



# BURSAR & FINANCIAL AID

# Bursar's Office Responsibilities

- Student and Third-Party Billing
- Processing Payments
- Issuing Refunds



# Estimate Costs



HOME

BILLING AND PAYMENT

TUITION AND FEES

## ESTIMATED COST CALCULATOR

Please note the tuition rates for the 2025-26 academic year will not be set by the PA Board of Governors until they meet on July 16-17, 2025. We will update the estimated cost calculator at that time. All other rates for fees, housing, and meals have been set for the 2025-2026 academic year and are reflected in the estimated cost calculator.

This tool can be used to estimate your costs for an upcoming semester/academic year. This is an estimate, not an official bill. Costs and fees are subject to change.

Summer and Winter tuition and fees are charged on a per credit basis.

Graduate Professional Programs include M.A. in Speech-Language Pathology; M.Ed. in School Counseling; M.S.W. (Social Work); and M.S. in Clinical Mental Health Counseling.

<b>Academic Career:</b>	<b>Residency:</b>	<b>Term:</b>
-- Please Select --	-- Please Select --	-- Please Select --
<b>Credit(s):</b>	<b>Housing:</b>	<b>Meal:</b>
-- Please Select --	None	None
<b>SUBMIT</b>	<b>CLEAR</b>	

# Payment Options

## Online Payments

- Credit card/debit card, electronic checking options available. There is a 3% convenience fee for any credit/debit card payment.

## International Payments

- Partners with PayMyTuition for all international payments.

## Personal Checks & Cash

- In person payments accepted at the Bursar's Office. Personal checks may be mailed but must be received by due date.

## 529 or Third Party Billing

- Send 529 authorizations to [529Plans@wcupa.edu](mailto:529Plans@wcupa.edu). PA 529/TAP may be automatically transmitted.

# RamPortal

## Student Home Page

The screenshot displays the RamPortal Student Home Page. At the top left is the WCU West Chester University logo. The page features a grid of ten interactive cards. The top row includes two introductory cards: 'Welcome to your Ram Portal!' and 'Check out the RamPortal Training website for help.' The middle row contains five cards: 'My Personal Information' (with a 'MY PROFILE INFO' button), 'MyWCU' (with a 'MYWCU APP' button), 'My Holds' (showing 1 hold and a 'HOW TO RESOLVE' button), 'My Tasks' (showing 0 tasks and a 'HOW TO COMPLETE' button), and 'Registration Dates' (for Fall 2024 with a 'REGISTER' button). The bottom row contains five cards: 'Register for Fall 24', 'Advisors (Swipe/Click Arrows)', 'My Personal Links' (with 'Add quick links' button), 'To-Do List' (with 'Add your tasks' button), and 'Academic History'.

# Account Activity

- View Tuition Statements
- Enroll in Payment Plan
- Make Full Payment
- Enroll in eRefunds

## Student Financials (Bursar)

**TOTAL BALANCE** **\$7,498.58**

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Fall 2024	Due: 08/15/2024	\$5,387.58
Spring 2024	Due: 01/08/2024	\$1,000.00
Winter 2023/2024	Due: 12/04/2023	\$1,111.00

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-  Make a Payment
-  View Account Activity
-  Enroll in Payment Plan
-  Enroll in Direct Deposit Refunds
-  International Payments

# Bill+Payment

Student and Authorized Users Home Page

The screenshot shows the WCU Bill+Payment Portal home page. At the top left is the WCU West Chester University logo. At the top right, it says "Logged in as [Name]" and "Logout". A navigation bar contains links for "My Account", "My Profile", "Make Payment", "Payment Plans", "Deposits", "Refunds", and "Help".

**Announcement**

**Welcome to WCU Bill+Payment Portal!**  
All payments are to be submitted using Bill+Payment Portal.

**Term Due Dates:**

- Summer 2025 Due Date: **May 12, 2025**
- Fall 2025 Due Date: **August 11, 2025**

**Billing Information**

- All billing is paperless
- To allow a parent, guardian, advocate, or support person to receive notifications when statements are available and have direct access to the billing and payment portal, please add them as an **Authorized User**.

**Payment Plan Information (Fall, Spring and Summer)**

- Payment plans are available for enrollment by clicking **Payment Plans** from the menu or **Enroll in Payment Plan** button on the home page.
- All of our payment plans are automatic withdrawals on the scheduled due date.
- The bi-weekly plan dates will be scheduled based on the date of enrollment.

For more information about our payments plans, please visit

**View Account:** [Name]

**Balance** \$5,578.99

[View Activity](#) [Make Payment](#)

**Statements**

[Click the button to view your current account balance and details.](#) [View Statement](#)

**My Profile Setup**

- [Authorized Users](#)
- [Personal Profile](#)
- [Security Settings](#)
- [Consents and Agreements](#)
- [Electronic Refunds](#)

**Term Balances**

Term	Balance
Fall 2025	\$5,578.99

# Payment Plans

Options available for Fall & Spring terms

Select a term  ▼

If plans are available for multiple accounts, you must select both account and term.

Plan Name	Setup Fee	Required Down Payment	Installments	Action
Fall 2025 Full Term - 5 Payments	\$35.00	20.00%	4	<input type="button" value="Details"/> <input type="button" value="Select"/>
Fall 2025 Full Term - 4 Payments	\$35.00	25.00%	3	<input type="button" value="Details"/> <input type="button" value="Select"/>
Fall 2025 Full Term - 3 Payments	\$35.00	25.00%	2	<input type="button" value="Details"/> <input type="button" value="Select"/>
Fall 2025 Full Term - 2 Payments	\$35.00	25.00%	1	<input type="button" value="Details"/> <input type="button" value="Select"/>
Fall 2025 Full Term - Bi-Weekly(1)	\$35.00	20.00%	7	<input type="button" value="Details"/> <input type="button" value="Select"/>
Fall 2025 Full Term - Bi-Weekly(2)	\$35.00	25.00%	5	<input type="button" value="Details"/> <input type="button" value="Select"/>

# Authorized Users

For Parents & Supporters

My Profile Setup

- Authorized Users
- Personal Profile
- Payment Profile
- Security Settings
- Consents and Agreements
- Electronic Refunds

## Authorized Users

Authorized Users   Add Authorized User

You can give others (parents, employers, etc.) the ability to access your account information. In compliance with the Family Educational Rights and Privacy Act of 1974 (FERPA), your student financial records may not be shared with a third party without your written consent.

Adding an authorized user is your written consent that an individual may view your account information and make payments on your behalf. Please note that authorized users DO NOT have access to your stored payment methods, academic records, or other personal information.

Email address of the authorized user

Would you like to allow this person to view your billing statement and account activity?  Yes  No

Would you like to allow this person to view your 1098-T tax statement?  Yes  No

Would you like to allow this person to view your payment history and account activity?  Yes  No

Would you like to allow this person to receive your payment plan communications?  Yes  No

# Authorized Users Access

## Let Parents Pay My Bill

Allow other individuals, such as parents, to pay bill or enroll in a payment plan.

ADD AN AUTHORIZED USER

AUTHORIZED USER ACCESS

For Authorized Users only

Please enter your credentials to access your student's account.

[Forgot Password](#)

[Login](#)

If you need assistance, please contact the Bursar's Office at [bursar@wcupa.edu](mailto:bursar@wcupa.edu) or (610) 436-2552

## Welcome to West Chester University's Bill+Payment

Authorized Users must be granted access by your student through the authorized user process. You will have the ability to view student bills, make payment and enroll in a payment plan.

**Please Note:** Students will receive an email when changes are posted to their account.

### Student Account Center

- Check balances
- Make a payment
- Enroll in a payment plan
- View payment history
- View and print eStatement(s)

# USH Housing

University Student Housing



**USH Balance** \$6,875.00

**PAY USH BALANCE**

**Apply Excess Aid to USH Charges**

**Please Note:** Recent authorizations to apply excess financial aid to your USH charges may not be reflected in the balance shown above

## Criteria to Pay USH Housing Bill:

- Must be full-time student (12-18 credits)
- Have an USH address listed in profile
- Signed Title IV Authorization with Financial Aid
- No prior outstanding balances

## Options to Pay:

- Pay USH Balance
- Apply Excess Aid To USH Charges

# Authorizing Funds for USH

 **Apply Excess Financial Aid to USH Housing Charges** West Chester University  
700 South High Street  
West Chester PA 19383

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**Student Information**

Student ID	First Name	Last Name	Email
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
USH Room Charges	Excess Aid		
<input type="text"/>	<input type="text"/>		

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**Authorization**

I authorize WCU to send the amount below to University Student Housing to apply to my USH bill.

USH Authorization Amount \*

Student Signature \* Date Submitted

Click to Sign Document

# Bursar's Office Check List

## Estimate Your Costs

- Use our Cost Calculator to estimate Fall 2025 costs when apply for Financial Aid.

## Send Funds to USH

- Students use the experience card on RamPortal to authorize funds toward the USH bill.

## Authorize User Access

- Create an Authorized User in Bill+Payment to gain access to view bills, submit payments on student's behalf.

## Pay Bill Timely

- To avoid a late fee, it is imperative to submit payment in full OR enroll in a payment plan by the due date.

# Financial Aid Office Responsibilities

- Processing loans
- Federal Work Study
- Grants & Scholarships



# Financial Aid Award

- Find on RamPortal under Financial Aid

## Gift Aid ?

### Scholarships and Grants

	Fall	Spring	Total
Federal Pell Grant ?	\$1,218	\$1,217	\$2,435
PA State Grant Estimated ?	\$2,128	\$2,128	\$4,256
<b>Total Gift Aid</b>			<b>\$6,691</b>

## Loans ?

### Federal or Private Loans

	Fall	Spring	Total
Fed Direct Subsidized Loan ?	\$1,750	\$1,750	\$3,500
Fed Direct Unsubsidized Loan ?	\$3,000	\$3,000	\$6,000
<b>Total Loans</b>			<b>\$9,500</b>

**Total Annual Financial Aid ?**

**\$16,191**

# Cost of Attendance

- Find on RamPortal under Financial Aid

## Estimated Billable Costs ?

Tuition: ?	\$7,716
General Fee: ?	\$2,582
Technology Fee: ?	\$480
Housing: ?	\$10,796
Food: ?	\$4,472
<b>Total Estimated Billable Costs</b>	<b>\$26,046</b>

## Estimated Non-Billable Costs ?

Transportation: ?	\$3,548
Books and Supplies: ?	\$1,200
Personal: ?	\$2,100
Loan Fees: ?	\$58
<b>Total Estimated Non-Billable Costs</b>	<b>\$6,906</b>

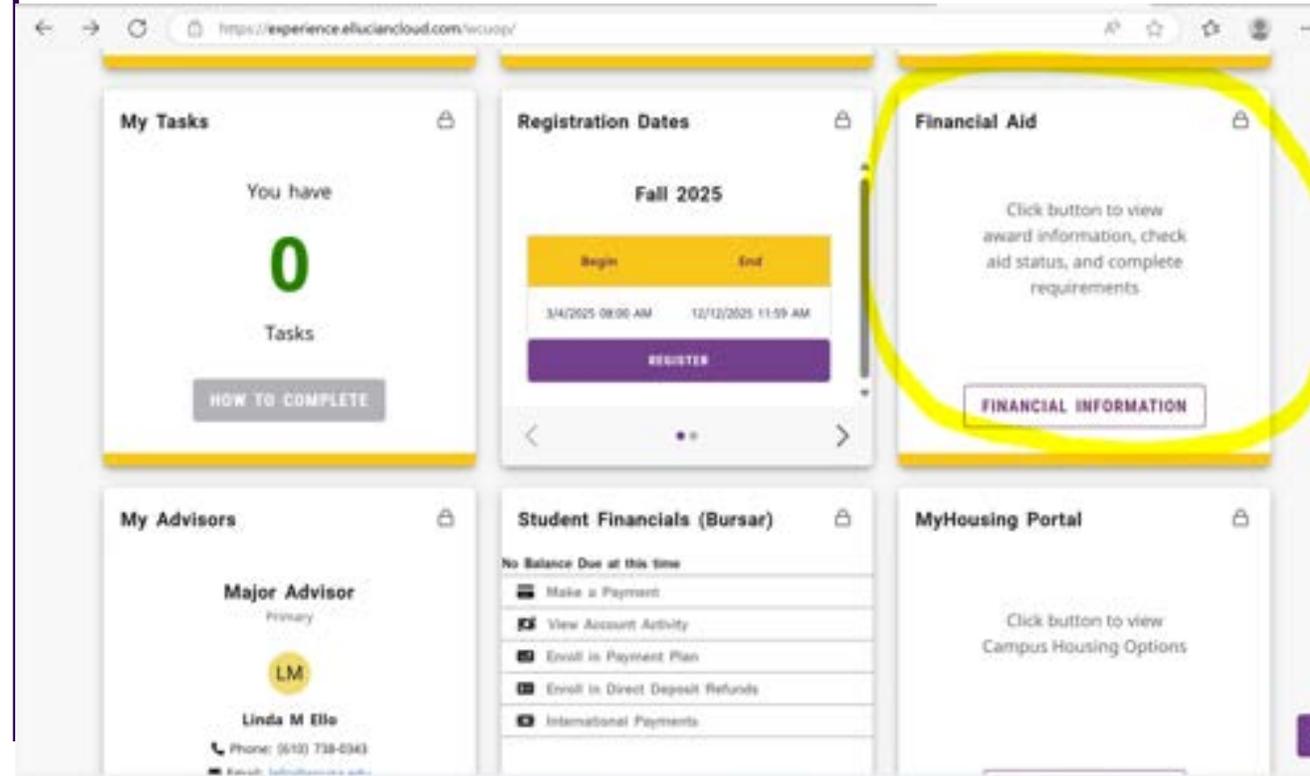
## Total Annual Cost of Attendance ?

**\$32,952**

(Sum of total billable & total non-billable costs for the year)

# RamPortal

- Terms and Conditions
- Requirements
  - Master Promissory Note
  - Entrance Counseling
- Accept Loans and Work Study
- Financial Aid Questions
  - Title IV Authorization (USH)
  - Housing Updates



# Federal Loan Requirements

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- Accept loans on RamPortal under Financial Aid > Offers
- STUDENT: Login to <https://studentaid.gov/> and complete:
  - Master Promissory Note (MPN)
  - Entrance Counseling (EC)

***All must be completed for federal loans to post on bill.***

# Federal Loan Requirements

The screenshot displays the 'Financial Aid' section of the RamPortal website. At the top, a yellow navigation bar contains a menu icon, the text 'Home | RamPortal', and icons for a calendar, a bell, a search magnifying glass, and a star. Below this, the page title 'Financial Aid' is shown on the left, with search and star icons on the right. A dropdown menu for 'Aid Year' is set to '2025- 2026 Award ...', accompanied by envelope and print icons. A horizontal navigation bar includes links for 'Home', 'Offer' (highlighted with a yellow box), 'Financial Aid History', 'Resources', 'Notifications', 'Satisfactory Academic Progress', and 'College Financing Plan'. A blue link 'View your Payment Schedule' is positioned to the right. A light blue information box with an 'i' icon contains the text: 'This is your Financial Aid Award Offer. Please review the information below. After taking action on each of your awards, please submit the offer by clicking the "Submit" button at the bottom of this page.'

# Accepting Loan(s) in RAM Portal

Options to Pay Net Cost

Loans ⓘ

Type	Fall 2025	Spring 2026	Amount	Take Action
Fed Direct Unsubsidized Loan	\$10,250.00	\$10,250.00	\$20,500.00	Select ^
	\$10,250.00	\$10,250.00	\$20,500.00	

Make sure you hit submit!

# Master Promissory Note and EC

- STUDENT: Login to <https://studentaid.gov/> with FSA ID
- Found under the Grants and Loan tab
  - Master Promissory Note (MPN)
  - Loan Entrance Counseling

***All must be completed for federal loans to post on bill.***

# PA Residents

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## Apply for State Grant

- Create PA State Grant Access at <https://www.pheaa.org/>
- Update School Choice to WCU
- PA State Grant Form
- Check for missing information

# Options to Cover Costs

## Additional Options to Cover Cost ?

### — Payment Plan

West Chester University's Bursar's Office offers interest free payment plans for up to 5 installments with each fall/spring semester bill. To learn more about payment plans please visit the Bursar's office webpage at: <https://www.wcupa.edu/information/AFA/Fiscal/Bursar/paymentPlans.aspx>.

### — PLUS Loan

Parents can apply for Federal Direct PLUS loans at [studentaid.gov](http://studentaid.gov) using their FSA ID and password. Parent PLUS loans do require a credit check. If for any reason a parent is declined on the credit check, students will be reviewed additional unsubsidized loans.

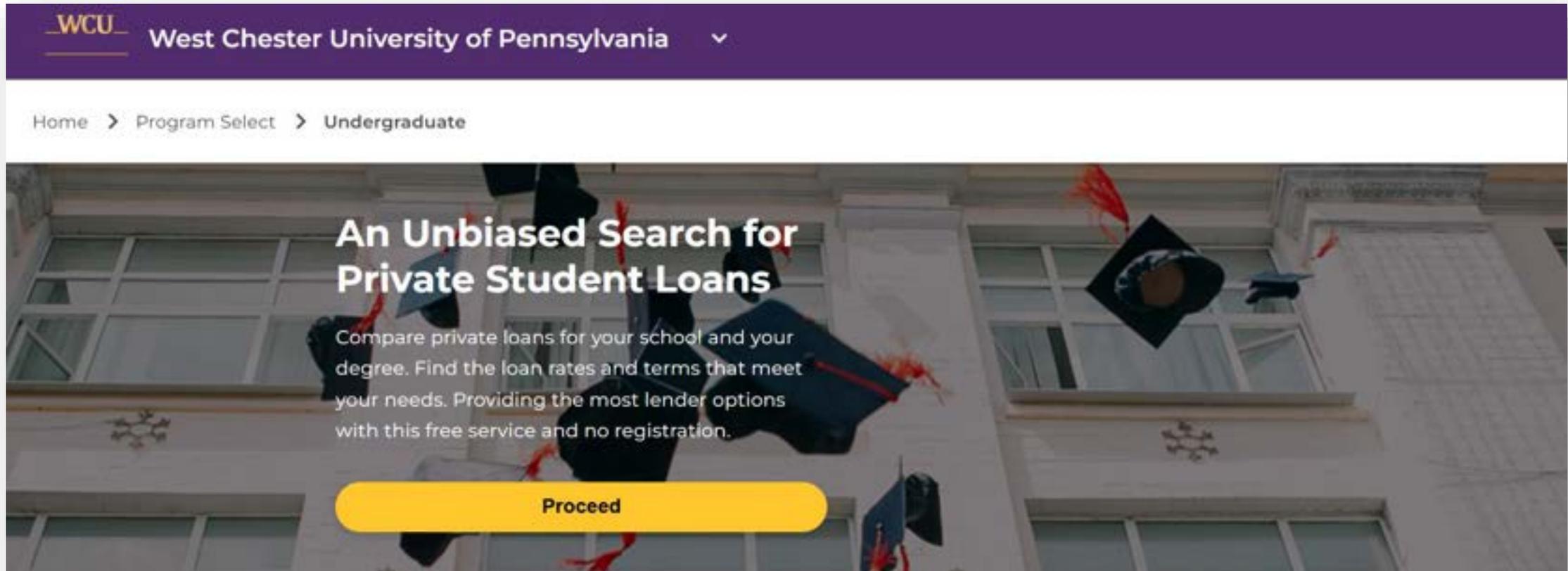
### — Private Loan

Students and parents can apply for a private education loans beginning May of each year. For a list of private student loan lenders WCU students have used in the past, please see a lender list at: <https://wcupa.edu/privateloans>.

Apply for PLUS/Private loans by June 30<sup>th</sup>

# Private Education Loans

Private Lender List at <https://wcupa.edu/privateloans>



The screenshot shows the top navigation bar of the West Chester University website. The header is purple with the WCU logo and the text "West Chester University of Pennsylvania". Below the header is a white breadcrumb trail: "Home > Program Select > Undergraduate". The main content area features a large image of graduation caps falling from a building. Overlaid on this image is the text "An Unbiased Search for Private Student Loans" in white. Below this text is a paragraph: "Compare private loans for your school and your degree. Find the loan rates and terms that meet your needs. Providing the most lender options with this free service and no registration." At the bottom of this section is a yellow button with the text "Proceed".

WCU West Chester University of Pennsylvania

Home > Program Select > Undergraduate

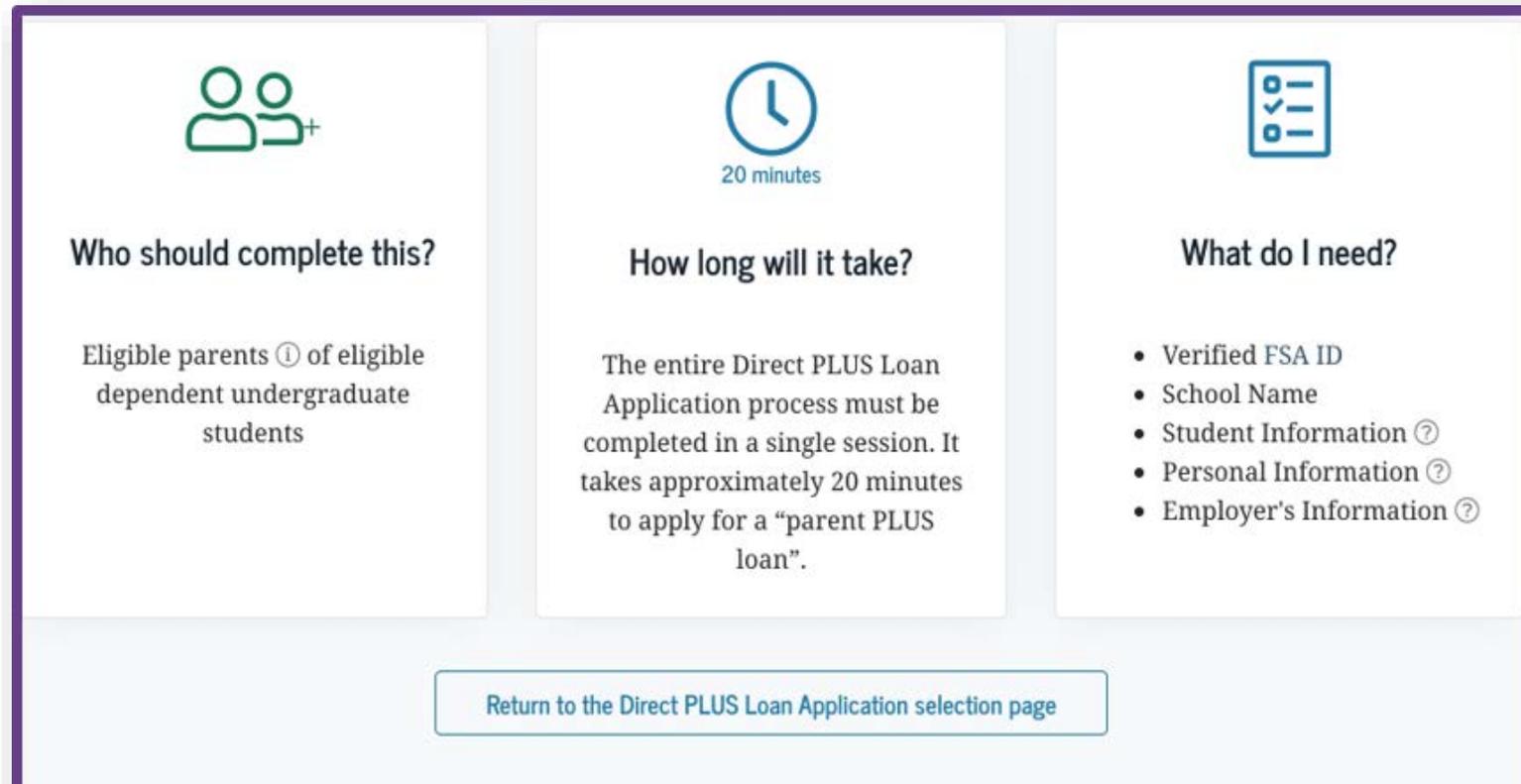
## An Unbiased Search for Private Student Loans

Compare private loans for your school and your degree. Find the loan rates and terms that meet your needs. Providing the most lender options with this free service and no registration.

Proceed

# Parent PLUS Loan

Parents login with their FSA ID & Password at <https://studentaid.gov>



The screenshot displays three informational cards for the Parent PLUS Loan application process. The first card, titled 'Who should complete this?', features an icon of two people and states that eligible parents of eligible dependent undergraduate students should complete it. The second card, titled 'How long will it take?', features a clock icon and indicates that the entire application process takes approximately 20 minutes. The third card, titled 'What do I need?', features a checklist icon and lists the required items: Verified FSA ID, School Name, Student Information, Personal Information, and Employer's Information. A button at the bottom of the cards allows users to return to the application selection page.

**Who should complete this?**

Eligible parents ⓘ of eligible dependent undergraduate students

**How long will it take?**

20 minutes

The entire Direct PLUS Loan Application process must be completed in a single session. It takes approximately 20 minutes to apply for a “parent PLUS loan”.

**What do I need?**

- Verified FSA ID
- School Name
- Student Information ⓘ
- Personal Information ⓘ
- Employer's Information ⓘ

[Return to the Direct PLUS Loan Application selection page](#)

# Scholarships

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**Website:** <https://www.wcupa.edu/financialAid/scholarships.aspx>

– Outside Scholarships:

- Send Financial Aid scholarship award letters
- Bursar's Office receives payments

– Institutional:

- **Admissions:** renewable if full-time and good academic standing
- **Athletics:** posted when contract is received
- **PASSHE Scholarship Deadline:** August 15, 2025
- **PA GROW:** learn more at <https://www.wcupa.edu/financialAid/grow-pa.aspx>
- **Emergency Aid Application:** available to students who have used all federal options and need financial assistance.

# FAFSA Corrections

## Unusual Circumstances

- Change from dependent to independent
- Update status for Provisional SAI
- Request unaccompanied homeless youth (UHY) determinations
- Start with form for all buy UHY

## Special Circumstances

- Change in income or circumstances
- Impact of household college students or medical expenses
- Start with appointment, request form based on impact and determination of supporting documents needed.



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# Financial Aid Checklist

- File FAFSA every Fall term
- Complete Financial Aid Requirements
- Apply for Scholarships in February
- Apply for PLUS or Private loans in June

***Financial Aid Awards are offered after Spring term grades***

# Welcome to

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# WCU!

