



Dear Western Seminary Students,

I hope this message finds you well. As open enrollment and the financial aid window have now opened, we wanted to bring to your attention some new best practices regarding the disbursement of financial aid. It has always been the policy of Western Seminary that we do not award students more than their eligible percentage of aid based on financial need by stacking multiple grants or scholarships. Due to some administrative oversights, we found that some students applied for multiple grants and scholarships and were awarded more than their eligible percentages of aid. If you are one of the students who received an overly generous award in the past, you will notice a change in your awards from now on.

Beginning Summer 2024, the following changes will be implemented:

**1. Grant Stacking Restrictions:**

- Students receiving the Calvary Global grant, Cru Parachurch Grant, and Navigators Parachurch grant will not be able to stack their grant with the need-based grant or any other financial aid from Western.

**2. Partnership Grant Assessment:**

- Students who have applied for any other partnership grant will not be able to stack the partnership grant with the need-based grant if their partnership grant represents 20% or more of their tuition. If their need-based grant would award them a greater amount than the partnership grant they are applying for (not to exceed 20% of total tuition), Financial Aid will supplement the partnership grant with the need-based grant to match the greater percentage if they apply for both and are eligible for both (not to exceed 20% of total tuition, all awards combined).

**3. Named Scholarship Restrictions:**

- Students receiving a named scholarship will not be able to stack their named scholarship with the need-based grant or partnership grant if their named scholarship represents 20% or more of their tuition. If their need-based grant would award them a greater amount than the named scholarship they are applying for (not to exceed 20% of total tuition), Financial Aid will



supplement the named scholarship with the need-based grant to match the greater percentage if they apply for both and are eligible for both (not to exceed 20%).

#### 4. Veteran Benefit Limitations:

- If you are a veteran receiving VA benefits covering your tuition at 20% or more, Western cannot stack need-based grants, partnership grants, or scholarships on top of what you have received from the VA.

#### 5. Partnership Grant Application:

- If you are eligible for a partnership grant and are not eligible for the need-based grant, your partnership grant will be applied.

#### 6. Tuition Waivers, Audit Credits and Cohort Discounts

-If you are receiving tuition waivers from Western, Financial Aid will not stack any other form of financial aid on top of your tuition waivers for the term you use your waivers. Students taking audits only aren't eligible for financial aid. If you are in a California cohort and are receiving your cohort benefit, financial aid will not stack any other aid on top of your discount outside of a loan.

We understand that these changes may come as a surprise to some students. If you have any questions or concerns, please feel free to contact the Financial Aid Office at [finaid@westernseminary.edu](mailto:finaid@westernseminary.edu) or 503-517-1820 Your inquiries will be addressed promptly.

We hope that these guidelines, along with the FAFSA information, provide clarity as you navigate through the open enrollment period and the upcoming Financial Aid application process.

Warmly,

Your Financial Aid Team