## 2.16 Financial Aid

Wartburg Seminary subscribes to the philosophy that paying for seminary education is primarily the responsibility of the student. Because the ELCA, certain synods, and individuals who recognize the importance of excellent pastoral leadership in the church also contribute financial support for the seminary, students only pay a portion of the total cost of seminary education. Wartburg approaches financial aid in a spirit of mutual cooperation between seminary and student, since both are interested in an equitable distribution of available resources.

Wartburg solicits gifts from congregations and synods on behalf of the seminary. Students and other campus organizations are not permitted to directly solicit any church or business for gifts or business discounts, including prizes or awards. For additional information or assistance, contact the development office.

Financial aid is available to students in several forms as eligibility allows: Gift Aid:

- Grants from WTS
- Scholarships from home congregation or synod
- Scholarships from non-seminary organizations

## Loans:

- Federal Stafford Student Loans
- Federal Grad Plus Loans (seldom)
- Other private student loans (Wartburg does not maintain a preferred lender list for private student loans.)

## 2.16.1 Eligibility to Receive Financial Aid

Eligibility for financial aid is established through a consistent, just and fair evaluation of the student's financial circumstances that is flexible and non- discriminatory. Financial need is determined with the required WTS Financial Aid Annual Eligibility Form, and the use of the Free Application for Federal Student Aid, FAFSA, both of which may be submitted any time on or after October 1 for the subsequent academic year. The FAFSA application is required only if the student plans to take Federal Direct Student Loans. Financial aid from Wartburg Seminary may be given for any person who (1) enrolls full-time in a degree program, (2) completes the Financial Aid Annual Eligibility Form, (3) demonstrates financial need, and (4) continues to make satisfactory academic progress towards degree requirements.

Students who receive financial aid, whether from seminary funds, federal funds, or funds from outside sources, are responsible for using these resources for educational purposes, and in compliance with the laws and regulations that govern financial aid, especially federal funds. Financial aid is normally determined during the summer months and applied at the beginning of the fall and spring semesters.

Federal Applications for Free Student Aid (FAFSA) are available online at <a href="https://www.fafsa.edu.gov">www.fafsa.edu.gov</a> and may be submitted beginning October 1 for the subsequent academic

year. If awarded a seminary grant, these grants are applied each semester directly to a student's account.

Students may be employed by the seminary as such positions are available. The business office pays wages to employed students per payroll procedures. Campus employment is not financial aid.