



FINANCIAL AID GUIDE

at a glance

Please find some of the highlights below that will guide you into the 2025-26 academic year.

For more comprehensive information on Financial Aid at Wesleyan, please view the full [2025-26 Financial Aid Guidebook](#).

*Note: information in this Guide is based on 2024-25 Cost of Attendance Figures.
(2025-26 figures are unavailable at this time.)*

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WELCOME

Congratulations on your admission to Wesleyan! We in the Financial Aid Office are excited to work with you and your family to answer any questions you may have concerning financial aid and financing options to make your attendance at Wesleyan a reality. The information below is intended to inform you about Wesleyan financial aid policies, review the components of the award offer, and address frequently asked questions. More detailed information is provided in the Financial Aid Guide available on the [Financial Aid website](#).

The information in this Guide-At-A-Glance is accurate as of the date of publication. However, information is subject to change due to federal law, regulations, or changes in Wesleyan policy or procedure.

OFFICE CONTACT INFORMATION

Financial Aid Office

North College, 2nd floor
237 High Street
Middletown, CT 06459

Phone: (860) 685-2800

Email: finaid@wesleyan.edu

Website: www.wesleyan.edu/finaid

Hours: Monday-Friday 8:30am – 5:00pm

FAO Staff

Matthew Akre	Associate Director
Olivia Bishop	Assistant Director
Jen Duncan	Director
Robyn Ewig	Senior Assistant Director
Dawn Hinton	Department Assistant
Claudia Morrow	Associate Director
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Zully Rodriquez	Associate Director
Tiffany Rucker	Department Assistant
Owen Smith	Assistant Director

WESCHECK PORTAL

Admitted applicants will continue to use the WesCheck Portal for access to financial aid information. The portal will indicate the status of your financial aid documents. Any financial aid award offer revisions will be available for review through [WesCheck](#).

During the summer, you will be introduced to SIMON, Wesleyan's online financial aid system. SIMON will replace the WesCheck Portal for all your financial aid matters throughout your time at Wesleyan.

WESLEYAN FINANCIAL AID INITIATIVES

Wesleyan is committed to enrolling a student body that is socio-economically diverse. To make a Wesleyan education even more affordable, we are very excited to announce the following Financial Aid initiatives offered to qualifying applicants:

No Loan Initiative

Continuing our efforts to improve the affordability and accessibility of higher education, starting in the fall of

2024 Wesleyan will no longer include loans as part of the financial aid package. Loan funding has been replaced with additional Wesleyan grant.

Reduced Student Contribution Initiative

Most students with parental contributions of \$10,000 or less are offered a financial aid package with an additional \$800 in Wesleyan grant in lieu of a standard student contribution from summer earnings.

Students with a parental contribution of \$7,000 or less will have their student contribution replaced with additional Wesleyan grant funding. (first year ONLY)

Transitional Grant Initiative

Entering students with a parent contribution of less than \$7,000 will receive one-time funding prior to their arrival on campus to help support start-up costs associated with attending college for the first time.

THE FINANCIAL AID AWARD OFFER

Admitted applicants who are eligible for need-based financial aid receive a financial aid award offer, which lists the assistance awarded. Subsequent adjustments to the award may be made at any time based on additional information. Applicants are notified by email when an adjustment occurs and are directed to review their updated award via WesCheck. An applicant may decline all or a portion of the award(s) by submitting a signed, written statement to the Financial Aid Office.

The Award Offer consists of six parts:

1. The student's cost of attendance, which itemizes the cost of attending for the period of the award (usually a full academic year of two semesters).

Please Note: 2024-25 cost of attendance figures are provided for Early Decision 1 and Early Decision 2 admitted applicants. A final award offer reflecting 2025-26 cost of attendance information will be sent to scholarship recipients in late May.

2. A listing of the award amounts and types of aid for which the student is eligible.

3. A display of the family contribution (student and parent obligation), the calculated amount that the family is expected to contribute toward educational expenses.

4. An estimate of the annual net cost (the amount of billed charges and indirect expenses in the cost of attendance not covered by gift aid).

5. An estimate of the amount due to Wesleyan for the charges billed by the institution.

6. Notes pertaining to your financial aid application and instructions for submitting follow-up documents so that funds may be credited to the student's account (if applicable).

PARENT CONTRIBUTION

The parent contribution is calculated from information submitted during the application process. This amount represents Wesleyan's evaluation of your parents' capacity to absorb a portion of the cost of education. Should a family seek additional options for financing the family contribution, please visit the [Financing Options](#) section of our website.

STUDENT CONTRIBUTION

Students receiving financial aid are expected to contribute toward their college expenses. The student contribution is based upon a combination of the summer earnings expectation and an asset contribution (if any). The student contribution is the amount of money you are expected to have at the beginning of the academic year to assist with your educational expenses. Ordinarily, these personal funds are applied toward the purchase of your books & supplies as well as toward any personal expenses you are expected to incur throughout the academic year.

Your student contribution amount is listed on your award offer. Please note that students who are unable to secure the amount of funding expected toward their student contribution may be eligible to borrow to meet this contribution amount. Please contact the Financial Aid Office for additional information.

VERIFICATION OF INFORMATION

Some applicants are selected by the U.S. Department of Education to submit additional documentation to the Financial Aid Office to verify information reported on their FAFSA application. If you are selected for verification, you may be asked to complete a Verification Worksheet and provide Internal Revenue Service (IRS) Income Verification to the Financial Aid Office. Selected applicants will be contacted by the Financial Aid Office for follow-up documentation.

CAMPUS EMPLOYMENT

The Campus Employment Office is located within the Gordon Career Center and is committed to providing students the opportunity to satisfy the employment component of their financial aid package. If a portion of your financial aid award package contains Federal or Institutional Work-Study, we anticipate that you will need to earn income up to this amount during the academic year to contribute toward your educational expenses. *Note: there is no penalty to future financial aid award determinations should a student decline employment or earn less than the allotted work-study amount.*

These positions are paid an hourly rate as determined by the office or department for which you are working. You will receive a weekly paycheck directly deposited to your bank account for the hours worked each week; therefore, these earnings are not credited to your student account.

In addition to assisting students awarded work-study as part of their financial aid package, the Campus Employment Office assists students who are not eligible for work-study as they seek employment opportunities.

The [Campus Employment Office](#) website is your guide to working on-campus. The website contains helpful information such as a step-by-step guide to finding a job, frequently asked questions, and other critical information related to the student employment process.

Fall 2025 Employment

Students will have access to job postings via the Campus Employment Handshake platform after August 1st. The student employment platform is updated daily so it will be important to check frequently at that time to see the latest job postings. If you have any questions or concerns regarding the student employment process, please email campusemployment@wesleyan.edu.

FEDERAL, INSTITUTIONAL AND ALTERNATIVE LOANS

If you choose to request a loan, information on 2024-25 interest rates and origination fees are provided below.

For more detailed information, please view the 2025-26 Financial Aid Guide available on our website.

FEDERAL DIRECT LOANS

- Direct Subsidized or Unsubsidized Loan
 - 2024-25 Direct Loan Interest Rate: 6.53%
 - 2024-25 Direct Subsidized or Unsubsidized Loan Origination Fee for loans disbursed for the first time prior to October 1, 2025: 1.057%
- Direct Parent PLUS Loan
 - 2024-25 Direct Parent PLUS Loan Interest Rate: 9.08%
 - 2024-25 Direct Parent PLUS Loan Origination Fee for loans disbursed for the first time prior to October 1, 2025: 4.228%

Note: 2025-26 loan terms and conditions are unavailable at time of publication of this guide.

WESLEYAN LOAN

- Wesleyan Loan
 - 2024-25 Interest Rate: 8%
 - 2024-25 Origination Fee: 0%

ALTERNATIVE LOANS

If you are choosing an alternative private educational loan to assist with the financing of your education, please be sure to visit the specific website for your loan servicer to review the loan disclosure statement for more information concerning loan terms, conditions and your rights and responsibilities.

OUTSIDE SCHOLARSHIPS

Outside scholarships generally reduce your employment requirement. An online form to report outside scholarships will be available in summer. For more information on our [outside scholarship policy](#), please visit our website.

EXPENSES

INDIRECT EXPENSES

Indirect expenses are costs that you may incur while on campus that may include but are not limited to everyday living expenses, some of which are noted below. These charges will not be billed by Wesleyan to your student account.

Students whose financial aid may exceed their direct charges billed by Wesleyan may have a resulting credit on their student account. Students with a credit balance may choose to have any credit refunded to them after all pending funds have been received.

Books & Supplies

The Books & Supplies portion of the Cost of Attendance budget (\$1,200 in 2024-25) is an average estimated expense students will incur for the actual cost of books and supplies related to their courses. Students are expected to cover these expenses through a combination of their student contribution, employment earnings, and/or their parent contribution. Ordinarily, the financial aid funds awarded do not cover these costs.

Please note: students may choose to charge books and supplies purchased at the Wesleyan RJ Julia Bookstore directly to their student account.

Please note: Students who exceed the \$1,200 allotment for books and supplies may be eligible for additional financial aid. Proof of receipts documenting total expenses is required. Please contact the Financial Aid Office for more information.

Personal Expenses

The Personal Expenses portion of the Cost of Attendance budget (\$1,550 in 2024-25) is an estimated amount students are expected to incur for personal expense items (toothpaste, deodorant, etc.). Students are expected to cover these expenses through a combination of their student contribution, employment earnings, and/or their parent contribution. Ordinarily, the financial aid funds awarded do not cover these costs.

Travel Expenses

Students living in the United States have a standard allowance for travel built into their Cost of Attendance budget based upon the location of their home state. U.S. citizens and permanent residents living outside the USA receive a standard travel allowance. Adjustments to the travel allowance are not made if actual travel expenses exceed the allowance provided. Students are expected to cover travel costs through their student contribution and/or parent contribution. Ordinarily, the financial aid funds awarded do not cover these costs.

Travel expenses for qualifying first-year international students are based upon the one-way airfare to Wesleyan and are applied at the beginning of the first year. Generally, the second portion of this travel expense is provided to qualifying international students at the end of the senior year and is based upon the one-way airfare from Wesleyan to the student's home.

Other Expenses

In most cases, your financial aid award does not cover additional expenses beyond those listed above. However, students who purchase a computer may be eligible to borrow, **one time only** during their tenure at Wesleyan, for such a purchase up to \$1,500. Alternatively, students receiving outside scholarship support beyond their packaged loan/work-study amount and summer earnings expectation may be able to use excess funds in lieu of additional loan borrowing. Students interested in this option should speak with a financial aid staff member prior to the purchase. Documentation is required.

Adjustments are not made to the Cost of Attendance budget for the expense of maintaining an automobile, special course fees, or private music lessons. Please note that the music department provides a limited number of need-based scholarships for music lessons.

DIRECT CHARGES

Direct charges represent the expenses billed by Wesleyan. In addition to the required direct charges for tuition and fees and the fee for food and housing, the optional charges below may also be billed by Wesleyan to your student account.

Green Fund Fee

The Green Fund Fee is an optional \$15 fee charged to a student's account each semester. This fee is set by Wesleyan students to fund sustainability projects on campus. As this is an optional fee, financial aid is not provided to cover this expense. You may choose to opt-out of this fee prior to beginning classes at Wesleyan. Please see the [Wesleyan Sustainability](#) website for more information on this endeavor.

Health Insurance

Wesleyan requires all students to maintain health insurance that is comparable to the university-sponsored plan. Students may elect to choose the Wesleyan Student Health Insurance Plan. The 2024-25 rate is \$2,831 and is billed to the student account in full on the fall semester tuition bill. *A notification regarding the 2025-26 rate will be released by the Health Services Office over the summer.* Typically, this charge is not included in the Cost of Attendance budget.

Students who receive financial aid may be eligible for loan funds to assist them with this additional expense. Alternatively, students receiving outside scholarship support beyond their packaged loan/work-study amount and summer earnings expectation may be able to use excess funds in lieu of additional loan borrowing. Please contact the Financial Aid Office for additional information.

Students who have comparable coverage through another plan may waive the university-sponsored health insurance premium. Students entering Wesleyan in Fall 2020 and beyond who demonstrate exceptional financial need and are unable to demonstrate proof of comparable health insurance to waive the university-sponsored plan may be eligible for institutional grant funding to cover the Wesleyan health insurance. More details on requesting this coverage will be sent over the summer.

Further information about the health insurance policy and the various options mentioned above will be emailed from the Health Center to all students during the summer. This information is also available on the [Wesleyan Health Services](#) website.

SATISFACTORY ACADEMIC PROGRESS

Students must maintain satisfactory academic progress (SAP) toward their degree in order to qualify for financial aid. Please review the [SAP policy](#) on the website. Failure to make satisfactory progress may result in ineligibility for financial assistance.

Financial Aid Glossary

Cost of Attendance (COA): The total amount (not including grants and scholarships) that it will cost you to go to school during the 2025-26 school year. COA includes direct costs (expenses paid directly to the college, such as tuition and fees; food and housing) and indirect costs (such as books, supplies, transportation and personal expenses).

Federal Direct Subsidized Loan: Loans that the U.S. Department of Education pays the interest on while you're in school at least half-time, for the first six months after you leave school (referred to as a grace period), and during a period of deferment (a postponement of loan payments).

Federal Direct Unsubsidized Loan: Loans that the borrower is responsible for paying the interest on during all periods. If you choose not to pay the interest while you are in school and during grace periods and deferment or forbearance periods, your interest will accrue (accumulate) and be capitalized (that is, your interest will be added to the principal amount of your loan). *Changes to interest capitalization may be coming in July 2025.*

Federal Parent Loan (PLUS): A federal loan program that allows parents of dependent undergraduate students who have no adverse credit history to apply for up to the Cost of Attendance each year, less any financial aid. The borrower is fully responsible for paying the interest regardless of the loan status.

Federal Pell Grant: A grant provided by the federal government to qualified undergraduate students who demonstrate exceptional financial need. Eligibility is based on AGI, family composition and a percentage of the federal poverty level. Must complete FAFSA annually for renewal consideration.

Federal Supplemental Educational Opportunity Grant (FSEOG): A grant provided by the federal government to qualified undergraduate students who demonstrate exceptional financial need. Priority is given to Pell Grant recipients and funds must be awarded by the school in lowest federal SAI order. Awarding is contingent upon funding and may not be renewed from year to year.

Federal or Institutional Work-Study: A student aid program that provides part-time employment while the student is enrolled in school to help pay for educational expenses. The student must seek out and apply for work-study jobs at Wesleyan. The student will be paid directly for the hours they work; these funds will not automatically be credited to pay for institutional tuition or fees. The amount you earn cannot exceed the total amount awarded by the school for the award year. The availability of work-study jobs varies by school. Please note that Work-Study earnings may be taxed in certain scenarios; however the income you earn will not be counted against you when calculating your Student Aid Index (SAI) on the FAFSA.

Grants and Scholarships (Gift Aid): Student aid funds that do not have to be repaid. Grants are often need-based, while scholarships are usually merit-based. Occasionally you might have to pay back part or all of a grant if, for example, you withdraw from school before finishing a semester. If you use a grant or scholarship to cover your living expenses, the amount of your scholarship may be counted as taxable income on your tax return.

Loans: Borrowed money that must be repaid with interest. Loans from the federal government typically have a lower interest rate than loans from private lenders. Federal loans, listed from most advantageous to least advantageous, are called Direct Subsidized Loans, Direct Unsubsidized Loans, and Parent PLUS Loans. You can find more information about federal loans at StudentAid.gov.

Net Price: An estimate of the actual cost that a student and his or her family need to pay in a given year to cover education expenses for the student to attend a particular school. Net price is determined by taking the institution's cost of attendance and subtracting any grants and scholarships for which the student may be eligible.

Origination Fees: An upfront fee charged by a lender for processing a new loan application. It is compensation for putting the loan in place. Origination fees are quoted as a percentage of the total loan.

Private or Institutional Loan: A nonfederal loan made by a lender such as a bank, credit union, state agency, or school.

Student Aid Index (SAI): Replaces the Estimated Family Contribution (EFC) on the simplified FAFSA. The SAI is an eligibility index number used to determine how much federal student aid the student will receive.

Self-Help Aid: Financial aid in the form of student employment. Student employment work-study earnings generally are not deducted from billed costs but can be used to help you cover indirect costs. These earnings are paid in the form of wages to students.