here is the link you should use to apply for the NDFCU loans <https://apps.curevl.com/OnlineApp/NDWCC001.aspx> .

The economic effects of the COVID-19 shutdown make this a unique summer. Please let the College know if you are experiencing a particular hardship or are worried about how you will be able to afford WCC next year so that we can start coming up with a solution. As always, the earlier we have these conversations the better, *so please do not hesitate to reach out to us*. Wyoming Catholic College remains committed to making the unique education we offer available to qualified students regardless of their financial need.

The Financial Aid Program at Wyoming Catholic College

Family Contribution (Varies). The amount that the College charges for tuition, room, board, and books is based on the total cost of all annual college expenditures divided by the number of students at WCC. In other words, this amount is the true cost of educating our students. This means that if every student were able to pay the full amount of \$32,300, the College would meet all its expenses by tuition alone. However, not every family is able to afford this amount. The College's Office of Institutional Advancement works tirelessly to provide the additional funds needed operate the College. Gifts and grants from our benefactors allow WCC to fund the difference between the amount a student can pay and the actual cost.

Nevertheless, each Wyoming Catholic College student and his or her parents should contribute the maximum amount possible toward the cost of the student's college education. We must ask for your assistance to help the College in its efforts to meet the needs of its students and to remain financially responsible in this charged environment. Once the student and parents have contributed as much as possible, 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 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 can 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. 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 (amount varies). Starting with the 2020-2021 academic year WCC will no longer provide student and parent loans. From its inception, this was the path the College took to avoid federal overreach through federally backed student loans. The Board of Directors has re-affirmed 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). Going forward, WCC will be offering loans through its new partner, Notre Dame Federal Credit Union (NDFCU). NDFCU has guaranteed that every WCC student who applies with them, will be approved. Additionally, you have the option of finding loans from other financial institutions, though NDFCU most likely has the most favorable terms. If you require a loan you will need to apply for outside loans with this institution or any other from which you source your loan.

Student Loan amounts (\$3,500 - \$6,500)

\$3,500 Freshman
\$4,500 Sophomore
\$5,500 Junior
\$6,500 Senior

Parent Loan amounts \$2,000 per family

Notre Dame Federal Credit Union. Once you know your loan amount for the year, you can begin the process with NDFCU. The online process provides all the details. Please visit <https://apps.curevl.com/OnlineApp/NDWCC001.aspx>. The Credit Union will communicate all information to you.

Outside Scholarships (amount 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 (amount 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.

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

Required Information

Please note that any significant change in data, such as an outside scholarship awarded to the student after his or her application has been processed and a financial package has been proposed, will necessarily lead to re-evaluation of the financial package previously offered and to a revised proposal taking into account the new data.

God bless,



Jonathan Tonkowich
Executive Vice President

Answers to Frequently Asked Questions About WCC Financial Aid

How does the College decide if I qualify for need based aid? 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 you have already completed a FAFSA, you may instead submit your EFC from the FAFSA. 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 can 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 or grants from WCC without establishing financial need? No. All work study 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.

2020-2021 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 (MM/DD/YYYY):				
Birth Year of Older Parent:				
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.

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

2018 Information:	Student	Mother	Father	Non-Custodial Parent
2018 Taxes Filed As:	○ Form 1040	○ Form 1040	○ Form 1040	○ Form 1040
<i>Attach Copies of the Following Documents, if applicable:</i>	Document Specified Above	Document Specified Above	Document Specified Above	Document Specified Above
	2018 W-2	2018 W-2	2018 W-2	2018 W-2
	Social Security Benefit statement, (Only if receiving Social Security Benefits)	Social Security Benefit statement, (Only if receiving Social Security Benefits)	Social Security Benefit statement, (Only if receiving Social Security Benefits)	Social Security Benefit statement, (Only if receiving Social Security Benefits)
	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. Exclude those in military service academies.				
Child Support Received <i>(Exclude Foster Care or Adoption Payments).</i>				
Child Support Paid				
Veteran's Non-education Benefits, such as Disability, Death Pension, Dependency & Indemnity Compensation, VA Educational Work-Study Allowance				
Other Untaxed Income, such as Worker's Compensation, Disability, Etc.				
Cash, Savings, & Checking Total (For student, do not include funds for \$3,000 summer payment)				
Investments (EXCLUDES primary residence, real estate, farms, college savings plans, & retirement plans) – Current Value				
Investment Debt (Investment debt only; do not include personal or credit card debt):				
Real Estate Investments - Debt				

Business and/or Farm -Current Value				
Business and/or Farm - Debt				
Business and/or Farm -Number of Employees				
Pension or Annuity Value <i>(Only include if currently receiving income from it)</i>				
College Savings or 529 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. 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.

F. 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.

G. ACHIEVEMENT AWARDS
Please circle or highlight each category that applies to the student and attach documents substantiating each award.

National Merit Scholar	Served as a religious education teacher	Played a musical instrument in an orchestra or band	Completed four or more levels of a foreign language	Won an award at a regional, state, national, or international science or engineering competition
National Honors Society Member	Altar Server	Knights of Columbus member	4H or FFA member	Parish or School Choir Member
Speech/Debate or Model UN Club Member	NOLS/Outward Bound Graduate or Wilderness First Responder Certified	Participated in a domestic or international mission trip of one week or more	50 hours or more of works of mercy with a Catholic charity or pro-life group	Won a scholarship award from or was an active member for at least 4 years in the National Federation of Music Clubs for any instrument
Complete a Calculus Course	National Latin Exam Award	Eagle/ Gold Scout Award	Varsity athlete	
How many AP exams have you completed with a score of 3 or higher?		How many IB exams have you completed with a score of 4 or higher?		

H. FAMILY MEMBERS' INFORMATION

Provide anticipated tuition expenses for the applicant and the applicant's immediate family members for the 2020-21 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 <i>(minimum \$3,000)</i>							
Student's Savings <i>(do not include summer earnings or college savings)</i>							
College Savings or 529 Contribution							
Parents' Payment							
Financial Aid from the School:							
Work Study <i>(WCC maximum \$3,000)</i>							
Merit or Founders' Scholarship							
Outside Sources:							
Outside Scholarships							
Financial Aid Anticipated:							
Outside Student Loan: <i>(suggested amounts)</i> <i>Freshman \$3,500 Sophomore \$4,500</i> <i>Junior \$5,500 Senior \$6500</i>							
Outside Parent Loan: <i>suggested amount per family \$2,000.</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
 Fax: 307-332-2918
 Email: financialaid@wyomingcatholic.edu

Contact:

April Pendleton
 Director of Business and Financial Aid Office

Direct line (307) 335-4427
 (Updated 5/6/2020)