FINANCIAL POLICIES

Terms of Payment

Walsh University requires the following payment terms:

1. All charges for tuition, fees, room and board are due no later than the first day of classes each semester, or
2. Students electing the Walsh University Payment Plan, offered through Tuition Management Systems, must be enrolled in the program no later than the first day of classes each semester. An annual enrollment fee of $40 per semester is charged to participate in the program. (Please contact the Student Service Center for information regarding the payment plan.), or
3. Students participating in the Employer Reimbursement Program must be enrolled in the program no later than the first day of classes each semester. For details see below.

Student account balances and details are available online within the secure area of the Cavalier Center (Student Account Information). Students are responsible for timely payments and those students that do not follow the required payment terms will be charged late fees on any outstanding balance. Students enrolled in the tuition payment plan or the Employer Reimbursement Program are exempt from interest charges if they adhere to the published payment schedule. Please contact the Student Service Center at 330-490-7367 with questions or if you have difficulty accessing the Cavalier Center.

Tuition Payment Plan / Employee Reimbursement Program

Students enrolled in the Tuition Payment Plan or the Employer Reimbursement Program are exempt from interest charges if they adhere to the published payment schedule. Walsh University reserves the right to deny future participation in either program if there is evidence of abuse or late payments. Students must re-enroll in the program each year to maintain eligibility. Enrollment forms are available at the Student Service Center.

Withdrawal Policy

Registration for classes creates a contract for payment of tuition, fees, and charges.

A student choosing to terminate this contract with Walsh University must officially withdraw during the first 6 business days of the fall or spring semester or are obligated to pay all charges in full. Withdrawal must be made in writing through the Student Service Center and must be signed by the student. Nonattendance to class or notification to a professor does not constitute an official withdrawal.

Withdrawal from a class or from the University on or before the sixth business day of the fall or spring semester will cancel all financial obligations to the University.

Fall, Spring and Summer Semesters (Including 8-week courses)

<table>
<thead>
<tr>
<th>Time Period</th>
<th>Tuition Payment</th>
</tr>
</thead>
<tbody>
<tr>
<td>Six (6) business days or earlier</td>
<td>100% of tuition</td>
</tr>
<tr>
<td>Seven (7) business days or later</td>
<td>no refund</td>
</tr>
</tbody>
</table>

If a student withdraws from a class or from the University beyond the withdrawal deadline date and therefore does not receive an adjustment to tuition, the University may still be required to return a portion of the federal and/or state financial aid to the appropriate programs. Any balance created on the student’s account as a result of this transaction is the responsibility of the student. Students considering a withdrawal are encouraged to first consult with a financial aid advisor located in the Student Service Center.

If a student withdraws or reduces the number of credit hours after the refund period for reasons beyond his or her control, a detailed letter may be submitted to the Fees and Charges Appeals Committee explaining the extenuating circumstances. Poor academic performance will not be considered as grounds for appeal.

The University will not grant a refund of charges for any withdrawal or reduction in hours beyond the established deadline without an approval from the Fees and Charges Appeals Committee.

Detailed appeal letters documenting the extenuating circumstances can be addressed to:

Walsh University,
Fees and Charges Appeals Committee
Finance Department
Attn.: Sarah Sowers
2020 East Maple Street
North Canton, Ohio 44720

Suspension or Expulsion

The University will follow the Withdrawal Policy stated above in the event suspension or expulsion occurs. Students suspended or expelled after the refund periods will be obligated to pay all charges in full.

Unpaid Balances

Students with outstanding balances may not register for classes, receive grades, participate in graduation ceremonies, or receive a diploma or transcript of credits. This may include students enrolled in the Payment Plan who are delinquent with their payments or who have made payments in an amount that will be insufficient to reconcile the account at the end of the program. In these circumstances, the student will be sent written notice of this situation.

Balances that remain outstanding for over 150 days will be turned over to a collection agency and collection costs of up to 40% will be added to the outstanding account balance.

Employer Reimbursement Program

A student whose employer offers an educational reimbursement benefit may elect to participate in the Walsh University Employer Reimbursement Program.

Students wishing to enroll in Walsh University’s Employer Reimbursement Program must complete the enrollment form available each financial aid year they wish to participate.
The form must be turned in to the Student Service Center to be enrolled in this program. The form is valid for one academic/financial aid year and should be submitted at the time of initial registration. Students shall be subject to interest charges until the application is completed and submitted to the Student Service Center.

Participants in the program receive the following benefits:

- Exemption from interest charges for that semester;
- Eligibility to register for classes with an outstanding balance exceeding $1,000;
- Permission to delay final payment until 30 days after the last day of that semester.

The student is responsible for notifying the University of any change in eligibility or employment status. If a student fails to make final payment within thirty (30) days following the completion of the academic semester, the University may elect to remove the student from the program, assess the interest charges, and potentially begin the collection procedure stated above.

As a courtesy, Walsh University will provide an account statement/registration schedule to the student to present to his/her employer. These statements will be sent one time at the end of each semester. Due to the popularity of this program, Walsh is unable to accommodate requests for “customized” statements.

**Employer Reimbursement and Tuition Discounts**

The Alumni and Post Baccalaureate Discounts are intended to financially assist Walsh Graduates who choose to continue their education at Walsh. As a result, these discounts are not structured to extend to the student's employer. If, however, the student is able to document that his/her employer does not reimburse based on the pre-discount rate initially assessed, Walsh University may reconsider its policy on a case-by-case basis.

**Checks Returned**

Walsh assesses a $29 service charge to those individuals whose checks, made payable to Walsh University, are returned by the bank because of insufficient funds.

**Financial Aid**

Walsh University offers a competitively priced liberal arts education. Nevertheless, virtually all of the University's full-time students receive some form of financial assistance (Scholarships, Grants, Loans, Work-Study).

Most types of financial aid require that applicants complete the Free Application for Federal Student Aid (FAFSA), which is available online at www.fafsa.gov (http://www.fafsa.gov). Financial assistance is determined on the basis of demonstrated financial need and academic achievement. All students must maintain satisfactory academic progress as determined by Walsh University.

The Office of Financial Aid provides assistance in four basic forms: scholarships, grants, loans, and employment.

**Scholarships (Endowed)**

A number of scholarships are available to new and returning students. These scholarships, made possible by donations from supporters of Walsh University, are awarded primarily on the basis of academic ability and need.

The following scholarships do not require a separate application, unless denoted with an asterisk (*). Application materials will be available in mid-December in the location specified and may also be downloaded online by visiting the financial aid website and clicking the Advancement Scholarships link. The Walsh University Application for Financial Aid, the results of the FAFSA, and the student's academic record are used to distribute these scholarships.

- **The 50th Anniversary Gala Endowed Scholarship.** An endowed scholarship established by various donors to the University to commemorate the 50th anniversary of Walsh University. Students must have a 2.75 grade point average or higher, participate in campus service activities, and demonstrate a commitment to Walsh and its mission.
- **Absolute Endowed Scholarship in Physical Therapy.** An endowed scholarship with a goal to establish a working, collaborative and supportive relationship between Walsh University and Absolute in the area of Physical Therapy. This scholarship is limited to those students who are performing their clinicals at an Absolute related nursing facility.
- **St. Albert Patron Saint of Scientists Endowed Scholarship.** This scholarship was established for full or part time, traditional or non-traditional students majoring in the sciences. Eligible students must maintain a 3.25 GPA or higher.
- **The Alumni Association 50th Anniversary Endowed Scholarship.** An endowed scholarship established by the Alumni Board of Trustees to commemorate the 50th anniversary of Walsh University. Eligible students must maintain a 3.0 grade point average or higher. *Applications may be found in the Alumni Office during the spring semester.
- **The Alumni Association Board of Trustees Endowed Scholarship.** The Alumni Board of Trustees established this endowed scholarship. Eligible students must maintain a 3.0 grade point average or higher and display financial need. *Applications may be found in the Alumni Office during the spring semester.
- **Alumni Renaissance Scholarship.** Eleven alumni under the leadership of Larry Gessner, D.D.S., and Richard Parker, M.D., established this scholarship fund in 1992. Criteria for receiving the scholarship include: full-time sophomore, junior or senior; cumulative 3.0 grade point average; aspiration for further degrees; and participation in extracurricular and community activities. *Applications may be found in the Alumni Office during the spring semester.
- **James V. and Velia Armogida Scholarship.** Scholarship awarded to Stark County, Ohio, residents from the proceeds of a trust fund established by Mr. and Mrs. James V. Armogida.
- **The Aultman Hospital Endowed Scholarship.** An endowed scholarship fund established by the Aultman Hospital Foundation awarded to a nursing or physical therapy major who is a resident of Stark County, has maintained a 3.0 grade point average, and displays financial need. Preference is given to minority students.
- **Dr. J. and Ramona Austen Endowed Scholarship.** A scholarship awarded to a freshman, sophomore, junior, or senior who is a member of the track or cross-country team. Preference will be given to students with a 3.5 GPA and those who demonstrate financial need.
- **The BFF-LFI Endowed Scholarship.** An endowed scholarship established by a generous private family foundation to be awarded to...
The Rose and Henri Bernier Scholarships. Awarded annually to a full-time student with a minimum cumulative grade point average of 2.5. The student must be in good standing, demonstrate loyalty to Christian principles, show financial need and be a U.S. or naturalized citizen.

Father Dacian O. Barrette Alumni Scholarship. A scholarship awarded to a sophomore, junior, or senior business major who has a minimum cumulative grade point average 3.0 and demonstrates a need for financial aid. *Applications may be found in the Alumni Office during the spring semester.

Father Dacian O. Barrette Scholarships. Scholarships from a fund established to honor Fr. Dacian Barrette, the first business manager of Walsh University.

Paul B. Belden, Jr. Endowed Scholarships. Several scholarships awarded from a fund established by the Belden family in memory of Paul B. Belden, Jr., a former trustee of the University.

The Rose and Henri Bernier Scholarships. Scholarships available to students majoring in a foreign language. The scholarships are in honor of Br. Henri Bernier, F.I.C., longtime Walsh University faculty member now retired, and in memory of his mother, Rose Bernier.

The Don & Ida Betzler Endowed Scholarship. A scholarship established by Don & Ida Betzler, for students who display financial need and maintain a 3.0 GPA. Preference will be given to students of the Catholic faith. This scholarship is renewable provided the student maintains the established criteria.

Benjamin & Michelle Biery Endowed Scholarship. A scholarship available to students who major in Education or Business who maintain a 3.0 GPA or higher. Preference given to student athletes who display financial need. This scholarship is renewable provided the student maintains the established criteria.

The Biery Family Endowed Scholarship. A scholarship established by the Biery Family for a junior or senior student on the softball team majoring in Business or Education.

The Saint Sebastian Biery Family Endowed Scholarship Fund. A scholarship established by the Biery Family for a junior or senior student on the baseball team majoring in Business or Education.

The Marian Birk-Selm Schuller Endowed Scholarship. A scholarship established by Marian Birk. This scholarship is awarded to female students who display financial need.

Ann D. Black Scholarships. Scholarships awarded from the proceeds of a remainder trust established by the late Mrs. Ann D. Black.

The Brother Francis R. Blouin Peace Scholarship Fund. A scholarship in honor of the third president of Walsh University, available to a deserving student who demonstrates financial need.

The Brother Francis R. Blouin Alumni Scholarship. A scholarship in honor of the third president of Walsh University. It is awarded annually to a full-time sophomore, whom demonstrates campus leadership and financial need, with a minimum 3.0 cumulative grade point average. *Applications may be found in the Alumni Office during the spring semester.

The Raoul J. and Marie Blouin Endowment Fund. An annual scholarship in memory of Raoul J. and Marie Blouin, parents of the third president of Walsh University, Br. Francis R. Blouin, F.I.C., awarded to a student in the Teacher Preparation Program. The memorial fund was established in 1988.

The Brothers of Christian Instruction 50th Anniversary Endowed Scholarship. This scholarship was established by the Brothers of Christian Instruction to commemorate the 50th anniversary of Walsh University. Students must demonstrate financial need and have a 3.0 grade point average or higher. Preference will be given to students who are in the graduate program in Theology.

The Buckeye Sports Supply Endowed Scholarships. Scholarships offered to students who demonstrate academic ability and financial need. The scholarship fund was established in 1990 by Michael P. Darrah, president of Buckeye Sports Supply, Canton.

The Edward and Henry Cain Endowed Scholarship. A scholarship renewed annually for a maximum of eight semesters, awarded to full-time students with a minimum cumulative grade point average of 2.7 without regard to financial need. Awarded to students whose elementary or secondary education was primarily obtained as residents of Stark County, Ohio.

Edward V. Carr and Helen E. Carr Scholarships. Awarded from an endowment fund established with a bequest from the estate of Helen Carr in memory of her son, Edward V. Carr, to assist students with financial need.

Ethel R. Casenheiser Scholarships. Several scholarships awarded in honor of Ethel R. Casenheiser from a bequest made by her sister, the late Dorris V. Hall.

The Don and Paulette Caster Endowed Scholarship. An endowed scholarship established by Don and Paulette Caster with preference given to graduates from St. Thomas Aquinas High School and/or full-time employees of the Raisin Rack. *Application available online and in the Student Service Center.

Charter One Bank, F.S.B., Scholarships. Scholarships available to business majors, funded from an endowment created by Charter One Bank, F.S.B.

Christ the Servant Teaching Corp Endowed Scholarship. Scholarship awarded to students with a 3.0 grade point average or higher with preference given to graduates of a Catholic high school in Stark County. Further preference will be given to students who seek to teach in a Catholic School System.

The Carlo Thomas Cicchini Memorial Scholarships. Awarded from an endowment grant made by Guy Cicchini of Canton in memory of his late infant son. McDonald’s employees and their legal dependents will be given first priority. *Applications are available at applicable McDonald’s locations, in the Student Service Center, and also online.

Mr. and Mrs. Nathan A. Colaner Memorial Scholarship. A four-year scholarship awarded to an incoming freshman from St. Joseph’s Parish of Canton or St. Paul’s Parish of North Canton who has demonstrated academic ability and financial need. If no suitable candidate from the parish qualifies, the scholarship is given for one year to a deserving applicant from another parish in Stark County. The fund was established by the family of the late Robert Colaner in memory of his parents. *Applications available at St. Joseph’s Parish in Canton, St. Paul’s Parish of North Canton, online and in the Student Service Center.

The Richard W. Cordingly Endowed Scholarship. A scholarship established by ’74 alum Richard Cordingly to be given to a male student who majors in Business. This scholarship is renewable to full, part-time or non-traditional students.

The Michele A. Culver Endowed Scholarship. A scholarship established by Judith A. & Gerald M. Walsh, in honor of Michele A.
Culver. This scholarship is awarded to a full-time, traditional student who displays financial need and maintains a 3.0 GPA. Preference will be given to Education majors; this scholarship is renewable provided the recipient maintains established criteria.

- **The Daniel and MaryEllen Vaughn Cunningham – Badge #7 Endowed Scholarship.** An endowed scholarship established by Daniel & MaryEllen Cunningham for students who have a parent who is employed full-time as a police officer or firefighter.

- **The William W. and Anna Jean Cushiwa Endowed Scholarship.** A renewable endowed scholarship established by William W. and Anna Jean Cushiwa. Awarded to full or part-time, traditional or non-traditional students with a 2.75 grade point average or higher, who demonstrate leadership in community service activities and show financial need. *Applications available in the Student Service Center and also online.

- **The Frank and Patricia D’Angelo Endowed Scholarship.** A scholarship established for students who are pursuing a degree in computer information or computer science field. Students must be citizens of the United States and display financial need.

- **Marc Deighton Scholarship.** Established by friends and family in memory of Walsh student Marc Deighton, awarded to a full-time student majoring in psychology. The student must exhibit leadership qualities, be in good standing, and be at least a sophomore with a minimum cumulative grade point average of 2.5. *Applications are available in the Social and Behavioral Sciences Division, the Student Service Center and also online.

- **George H. Deuble Scholarships.** Several scholarships awarded from an endowment fund established by the Deuble Foundation in memory of George H. Deuble.

- **DeVille School of Business Endowed Scholarship.** This fund was established by several donors to the University for students enrolled in the DeVille School of Business. Eligible students must have a 3.0 grade point average or higher. Students must also demonstrate involvement in campus and community activities with an emphasis on leadership and service.

- **Doctor of Physical Therapy Endowed Scholarship.** This scholarship was developed by the Division of Physical Therapy for students within the Physical Therapy Program with a grade point average of 3.0 or higher. Preference will be given to students who display leadership and service activities in the community. *Applications available online and in the Student Service Center.

- **The John & Marie Dowling Scholarship.** An endowed scholarship established by John & Marie Dowling to assist students whose hometowns are at least 50 miles from the Walsh University campus. Full-time students, both traditional and non-traditional, are eligible for this renewable scholarship. *Applications are available in the Student Service Center and also online.

- **The James J. and Norma Dreussi Memorial Endowed Scholarship.** Awarded from a fund established by Mrs. Norma Dreussi in memory of her husband, James J. Dreussi. Preference will be given to students who are parishioners of St. Anthony’s Church in Canton, Ohio. The scholarship is renewable and students must maintain a minimum 3.0 cumulative grade point average. *Applications available at St. Anthony’s Church in Canton, in the Student Service Center and online.

- **The George W. Duncan Endowed Scholarship.** This renewable scholarship was established in memory of Dr. George Duncan, former faculty member of Walsh University. Students must have a 3.5 grade point average or higher. Preference will be given to students majoring in history, political science or international relations.

- **Edward P. and Jeannette A. Elum Family Endowed Scholarship.** A scholarship awarded from a fund established by the Elum family. Preference is given to Elum company employees. *Applications available at the Elum Music Company, in the Student Service Center and online.

- **Philip and Hattie Eysman Scholarship.** Established by the Brothers of Christian Instruction in appreciation of Philip Eysman’s teaching service in the Department of Business.

- **Brother Thomas S. Farrell Alumni Scholarship.** A scholarship available to a sophomore, junior, or senior with a minimum cumulative grade point average of 2.5 who has demonstrated loyalty to Christian principles and exemplary social attitudes in the Walsh University community.

- **Brother Thomas S. Farrell Endowed Scholarship.** A fund established by family and friends of Br. Thomas S. Farrell, F.I.C., first president of Walsh University, after his death on Oct. 8, 1988.

- **The Gary Farey Endowed Scholarship.** This scholarship was established in memory of Gary Farey, a long-time supporter of Walsh University. This scholarship is restricted to an incoming freshman from Canton Central Catholic or St. Thomas Aquinas High Schools. Eligible students will have a minimum 2.5 (high school) GPA and will attend Walsh University as a full-time, traditional student. Preference will be given to resident students. This scholarship is renewable provided the recipient maintains established criteria.*Applications are available at Canton Central Catholic and St. Thomas Aquinas High Schools, as well as in the Student Service Center and online.

- **Alfred & Kevin Frank Memorial Scholarship.** Family and friends of Alfred and Kevin Frank established this scholarship in their memory. This scholarship is for sophomores, juniors or seniors with financial need, in good standing, who maintain a 3.25 GPA or higher.

- **The Timm and Marianne Fautsko Endowed Scholarship.** A scholarship available for sophomore, junior or senior students. The scholarship will be awarded, in even years, to a student with a focus in the field of Psychology; and will be awarded, in odd years, to a student with a focus in the field of Sociology. Preference will be given to students with the greatest financial need and the highest grade point average.

- **The Albert W. & Edith V. Flowers Scholarship.** A scholarship awarded to an incoming freshman from Stark County with an outstanding high school record. The fund was established by The Flowers Foundation.

- **The Foundation for Christ and His Church.** An anonymous donor established this endowed scholarship for students who maintain a 3.0 grade point average or higher. Preference will be given to students who major in theology and have an inclination to go into religious life.

- **Founders’ Scholarships.** Several partial scholarships awarded from a quasi-endowment fund established from the proceeds of a land sale authorized by the Board of Trustees. The fund honors the Brothers of Christian Instruction, founders of Walsh University.

- **Brother Robert Francoeur Alumni Academic Scholarship.** A scholarship awarded to a sophomore, junior, or senior with a minimum cumulative grade point average of 3.0 who has demonstrated loyalty to Walsh University, concern for its general welfare, and demonstrates financial need. *Applications may be found in the Alumni Office during the spring semester.

- **Brother Robert Francoeur Memorial Endowed Scholarship.** A scholarship established in memory of Brother Robert Francoeur for students who maintain a 2.75 grade point average or higher with
financial need. Targeted to sophomore students at the time of award who major in education and/or philosophy.

- **GAR Foundation Scholarship.** A scholarship awarded to a student of superior ability and financial need, from a fund established by the GAR Foundation of Akron, Ohio.

- **Dick Gallagher Memorial Scholarship.** A scholarship awarded to a sophomore, junior, or senior who participates in athletics. This student must also demonstrate high academic performance and financial need.

- **Arthur Genshaft Memorial Scholarship.** A scholarship awarded through a grant from the Genshaft Foundation.

- **Grace and Edward Gibbons Scholarship.** A scholarship established by the family of Mr. and Mrs. Edward Gibbons.

- **Ray and Virginia Gillman Endowed Scholarship.** This endowed scholarship established by Mr. Gillman is awarded to a full-time, traditional student with a minimum cumulative grade point average of 3.0.

- **Libby Ginsburg Memorial Scholarship.** A scholarship in memory of Mrs. Hymie Ginsburg, whose husband was the first basketball coach of Walsh University.

- **The Keith J. Gloeckl Endowed Scholarship.** A scholarship funded by Keith J. Gloeckl, class of 1972, awarded annually to an undergraduate full-time student.

- **The Elizabeth Goering Endowment.** A scholarship awarded to a deserving and needy student from a fund established by Mrs. Elizabeth Goering of Alfred, Maine.

- **The Golden Cavalier Endowed Scholarship.** A scholarship established by the Student Alumni Association for a student who has completed at least one semester as a full-time Walsh University scholar with a GPA of 2.5 or higher.

- **Helen M. Green Endowed Scholarship.** This scholarship was established for students, with financial need, who major in nursing and maintain a 3.25 GPA or higher.

- **James A. Green Endowed Scholarship.** This scholarship was established for students, with financial need, who major in education and maintain a 3.25 GPA or higher.

- **Richard A. Gulling Leadership Scholarship.** Funded by the Timken Foundation, the Timken family and Walsh University, this endowment fund awards three scholarships annually to top student leaders who have achieved above and beyond their peers and who serve as role models. Selection of winners is made by the Office of Student Affairs.

- **The HCZ Scholarship.** A scholarship awarded annually from a fund established by an anonymous donor from Canton.

- **The Dr. Kenneth N. Hamilton, Jr. Alumni Scholarship.** A scholarship in memory of our fifth president, Dr. Kenneth N. Hamilton, Jr. This scholarship is restricted to business majors who have a minimum 2.5 GPA. Preference is given to student athletes. *Applications may be found in the Alumni Office during the spring semester.

- **The Dr. Kenneth and Peggy Hamilton Scholarship.** A scholarship in honor of our fifth president, Dr. Kenneth N. Hamilton, Jr. and his wife, Peggy.

- **The Joseph Harrison Academic Scholarship.** A scholarship awarded in memory of Joseph Harrison, father of Br. Edward Harrison, F.I.C., a former longtime member of the University faculty. The scholarship is based on financial need.

- **Dr. Linton R. and Betty Lou Honaker Endowed Scholarship.** An annual award established by Dr. Linton R. Honaker, retired director of the Walsh Teacher Preparation Program and his wife, Betty Lou. This scholarship also honors the memory of Brother Conrad J. Dionne, founder of the Walsh University Teacher Preparation Program in 1962. Awarded to the junior in the Division of Education who has a minimum cumulative grade point average of 3.0, demonstrates excellent potential as a teacher and possesses the qualities of kindness, sincerity, dedication and professionalism. Family financial responsibilities or other indicated financial need should also be demonstrated.

- **Helen M. and Richard S. Hoover Memorial Scholarship.** A fund established by Helen M. Hoover and restricted to students who demonstrate financial need and academic excellence.

- **The John F. and Loretta A. Hynes Foundation Scholarship.** A scholarship awarded from a fund established by the John F. and Loretta A. Hynes Foundation for minority and/or financially needy students.

- **K-9 Scholarship.** A scholarship awarded to a deserving freshman in the pre-veterinary or pre-medical program. Preference is given to a student who serves as a laboratory assistant. The scholarship is funded through a gift by the trustees of the former K-9 Kollege of Canton.

- **George Alex Kallas Memorial Scholarship.** A scholarship awarded annually from a fund established by Mrs. Kallas in memory of her late husband. This scholarship is restricted to a student of average or above average ability who has an intense desire to earn a degree in higher education.

- **Karcher Group Endowed Scholarship.** The Karcher Group established this scholarship for students with a 3.0 grade point average or higher who major in business. Preference is given to students with financial need.

- **Colletta M. Kiko Memorial Scholarship.** A scholarship for students who graduated from a Stark County Catholic High School and a current member of a Catholic parish. Eligible students must maintain a 2.5 grade point average or higher and display financial need. This scholarship is not renewable. *Applications available in the Student Service Center and online.

- **Elaine J. Klekotka Scholarship.** Edward Klekotka established this fund in memory of his sister, Elaine. Preference will be given to students who major or minor in the Division of Fine & Performing Arts and possess financial need.

- **Knight Foundation Scholarship.** Awarded from a gift funded by the Knight Foundation.

- **Knights of Columbus Bishop McFadden Endowed Scholarship.** This scholarship was established by the Knights of Columbus Bishop McFadden Council, Council 3777. Eligible students must maintain a 2.5 grade point average or higher. Preference is given to students who are members or whose parent or grandparent is a current or deceased member of the Knights of Columbus. Further preference is given to members of the Founding Council 3777. Secondary preference will be given to students who are discerning vocations, are orphaned, or are active in the University’s Pro-Life Club. *Applications available online and in the Student Service Center.

- **Knights of Columbus, Council No. 341, Scholarship.** Awarded from a gift by the Knights of Columbus, Council No. 341, of Canton.
• Aurelia and Sam Krugliak Endowed Scholarship. Established by Aurelia and Sam Krugliak, this fund grants scholarships to incoming freshmen with high academic performance.

• The Lucien and Desneiges Lacasse Scholarship. A scholarship awarded to a deserving student-golfer in memory of the parents of Br. James Lacasse, F.I.C., former registrar and golf coach at the University.

• The Joanne Lattavo Endowed Scholarship. Established by the Philip E. Lattavo Family Foundation in memory of Joanne Lattavo, a longtime member of the faculty at Walsh. The scholarship is restricted to a full-time junior or senior student with financial need, who must present their art portfolio before a panel of judges for review. *Applications available in the Humanities office, in the Student Service Center and online.

• The Paul B. Lemmon Memorial Endowed Scholarship. Awarded from a fund established by William J. and Marilyn E. Lemmon in memory of Paul B. Lemmon. The scholarship is restricted to a student from Ohio majoring in business administration with a minimum grade point average of 3.0.

• The Brother Jerry Lessard Alumni Scholarship. This scholarship was established by the School of Professional Studies (SPS) Program in honor of Brother Jerry Lessard. Eligible students must have successfully completed at least 18 credit hours at Walsh University in the SPS Program while maintaining a GPA of 3.0 or above. This scholarship was designed for students over the age of 25.

• The Brother Theodore Letendre Scholarship. A scholarship awarded in honor of Br. Theodore (Ted) Letendre, F.I.C., a longtime administrator of the University and member of the Board of Trustees. The scholarship is restricted to a student active in Campus Ministry.

• The Sylvia J. Levy Memorial Scholarship. Awarded from a fund established by a bequest in memory of Sylvia J. Levy.

• The Jonathan Lucilio Endowed Scholarship. An endowed scholarship established by Jonathan Lucilio for students pursuing a major in one of the following areas: Biochemistry, Chemistry or Mathematics. Eligible students must demonstrate a service orientation and work at least part-time.

• The William L. and Sharon K. Luntz Family Endowed Scholarship. A renewable endowed scholarship established by William and Sharon Luntz. Awarded to full-time, traditional or non-traditional students.

• The Walter I. Lusetti Memorial Scholarship Award. A scholarship awarded through an endowment grant from Walter Lusetti and Velia Armogida in memory of their nephew, Walter I. Lusetti. Scholarships are awarded to students of outstanding integrity and ability.

• The Edward A. Mahoney Family Endowed Scholarship. This endowed scholarship was established by Edward and Louise Mahoney for students at the sophomore, junior, or senior level who major in Business. *Applications available in the DeVille School of Business, the Student Service Center, and online.

• Mastroianni Family Endowed Scholarship. The Mastroianni Family established this scholarship. Eligible students must possess financial aid and maintain a 3.0 GPA or higher.

• The Herbert E. Markley Endowed Scholarship. A scholarship awarded in memory of Herbert E. Markley to students majoring in business with superior academic performance.

• Nancy Markley Scholarship. A scholarship established by Nancy Markley, a charter member of the Women’s Committee of Walsh University, awarded to an entering freshman from Ohio majoring in elementary education.

• The William C. Meier Foundation Scholarship. A scholarship awarded to full-time, traditional, Roman Catholic students residing on campus. Eligible students must have financial need, maintain a 3.0 grade point average and have completed the required credit hours for sophomore level status. *Applications may be found in the Student Services Center and online.

• The A.E. and E.V. Miller Endowed Scholarship. A scholarship established in 1989, awarded to a student majoring in nursing or premedical. The scholarship is renewable annually if a minimum cumulative grade point average of 3.0 is maintained.

• Gertrude F. Milzheimer Scholarship. A scholarship awarded from the proceeds of a bequest made by Mrs. Milzheimer.

• Rambo Family Endowed Scholarship. This fund was established by Bill and Trina Rambo for students within the Nursing Program or Health Science major. Eligible students must have a grade point average of 2.9 or higher.

• St. Raphael the Archangel Endowed Scholarship. This scholarship was established by Bruce Altieri and Dr. Beth Marcikoski for students who have chosen to major in Biology or Pre-Med with a particular interest in pursuing medical school to become a primary care physician. Eligible students must maintain a 3.0 grade point average or higher.

• Reverend Richard J. Mucowski Alumni Scholarship. A scholarship awarded to a Counseling and Human Development major in the graduate program working toward LPC licensure OR a student in B.A./M.A. program in Behavioral Science/Counseling and Human Development who has demonstrated volunteer service to a social service agency, maintained a grade point average of 3.0 or more, and is in financial need.

• J.T. (Mike) Mulligan Alumni Scholarship. A scholarship available to a junior or senior who has demonstrated financial need and has made notable contributions in extracurricular activities. *Applications may be found in the Alumni Office during the spring semester.

• J.T. and Josephine Mulligan Endowed Scholarship. Scholarships awarded annually from a fund established by a bequest in memory of J.T. (Mike) and Josephine Mulligan, benefactors of Walsh University.

• The Carl A. and Kimberly A. Musille Endowed Scholarship. An endowed scholarship established by Carl & Kimberly Musille for a student with financial need majoring in sociology or psychology. Eligible students must maintain a GPA of 3.0 or higher.

• The Needles Family Endowed Scholarship. A scholarship awarded from a fund established by the Thomas Needles Family. This renewable scholarship is restricted to a full-time student with financial need and a minimum GPA of 2.0. Preference will be given to students majoring in business with an emphasis on Government & Foreign Affairs. Traditional and non-traditional students eligible.

• The John R. & Kathleen S. Nichols Endowed Scholarship. This scholarship was established by John & Kathleen Nichols for students who were members of National Honor Society in High School and currently maintain a GPA of 3.0 or higher. Eligible students must demonstrate a high degree of integrity, character, ambition, drive and initiative and be involved in professional, community service or philanthropic organizations/activities.

• Dr. Ernest and Alba Panasci Scholarships. Awarded each year to deserving students from a fund established by Dr. and Mrs. Panasci.

• The Brother Ernest Paquet Academic Scholarship. A scholarship awarded in honor of Br. Ernest Paquet, F.I.C., a longtime faculty
member in the Department of Mathematics and Computer Science. The scholarship is based on financial need.

- **The Helen Irene Peer Memorial Scholarship.** This scholarship was established by Gary and Linda Byers in memory of her mother, Irene. Preference will be given to students majoring in the nursing program with a minimum 2.5 GPA. *Applications available in the Division of Nursing, in the Student Service Center and online.

- **The Pellegrino Family Endowed Scholarship.** A scholarship awarded from a fund established by the Pellegrino family. Preference will be given to traditional students who are members of the dioceses of Cincinnati, Cleveland, or Toledo. Students must maintain a minimum 2.0 GPA. *Applications are available in the Student Service Center and also online.

- **The Coral L. Pennetti Endowed Scholarship.** This endowed scholarship was established by Jim and Coral Pennetti. Preference will be given to students who major in education. *Applications available in the Student Service Center and online.

- **Dan Peters Memorial Scholarship.** Friends and family of Dan Peters established this scholarship in his memory. Eligible students must maintain a 2.5 GPA or higher. Preference will be given to students with financial need currently involved in youth programs as a coach or mentor.

- **Michael A. Petrecia Endowed Scholarship.** A scholarship awarded to a member of the Cross Country and/or Track teams. Preference will be given to a student who majors in accounting with a minimum grade point average of 3.0 or higher. Full-time, traditional students who display financial need are eligible.

- **John J. and Marguerite M. Phillips Scholarship.** Awarded from a fund established by Mr. and Mrs. John J. Phillips.

- **The William C. & Dorothy A. Phillips Scholarship.** This scholarship was established by Dorothy A. Phillips in memory of her husband, William C. Phillips. Full-time students who maintain a minimum 3.0 grade point average or higher and display financial need will be eligible for this renewable scholarship.

- **Howard E. Possner, M.D., Memorial Scholarship.** A scholarship awarded to a premedical student from a fund established by Mrs. Possner in memory of her late husband.

- **The Brother Joseph Power Academic Scholarship.** A scholarship, based on financial need, awarded in honor of Br. Joseph Power, F.I.C., a longtime member of the University’s English faculty.

- **Brother Joseph Power Scholarship.** A scholarship awarded from a fund established in honor of Br. Joseph Power, F.I.C., a longtime Walsh faculty member.

- **The Ramsburg Group Endowed Scholarship.** An endowed scholarship established by The Ramsburg Group to be awarded to a student majoring in business. Eligible students must be employed, display financial need, and maintain a 2.8 grade point average or higher.

- **Margaret E. Raridan Endowed Scholarships.** Awarded from a fund established by a bequest in the estate of Margaret E. Raridan.

- **The Mark Ratti Family Endowed Scholarship.** An endowed scholarship awarded to a sophomore or junior student at the time of application. Preference is given to students who are of the Christian faith and who demonstrate strong school spirit. *Applications available in the Student Service Center and online.

- **The Fred R. and Joanne C. Reikowsky Endowed Scholarship.** A scholarship awarded from a fund established by Fred and Joanne Reikowsky. Preference will be given to students who are parishioners of St. Paul’s Church in North Canton. Students must maintain a minimum 2.0 GPA. *Applications available at St. Paul’s Church in North Canton, in the Student Service Center and online.

- **The Congressman James B. Renacci Government Scholars Program.** Congressman James B. Renacci established this endowed scholarship to support certain activities of the Department of Government and Foreign Affairs of the University. Students must major in Government and Foreign Affairs or International Relations and have an interest in public or community service.

- **Dr. Carl E. Richards Scholarship.** Recognizes the Brothers’ physician of 40 years; established by the Brothers upon his death in 1985. The award is intended for students in pre-medicine and other disciplines who show the potential to be of generous service to the community.

- **The L.J. "Vern" Riesbeck Legacy Scholarship.** This endowed scholarship was established through a gift by Midwestern Industries in memory of their former Chairman of the Board, L.J. "Vern" Riesbeck. Eligible students must major in Business and display financial need. Preference will be given to students from Massillon Washington High School. *Applications available in the Student Service Center and online.

- **Brother Robert-Myrrl Houck Inspirational Scholarship.** Awarded to the junior in the Teacher Preparation Program who has achieved the highest cumulative grade point average during the first five semesters at Walsh University.

- **Rufin Family Endowed Scholarship.** Awarded to students enrolled in the DeVille School of Business with a minimum grade point average of 3.0. Preference given to traditional or non-traditional sophomores, juniors or seniors; who display financial need. The scholarship is renewable provided that the student continues to meet the requirements.

- **St. Francis and St. Clare Scholarship.** Scholarships will be awarded to a full-time, first year, Catholic student who demonstrates financial need and practices the core values of the University.

- **The Brother Charles St. James Endowed Scholarship.** This scholarship was established by a gift from Walsh University Alumni and Resident’s Life offices in honor of Brother Charles St. James. An annual award to students who embody Br. Charlie’s charisma in their daily life, the selected recipient is required to assist with Campus Ministry and Residence Life in the Br. Charlie Legacy Program.

- **St. Jude Endowed Scholarship.** Awarded from a fund established by Joseph X. and Joretta McCarthy of Massillon, Ohio.

- **St. Thomas Aquinas Scholarship.** Awarded from a fund established by Joseph X. and Joretta McCarthy of Massillon, Ohio.

- **Mary Alice Saxton Endowed Scholarship.** Awarded from the proceeds of a trust in memory of Mary Alice Saxton.

- **The Angela and Tom Schervish Endowed Scholarship Fund.** A scholarship awarded from a fund established by Angela and Tom Schervish with preference given to junior or senior level students with financial need. Student must maintain a 2.0 GPA or higher. Full or part-time, traditional or non-traditional students are all eligible. *Applications available in the Student Service Center and the DeVille School of Business, as well as online.

- **Jane and Frank Schirack Endowed Scholarship.** A scholarship awarded from the proceeds of a fund established by Dr. and Mrs. Frank Schirack.

- **Ann and George Seanor Scholarship.** A scholarship awarded from an endowment fund established by Mr. and Mrs. George Seanor.

- **The Margaret Sigmund Endowed Scholarship.** A scholarship awarded in memory of Margaret Sigmund. Preference will be given to full-time, traditional students majoring in religion, science, or math, who desire...
to have a career focused in research. Students must maintain a 3.0 grade point average or higher.

• The Fred F. Silk Endowed Scholarship. A scholarship renewed annually for a maximum of eight semesters, awarded annually to full-time students with a grade point average equivalent to that required for Honors or Academic Scholarship recipients without regard to financial need. Awarded to students whose elementary or secondary education was primarily obtained as a resident of Stark County, Ohio.

• The Sisters of Charity Foundation of Canton Scholarship. A scholarship awarded from a fund established by the Sisters of Charity Foundation for minority and/or financially needy students.

• Alan and Geralynn Smith Endowed Scholarship. A scholarship established by Alan and Geralynn Smith for non-traditional students in a graduate program at Walsh University in good academic standing.

• Lloyd L. and Louise K. Smith Memorial Foundation Endowed Scholarship. Awarded to a resident of Summit County, Ohio, who demonstrates superior academic performance and financial need, and is enrolled as a full-time undergraduate matriculated student.

• The Kimberly A. Smith Endowed Scholarship. A scholarship established by Russell and Kathy Smith in honor of their daughter Kimberly A. Smith '12. This scholarship is restricted to a sophomore, junior, or senior member of the women's golf team.

• Sodexo Corporation Endowed Scholarship. An endowed scholarship established by the Sodexo Corporation for students with financial need employed by Sodexo maintaining a 2.5 GPA or higher.

• The Jacob H. and Theodosia J. Soehnlen Memorial Scholarships. Awarded from the proceeds of an endowment in memory of Mr. and Mrs. Soehnlen.

• The Wiley Webster Stephens Memorial Endowed Scholarship. This scholarship fund was established by a gift from Robert Stephens O’Brien and Betty Winzeler O’Brien in memory of Bob's grandfather, Wiley Webster Stephens. Preference will be given to students who major in Business.

• The Brother Marcel Sylvestre Endowed Scholarship. A scholarship awarded to a student at the graduate level in the following order: Brothers of Christian Instruction, priests residing with the Brothers and serving as community chaplains, or religious men and women from other congregations. Students must maintain a 2.75 grade point average and also receive the endorsement of the major superior or Bishop.

• The Timken Employee Alumni Endowed Scholarship. Walsh University Alumni who are current or retired employees of the Timken Company established this renewable scholarship for students with a 3.0 grade point average or higher.

• Timken Foundation Endowed Scholarships. Several scholarships awarded annually to students from an endowed trust fund established by the Timken Foundation of Canton.

• The Marlene K. Toot '85 Endowed Scholarship. This scholarship was established by alum Marlene K. Toot '85 and is restricted to students who are majoring in a health science field including Physical Therapy, Nursing or Physical Education.

• Ira G. Turpin Scholarship. Honors the late Honorable Ira G. Turpin, former Stark County assistant prosecutor, judge of the Stark County Court of Common Pleas, and judge of the U.S. Fifth District Court of Appeals. The scholarship is awarded annually to an African-American student from Stark County, Ohio, who ranks in the upper one-half of his or her high school graduating class. The student selected for the scholarship must first accept all federal, state and institutional aid for which he or she is qualified. The scholarship is renewable if the student completes a minimum of 30 credit hours per academic year and maintains a minimum grade point average of 3.0.

• Brother Roland Vigeant Fine and Performing Arts Scholarship. A named endowed scholarship established by a gift from Walsh University Alumni and friends in honor of Brother Roland Vigeant. Restricted to an incoming freshman who is a member of the Walsh University Marching Band.


• The Judy Bahen Walsh Endowed Scholarship. A scholarship awarded from a fund established by Gerald M. Walsh, in honor of his wife, Judy Bahen Walsh. Eligible students will be enrolled in the Master’s of Counseling or Human Development Programs and maintain a 2.5 grade point average or higher. Students must display financial need.

• Charles A. White Memorial Scholarships. Scholarships awarded to students dedicated to service as exemplified by the late Charles A. White. The scholarships are funded through a gift by a close friend of Mr. White.

• Ervin and Marie Wilkof Endowed Scholarships. Scholarship awarded to full-time, traditional students maintaining a 3.0 grade point average or higher. Students must display financial need. The scholarship is renewable if the student continues to meet the requirement criteria.

• William K. and Lotte Wilson Scholarship. A major academic scholarship offered to an incoming freshman and renewed annually provided the recipient maintains superior academic performance.

• Women's Committee of Walsh University Endowment. An endowment fund established in 1988 by the Women's Committee of Walsh University. This fund is used to provide academic scholarships.

• Triston Young Endowed Scholarship. An endowed scholarship established by the Young Family for full-time, traditional students with financial need who major in Special Education with preference to students working with Transition University. Eligible students must maintain a 3.0 GPA or higher and display financial need.

Other Scholarships

Walsh University Presidential Scholarships

Presidential Scholarships are awarded each year to a limited number of qualified freshmen who enter the Honors Program. Presidential Scholarships are equivalent to the cost of regular full-time tuition. Candidates should have a cumulative grade-point average of 3.75 or higher, strong ACT or SAT scores (25/1200 critical reading and math, minimum), and class ranks typically in the top quartile or higher. Student leadership, high-school activities, and church and community service all are considered as selection criteria. However, the prevailing criteria are intellectual potential and intellectual curiosity. Candidates will be invited to the Honors Competition and must be admitted to Walsh University by the published deadline, which usually falls in January of each year, to be included in the Honors Competition pool. Recipients of Presidential Scholarships qualify for annual renewal by maintaining a 3.5 cumulative grade-point average, enrollment in the appropriate Honors courses, and active service and leadership in the Honors Program. Students receiving Presidential Scholarships also are required to maintain full-time undergraduate status (minimum of 12 credit hours per semester), reside in the University residence halls, and earn a “B” or better in all Honors
courses. The Presidential Scholarship is available for a maximum of eight consecutive semesters and replaces any previously awarded institutional funds.

**Walsh University Founders Scholarships**

Founders Scholarships are awarded each year to qualified freshman who enter the Honors Program. Like the Presidential Scholarships, Founders Scholarships are equivalent to the cost of regular full-time tuition. One Founders Scholarship may be awarded to a top scholar at each of six Youngstown Diocesan high schools per year, as well as one scholarship at each of the Columbus area Catholic Schools and one scholarship within the Diocese of Toledo and Diocese of Cincinnati. Candidates should have a cumulative grade-point average of 3.75 or higher, strong ACT or SAT score (25/1200 critical reading and math, minimum), and class ranks typically in the top quartile or higher. Student leadership, high-school activities, and church and community service all are considered. However, the prevailing criteria are intellectual potential and intellectual curiosity. Recipients of the Founders Scholarship will qualify for renewal by maintaining a 3.5 cumulative grade-point average, enrollment in the appropriate Honors courses, and active service and leadership in the Honors Program. Students receiving Founders Scholarships also are required to maintain full-time undergraduate status (minimum of 12 credit hours per semester), reside in the University residence halls, and earn a "B" or better in all Honors courses. The Founders Scholarship is available for a maximum of eight consecutive semesters and replaces any previously awarded institutional funds.

**Walsh University Academic Scholarships And Merit Awards**

(Incoming undergraduate freshmen) Walsh rewards incoming full-time freshmen with scholarships and merit awards based on their high academic credentials (cumulative grade-point average and ACT or SAT score). These scholarships and merit awards range from $8,000 to $14,000. They are available for eight consecutive semesters of full-time undergraduate study.

**The Brother Francis Blouin Global Scholars**

Sponsored through the Office of Global Learning, scholarships are awarded to freshmen or sophomore students after a competitive interview process. Students accepted to the program must commit to the program for the entirety of their undergraduate career and participate in the Global Learning programs supporting the community. Students are awarded two education abroad experiences with courses that relate to their topic of study, live in a common space for two years and receive recognition upon completion of the program. *Applications are available in the Office of Global Learning or the Admissions Office beginning in February of the academic spring semester.

**Walsh University Honors Program Baxter Scholarships**

Awarded to students who have been accepted into the Walsh University Honors Program, these scholarships are renewable. To be in good standing in the Honors Program, students must receive at least a "B" in each Honors course, and must maintain a cumulative grade-point average of 3.3 or higher, enroll in the appropriate Honors courses, and be active servant leaders in the program. Students may receive this scholarship for a maximum of four academic years. Students must maintain full-time undergraduate academic status and be enrolled in an Honors course every semester.

**Diocesan Scholarship**

Full-time employees of the Youngstown Diocese are eligible for a scholarship that will reduce their per credit-hour charge. Students must present verification of full-time Diocesan employment. This scholarship is effective for all Walsh University credit programs, both undergraduate and graduate with the exception of Physical Therapy, which is an intensive, year-round program whose schedule does not allow for outside employment.

**Choir and Band Scholarships**

Awarded to students with outstanding vocal and/or instrumental abilities who will participate in the University Chorale or band. The numbers of awards are determined by the Director. Students who are interested should contact the Director of the Chorale or Band.

**Campus Ministry Scholarships**

Funded by the Brothers of Christian Instruction, this scholarship program seeks students who actively commit to the mission of Campus Ministry through exemplifying their faith in Jesus Christ.

**Grants (Institutional)**

**Children of Alumni Are Very Special (CAVS) Grant**

A $1,000 grant will be awarded to full-time dependents of Walsh University graduates and must be enrolled full-time in undergraduate courses. CAVS Grants are renewable for four years.

**Athletic Grants**

Athletic grants are awarded to outstanding athletes who agree to participate in an intercollegiate sport for the University. The number of awards and the amounts are determined by coaches and the Athletic Director. Students with athletic abilities who are interested in participating in intercollegiate athletics must contact the coach of that particular sport.

**CATHOLIC HIGH SCHOOL GRANT**

Walsh University offers the Catholic High School Graduate Grant of $1,000 to entering full-time freshman. To be eligible for the Catholic High School Graduate Grant, students must have graduated from a Catholic high school and meet the Walsh University's admission criteria. The Catholic High School Graduate Grant is available for a maximum of eight consecutive semesters as long as the student maintains satisfactory academic progress and full-time undergraduate status.

**Sibling Grant**

A $1,000 award will be granted to brothers or sisters entering as full-time undergraduate students, of any dependent student currently enrolled full time in an undergraduate program at Walsh University. An award for multiple siblings is also available.

**HOME-SCHOOLED GRANT**

A $1,000 award to students entering as full-time, first-time undergraduates who can document that they have been home-schooled in high school.

**Grants (Federal)**

Before receiving any federal assistance, a student must file a FAFSA and meet the following general eligibility requirements, as well as those requirements which are unique to each program.
In order to comply with the general requirements, a student must:

- Be enrolled as a regular student in an eligible program studying for a degree or certificate;
- Be a citizen or permanent resident of the United States;
- Must not be in default on a previous federal student loan;
- Maintain satisfactory academic progress in his/her course of study according to the institution’s established standards of satisfactory progress. See Walsh University’s Satisfactory Academic Progress Policy.

**Federal Pell Grant**

The Federal Pell Grant is designed to assist needy students to continue their education beyond high school. The amount of the grant, which need not be repaid, is determined by the student’s need and the cost of attendance at the school. Application is made each year by completing the FAFSA. Graduate students and students who have previously earned a bachelor’s degree are not eligible for this program.

Students must make satisfactory academic progress as determined by Walsh University in order to receive the grant. Grant amounts are reduced proportionately for students enrolled less than full time.

**Federal Supplemental Educational Opportunity Grant (FSEOG)**

This program is available to full-time undergraduate students with substantial financial need. Preference is given to those students receiving a Pell Grant. Students must maintain satisfactory academic progress as determined by Walsh University. Graduate students and students who have previously earned a bachelor’s degree are not eligible for this program. Application is made each year by completing the FAFSA.

**TEACH Grant**

This federal grant is available to education majors who will teach in certain subject areas. This grant has the potential of turning into a loan if certain conditions are not met. Because of this, please log onto www.studentloans.gov for more information.

**Grants (State)**

**State Need-Based Grant**

The Ohio College Opportunity Grant Eligibility for this need-based grant is determined by the state of Ohio at the time the FAFSA is filed. It is available to Ohio residents attending Ohio schools.

**Tuition Remission/Tuition Exchange and Full-Tuition Statement**

**Tuition Remission and Tuition Exchange**

Students receiving Tuition Remission or Tuition Exchange scholarships can potentially receive gift aid from federal, state and other external sources. In some cases, this assistance will offset the tuition exchange award or tuition remission benefit. Students receiving tuition remission or tuition exchange benefits are usually not eligible for other Walsh University scholarships or grants.

In any case, the total of any student’s tuition remission benefits, tuition exchange award, outside scholarships and governmental grants may not exceed the student’s direct cost (tuition, fees, room and board for resident students) of attending Walsh University.

Self-help aid that is awarded to the student, such as Loans and Work Study, may be applied to any applicable fees and/or other educationally-related expenses and should not affect the amount of a tuition benefit.

**Full-Tuition Benefit**

The total of any student’s scholarships and grants may not exceed the student’s direct cost of (tuition and fees, and room/board for resident students) at Walsh University. When a student’s scholarships and grants from all sources exceed the student’s direct cost of attending Walsh University, Walsh University funds (operating budget supported scholarships and/or grants) will be decreased by the excess.

**Loans (Federal)**

**Federal Direct Stafford Loan (subsidized and unsubsidized)**

A second major federal loan program, the Federal Direct Stafford Loan, also provides long-term loans to eligible students in postsecondary education. Students must first file a FAFSA to be considered for a Direct Stafford Loan. Loans are available either on a subsidized or unsubsidized basis and are borrowed directly from the federal government. The subsidized loan is based on financial need with the federal government paying interest while the student is in school. The unsubsidized loan is not based on need, and interest accrues on the loan while the student is in school. Interest payments can be deferred until six months after graduation when repayment generally begins, or can be made to the lender while the student is in school. The Stafford Loan has a fixed interest rate which is set annually each July 1. There is a 10-year maximum repayment period with minimum payments starting at $50. The maximum yearly amount available to eligible dependent students is $5,500 for freshmen, $6,500 for sophomores, and $7,500 for juniors and seniors, or an aggregate total of $31,000 for undergraduate study. Eligible independent students may borrow up to an additional $4,000 yearly for freshmen or sophomores and $5,000 yearly for juniors and seniors. The aggregate total for independent students is $57,500 for undergraduate study. Students must enroll at least half-time and, for the subsidized loan, demonstrate financial need.

**Federal Parent Loan to Undergraduate Students (PLUS)**

A PLUS Loan is a loan parents of dependent students borrow for educational expenses. Electronic applications are available online at www.studentloans.gov (https://studentloans.gov).

**Loans (State)**

**Nursing Education Assistance Loan Program (NEALP)**

Loans are available on a limited basis to nursing students through the State of Ohio. The applicant must be an Ohio resident and a U.S. Citizen or eligible non-citizen. Annual loan limit of $3,000 may be renewed annually up to four years. A FAFSA application is required in addition to an NEALP application, available at the Walsh University Nursing Department office. Twenty percent of the loan is forgivable with each year of service in the nursing profession, with a maximum forgiveness of 100% after five years of service.
**Work Programs (Federal)**

**Federal Work-Study Program (FWS)**
The Federal Work-Study Program provides jobs for students who have substantial financial need and must earn a portion of their educational expenses. Students may work on a part-time basis on campus.

Students must be enrolled full-time and demonstrate financial need in order to qualify for the program. Preference is given to those students living on campus. Application is made each year by completing the FAFSA.

Working hours vary from 5 to 15 hours a week and as a general rule should not exceed 20 hours per week while classes are in session. Although wages vary depending on job description, the usual rate of pay is minimum wage.

**Work Programs (Institutional)**

**Campus Service Program**
Under this program, full-time students work 5 to 15 hours a week in on-campus jobs. They are paid the current minimum wage.

**Credit Balances and Refunds**
Student financial aid is designed to help pay the charges listed on a student's account. If there is money left over once these charges have been paid, a credit balance refund is issued to the student beginning approximately two weeks into the start of the term in question. If a balance is owed after all financial aid has been applied, the student is responsible for paying that balance.

**Walsh University Satisfactory Academic Progress Policy for Financial Aid**
The Financial Aid Office at Walsh University is required under Federal regulations to monitor the academic progress of all financial aid recipients. Failure to maintain Satisfactory Academic Progress (SAP) can affect a student's eligibility for federal financial aid. Both qualitative and quantitative standards are applied when determining SAP. Walsh University reviews SAP at the end of each spring semester. Students who fail to meet SAP are sent written notification which includes Walsh University’s SAP policy as well as appeal information.

**ACCEPTABLE PASSING RATE**
Each student must earn a passing grade in at least 67% of all courses attempted at Walsh University. "F" (Failed) and "W" (Withdrawn) grades will be counted as hours attempted but not passed. "I" (Incomplete) coursework cannot be counted as a successful completion. An Incomplete grade that has been changed to a passing grade can be added to the number of hours completed. It is the student's responsibility to notify the Office of Financial Aid once an incomplete grade has been changed to a valid grade. Transfer hours accepted by Walsh University and repeated coursework are considered in this ratio.

**ACCEPTABLE GRADE POINT AVERAGE (GPA)**
The minimum GPA standards for financial aid eligibility must be equal to or higher than the standard set forth by Walsh University for academic standing purposes. Freshmen must have a cumulative GPA of at least 1.75. Sophomores/juniors/seniors must have a cumulative GPA of at least 2.0 in order to maintain federal SAP. Determination of GPA requirements (1.75 vs. 2.0) for entering transfer students will be based on the number of transfer credits they carry with them from their prior institution(s), but the approved transfer coursework will have no effect upon the cumulative grade point average. Only one grade for a repeated course will be reflected in the calculation of the student’s GPA. (For federal aid purposes, a student is allowed to repeat a course only once if a passing grade is achieved). The minimum cumulative GPA for graduate students is 3.0 and the calculation also follows the transfer and repeated coursework stipulations cited above.

**TIME LIMITS**
Students cannot exceed 187 attempted hours (150% of graduation requirements) and continue to receive financial aid toward their undergraduate degree. Transfer hours are included in the 187 attempted hours. (Please note: State Aid is only available for a maximum of five full-time years, regardless of whether or not the student has reached the 187 credit hour limit.) Time limits are applicable even during periods where students did not receive Title IV aid and include courses taken during the summer. Transfer hours and repeated coursework also count when calculating acceptable time frame limits. Graduate students are not held to the same 150% calculation based on their specific graduation requirements. The 150% maximum time frame allowance for completion of the program is intended to be long enough to allow for changes in major, loss of credit due to transfer, withdrawn coursework, minor, double majors, etc.; therefore, an extension of the maximum time frame granted for those reasons is unlikely. Students seeking a second degree are limited to the federal Direct Loan program and will be monitored for time limits as well.

**APPEALS**
Students who have lost their eligibility for federal financial aid due to not maintaining SAP will be notified in writing and have a right to appeal. All appeals must include substantive reasons for failure to comply with the SAP Policy, and all extenuating circumstances should be supported by documentation whenever possible. Documentation should not only indicate the mitigating circumstance(s) that caused a student to have academic difficulty, but also indicate that the circumstance which caused the situation has been rectified so that the student will be successful in future terms. Prior to submitting the appeal to the Student Service Center, the student must contact the Director of Academic Achievement for assistance in completing certain sections of the appeal form.

If an appeal is approved, students are granted a probationary period in which to rectify the reason why he/she did not meet SAP. If it is apparent that the student cannot complete this within one term, an extension may be given to the student after review of the academic "Action Plan" included in the original appeal. If the student does not adhere to the criteria outlined in the Action Plan, the probationary period will not be extended.

**REGAINING FINANCIAL AID ELIGIBILITY**
Students can regain full eligibility for federal financial aid by successfully completing coursework while in Suspension status that will raise their cumulative GPA to meet or exceed the minimum required for their total attempted hours, and raise their overall Cumulative Completion Rate for all coursework attempted to the 67% undergraduate or graduate level. Students who are ineligible to receive federal financial aid may use one or more of the following payment options while attempting to regain eligibility: student's own resources, Walsh University's Payment Plan, and/or Alternative/Private Educational Loans.
(PLEASE NOTE: Since Walsh University does not offer remedial courses, that category of coursework is not addressed in this SAP Policy.)