



RENEWING FAFSA AND STAYING FINANCIAL AID ELIGIBLE

To stay eligible for all forms of Financial Aid, including private loans, you must maintain Satisfactory Academic Progress (SAP). Students must earn 67% of all credits attempted and have a GPA that is in good standing with the university.

Students must complete a new Free Application for Federal Student Aid (FAFSA) form every year. FAFSA applications for the following year become available on October 1.

TERMS AND CONDITIONS

When you signed your 2025-2026 FAFSA, you agreed to very specific terms and conditions.

As a recipient of financial aid, it is important that you fully understand the responsibilities listed below:

- Financial Aid offered is based on full-time enrollment (12 or more credits). Any changes in enrollment or residential status may result in a reduction in your financial aid. Please contact our office with changes.
- You are required to notify the Financial Aid Office of any assistance you receive from another source. This includes, but is not limited to, scholarships and tuition waivers. Your financial aid award may be revised upon notification of an outside resource.
- If you withdraw after the first day of class, your financial aid eligibility, including your loan eligibility, may be reduced based upon federal regulations.
- Fall funds will begin to disburse on October 3, 2025. Spring funds will be disbursed on February 20, 2026.

For more information about the funds you have been awarded, consumer information, or a glossary of financial aid terms, please refer to westfield.ma.edu/financialaid

2025-2026 Full-Time Undergraduate Day Student Cost of Attendance (estimated): On-Campus

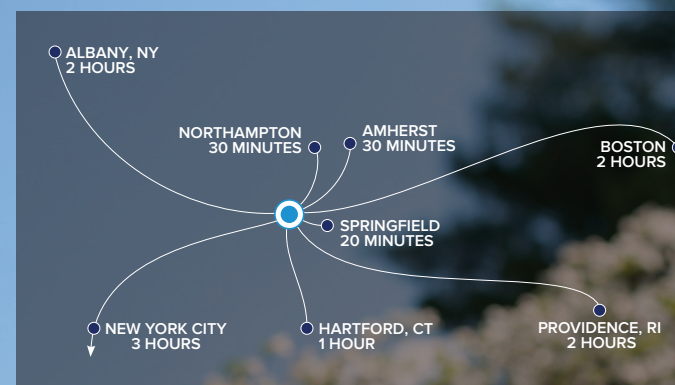
	IN STATE	NEW ENGLAND REGIONAL**	OUT OF STATE
Tuition	\$970	\$1,455	\$7,050
Mandatory Fees	\$11,646	\$11,646	\$11,646
Living Expenses (housing and food)***	\$14,238	\$14,238	\$14,238
Total Direct Billed Costs (estimated)	\$26,854	\$27,339	\$32,934
Books, Supplies, and Equipment	\$1,200	\$1,200	\$1,200
Transportation	\$1,322	\$1,322	\$1,322
Miscellaneous Personal Expenses****	\$2,256	\$2,256	\$2,256
Indirect Costs (estimated)	\$4,778	\$4,778	\$4,778
Total (Direct + Indirect)	\$31,632	\$32,117	\$37,712

2025-2026 Full-Time Undergraduate Day Student Cost of Attendance (estimated): Commuter Students

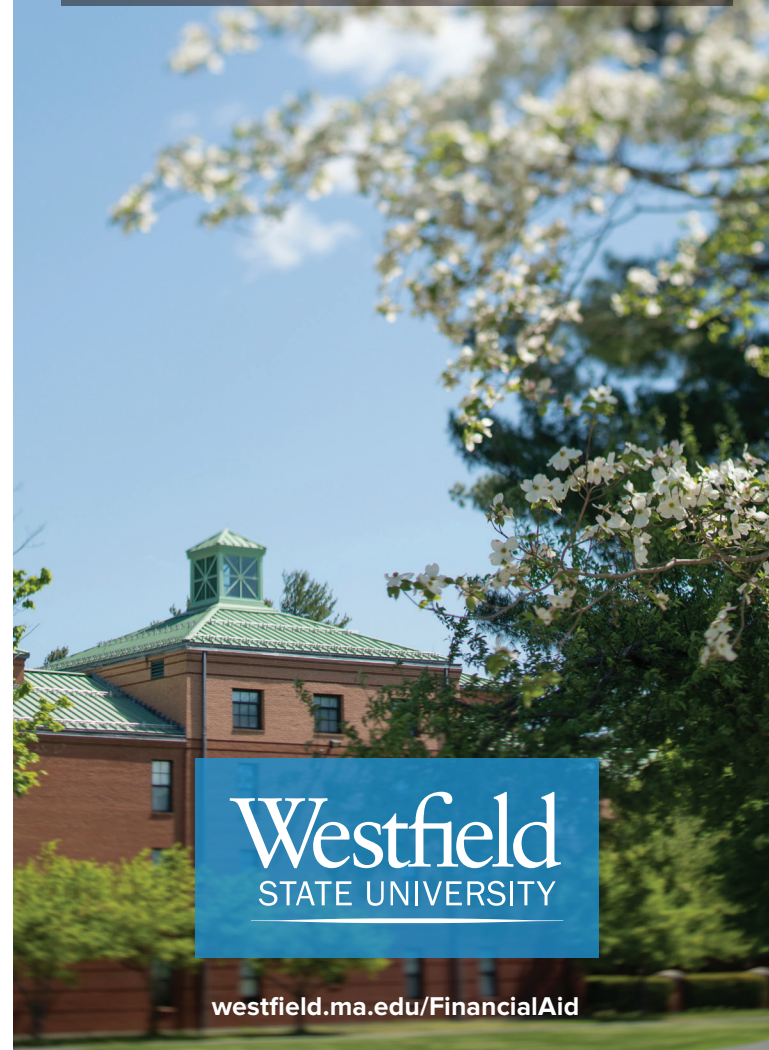
	IN STATE	NEW ENGLAND REGIONAL**	OUT OF STATE
Tuition	\$970	\$1,455	\$7,050
Mandatory Fees	\$11,646	\$11,646	\$11,646
Total Direct Billed Costs (estimated)	\$12,616	\$13,101	\$18,696
Living Expenses (housing and food) at Home	\$3,382	\$3,382	\$3,382
Books, Supplies, and Equipment	\$1,200	\$1,200	\$1,200
Transportation	\$2,592	\$2,592	\$2,592
Miscellaneous Personal Expenses****	\$2,334	\$2,334	\$2,334
Indirect Costs (estimated)	\$9,508	\$9,508	\$9,508
Total (Direct + Indirect)	\$22,124	\$22,609	\$28,204

**For students who qualify under terms of the New England Regional Student Program
 ***Reflects flat rate housing and Nestor's Unlimited meal plan
 **** Includes personal expenses, loan fee, etc.

WESTFIELD IS LOCATED IN THE WESTERN PART OF MASSACHUSETTS, WITHIN DRIVING DISTANCE OF CULTURAL CENTERS LIKE BOSTON AND NEW YORK CITY.



Westfield
STATE UNIVERSITY



Westfield
STATE UNIVERSITY

westfield.ma.edu/FinancialAid

FULL-TIME
UNDERGRADUATES
FINANCIAL AID
INFORMATION GUIDE

A GUIDE TO YOUR FINANCIAL AID NOTIFICATION

Simply stated, the formula used to determine your eligibility is:

$$\begin{aligned} & \text{Cost of Attendance (COA)} \\ & - \text{Minus Student Aid Index (SAI)} \\ & = \text{Equals Financial Need} \end{aligned}$$

Your Student Aid Index (SAI) number is an eligibility index number which results from the information that you provided on your FAFSA form. Your Cost of Attendance is based on your **direct** and **indirect** expenses related to being a student.

Your financial aid may include a combination of grants/scholarships/waivers (gift-aid), loans (self-help) and work study (self-help).

COST OF ATTENDANCE (COA)

Cost of Attendance budgets are designed to provide students with a reasonable estimate of total costs for one year of attendance. Your Cost of Attendance is different than your bill.

Your overall Cost of Attendance includes direct costs billed to you by the university and indirect costs. Tuition and Fees are direct costs billed to all students. Indirect costs for books, supplies, transportation and miscellaneous expenses are estimated and are included in the formula to determine your eligibility for financial aid.

For students living on-campus, you will receive a bill each semester for tuition, mandatory fees, campus housing and a meal plan, and room and board.

REVIEW YOUR FINANCIAL AID AWARD LETTER

Determine your out-of-pocket price, which is the difference between all direct billed items and all gift aid. Out-of-pocket price can be covered through a variety of sources, including: savings, income and educational loans.



FOR FEDERAL LOAN BORROWERS, ACCEPT YOUR FEDERAL DIRECT LOANS

For **ALL** borrowers, to decline or accept your Federal Direct Loan(s) you need to:

- Log in to MyWestfield, go to the “My Student Finances” card, click “My Financial Aid” and choose the “Award Offer” tab for the 2025-2026 award year. Scroll down to view your loans. Under the “Take Action” drop-down, select Accept or Decline your loans.

For **NEW** student loan borrowers you need to go to studentaid.gov (log in with your FSA ID used to complete the FAFSA) and complete:

- Entrance Counseling
- Master Promissory Note (MPN)

If you do not formally accept your Federal Direct Loan(s), the loan(s) will not show as a credit on your semester bill.

DETERMINE YOUR PLAN TO PAY FOR COLLEGE

Families are responsible for paying the portion of the bill that is not covered by financial aid. Students and families may choose to pay for college in a variety of different ways.

- **Balance Due Payment:** Bills are issued once a semester. Each semester, students and families can choose to make a direct payment of the entire balance due.
- **Installment Plan:** Once student bills are issued, families will have the opportunity to join the Westfield State University Installment Plan. The Installment Plan allows families to pay the balance due in four payments each semester.
- **Supplemental Loans:** Students and parents can apply for additional private loans and parents can apply for the Federal Direct Parent Plus Loan.
 - **For private lenders**, most students will need a creditworthy co-signer to apply with them. This co-signer does not need to be a parent. We use [elmselect.com](https://www.elmselect.com) and [credible.com](https://www.credible.com) as a way to assist students in selecting a lender. The Financial Aid Office at Westfield State University does not endorse any private educational loan lender over another and can certify eligible loans from any lender.

- To apply for a **Federal Direct Parent Plus Loan** a parent must go to studentaid.gov and log on using their FSA ID.

- **If approved for the loan** and a parent wants to accept the loan, the parent needs to complete the **Master Promissory Note (MPN)** for the loan.
- **If a parent is denied** a Federal Direct Parent Plus Loan, we are able to add or increase the unsubsidized loan by an additional \$4,000 for first year and sophomore level students and \$5,000 for junior level and beyond.

FEDERAL DIRECT LOANS*

Interest Rate Federal Direct Loans: 6.53% **Loan Origination Fee** Federal Direct Loans: 1.057%

Annual Federal Direct Loan Limits

- First year Undergraduates - **\$5,500**
- Sophomore level Undergraduates - **\$6,500**
- Junior level and beyond undergraduates - **\$7,500**

Additional Federal Direct Loan Limits

- First year and sophomore level Independent Students and Dependent Students whose parent cannot borrow PLUS Loans - **\$4,000**
- For Junior level and beyond undergraduate Independent Students and Dependent Students whose parent cannot borrow PLUS Loans - **\$5,000**

Aggregate Limits

- Dependent Students - **\$31,000** (up to \$23,000 may be subsidized, if eligible.)
- Independent Students and Dependent Students whose parent cannot borrow PLUS Loans - **\$57,500** (up to \$23,000 may be subsidized, if eligible.)

PARENT PLUS LOAN*

- Interest Rate: 9.08%
- Loan Origination Fee: 4.228%
- Limits: Parents are eligible to borrow up to the cost of the attendance after all other aid is factored in

PELL GRANT**

- 2024-2025 Annual Maximum Award - **\$7,395**
- 2024-2025 Annual Minimum Award - **\$740**
- Students are awarded Pell Grant based on eligibility determined by the Federal Government
- Individuals are limited to 600% of Pell Grant Funding (12 full-time semesters or the equivalent)

MASS GRANT**

- 2023-2024* Annual Maximum Award - **\$3,000**
- 2023-2024* Annual Minimum Award - **\$500**
- Students are awarded Mass Grant based on eligibility determined by the State Government
- Individuals are limited to 8 full-time semesters/ 4 years of Mass Grant usage.
- Award Amounts are subject to change

** Interest rates and numbers are for the 2024-2025 aid year. 2025-2026 rates available in July 2024*

***based on financial eligibility and full time enrollment*