**Student Financial Assistance**

**Adult & Graduate and Online Programs**

Academic programs designed for working adults in the [College of Adult and Professional Studies](https://www.indwes.edu/academics/caps/), the [Graduate School](https://www.indwes.edu/academics/the-graduate-school/) (except for Graduate Counseling), the School of Nursing – [Division of Post-licensure Nursing](https://www.indwes.edu/academics/school-of-nursing/division-of-post-licensure-programs), [Division of Masters Nursing](https://www.indwes.edu/academics/school-of-nursing/division-of-masters-nursing), and [Division of Doctoral Nursing](https://www.indwes.edu/academics/school-of-nursing/division-of-doctoral-nursing), the [Wesley Seminary](https://seminary.indwes.edu/), and any other non-term programs:

* Types of aid available
  + [Types of Aid | Adult and Graduate | Financial Aid | Indiana Wesleyan University](https://www.indwes.edu/adult-graduate/financial-aid/types-of-aid)
  + [Types of Aid | Federal Student Aid](https://studentaid.ed.gov/sa/types)
* Terms and conditions for Title IV loans
  + [Loans | Federal Student Aid](https://studentaid.ed.gov/sa/types/loans)
  + [Direct Loans – Master Promissory Notes and Associated Documents](https://studentaid.ed.gov/sa/fafsa/next-steps/accept-aid/mpn)
  + [National Student Loan Data System for Students](https://nslds.ed.gov/nslds/nslds_SA/)
  + [Perkins Loans | Federal Student Aid](https://studentaid.ed.gov/sa/types/loans/perkins)
  + [Resources | Adult and Graduate | Financial Aid | Indiana Wesleyan University](https://www.indwes.edu/adult-graduate/financial-aid/resources) (See “Managing Student Loans”)
* Eligibility and procedures for aid application
  + [Adult Graduate | Admissions | Indiana Wesleyan University](https://www.indwes.edu/adult-graduate/admissions/)
  + [Apply for Aid | Adult and Graduate | Financial Aid | Indiana Wesleyan University](https://www.indwes.edu/adult-graduate/financial-aid/apply-for-aid)
  + [Financial Aid – CAPS “General Eligibility Requirements”](http://indwes.smartcatalogiq.com/2019-2020/Catalog/College-of-Adult-and-Professional-Studies-CAPS/CAPS-Policies-and-Regulations/Financial-Aid-CAPS/General-Eligibility-Requirements)
* Criteria for aid determination
  + [Consumer Information | Adult and Graduate | Financial Aid | Indiana Wesleyan University](https://www.indwes.edu/adult-graduate/financial-aid/consumer-information)
  + [Financial Aid – CAPS “How Eligibility is Determined and Student Financial Aid is Awarded”](http://indwes.smartcatalogiq.com/2019-2020/Catalog/College-of-Adult-and-Professional-Studies-CAPS/CAPS-Policies-and-Regulations/Financial-Aid-CAPS/How-Eligibility-is-Determined-and-Student-Financial-Aid-is-Awarded)
  + [Indiana Wesleyan University | CAPS Financial Aid Estimator](https://secure2.indwes.edu/Financial-Aid/Estimator/CAPS/)
  + [Estimate Your Aid | Federal Student Aid](https://studentaid.ed.gov/sa/fafsa/estimate)
* Methods and frequency of aid disbursements
  + [Financial Aid – CAPS “How and When Student Financial Aid is Disbursed”](http://indwes.smartcatalogiq.com/2019-2020/Catalog/College-of-Adult-and-Professional-Studies-CAPS/CAPS-Policies-and-Regulations/Financial-Aid-CAPS/How-and-When-Student-Financial-Aid-is-Disbursed)
* Rights and responsibilities of aid recipients including the responsibility for satisfactory academic progress
  + [Consumer Information | Adult and Graduate | Financial Aid | Indiana Wesleyan University](https://www.indwes.edu/adult-graduate/financial-aid/consumer-information)
  + [Refund Policy – Degree Programs and Elective Courses](http://indwes.smartcatalogiq.com/2019-2020/Catalog/College-of-Adult-and-Professional-Studies-CAPS/CAPS-Policies-and-Regulations/Financial-Policies-CAPS/Refund-Policies)
  + [State-Specific Refund Policies](https://www.indwes.edu/about/student-consumer-information/state-specific-refund-policies)
  + [Financial Aid – CAPS “Withdrawals and Refunds”](http://indwes.smartcatalogiq.com/2019-2020/Catalog/College-of-Adult-and-Professional-Studies-CAPS/CAPS-Policies-and-Regulations/Financial-Aid-CAPS/Leaves-of-Absence-Withdrawals-and-Return-of-Funds)
  + [Withdrawal/Change in Status](http://indwes.smartcatalogiq.com/2019-2020/Catalog/College-of-Adult-and-Professional-Studies-CAPS/CAPS-Policies-and-Regulations/Academic-CAPS/WithdrawalChange-in-Status)
  + [Leave of Absence Policy](http://indwes.smartcatalogiq.com/2019-2020/Catalog/College-of-Adult-and-Professional-Studies-CAPS/CAPS-Policies-and-Regulations/Academic-CAPS/Leave-of-Absence-Policy)
  + [Satisfactory Academic Progress (SAP) Policy](http://indwes.smartcatalogiq.com/2019-2020/Catalog/College-of-Adult-and-Professional-Studies-CAPS/CAPS-Policies-and-Regulations/Financial-Aid-CAPS/Satisfactory-Academic-Progress-SAP)
  + [IWU Student Loan Code of Conduct](https://www.indwes.edu/Adult-Graduate/Financial-Aid/docs/iwu-student-loan-code-of-conduct.pdf)
  + [Notice of Federal Student Aid Penalties for Drug Law Violations](https://studentaid.ed.gov/sa/eligibility/criminal-convictions#suspended-eligibility)
* Terms of loans with examples of repayment schedules
  + [Loan Repayment Chart](http://indwes.smartcatalogiq.com/2019-2020/Catalog/College-of-Adult-and-Professional-Studies-CAPS/CAPS-Policies-and-Regulations/Financial-Aid-CAPS/Loan-Repayment-Chart)
  + [Understanding Repayment | Federal Student Aid](https://studentaid.ed.gov/sa/repay-loans/understand)
  + [Repayment Plans | Federal Student Aid](https://studentaid.ed.gov/sa/repay-loans/understand/plans)
  + [Repayment Estimator](https://studentloans.gov/myDirectLoan/repaymentEstimator.action)
* Loan counseling requirements
  + Entrance Counseling
    - [Apply for Aid | Adult and Graduate | Financial Aid | Indiana Wesleyan University](https://www.indwes.edu/adult-graduate/financial-aid/apply-for-aid) (See Step 3 for specific instructions and a link to a Loan Entrance Counseling Session)
    - [Entrance Counseling | Federal Student Aid](https://studentaid.ed.gov/sa/fafsa/next-steps/entrance-counseling) (for general information)
  + [Loan Exit Counseling | Adult and Graduate | Financial Aid | Indiana Wesleyan University](https://www.indwes.edu/adult-graduate/financial-aid/loan-exit-counseling)
* Disclosures Related to Education Loans
  + State and Federal Grant Assistance
    - [Grants | Adult and Graduate | Financial Aid | Indiana Wesleyan University](https://www.indwes.edu/adult-graduate/financial-aid/grants)
    - [Education Resource Organizations Directory (EROD)](https://www2.ed.gov/about/contacts/state/index.html)
  + [Student Loan Information Published by Department of Education](https://studentaid.ed.gov/sa/types/loans)
  + [National Student Loan Data System for Students](https://nslds.ed.gov/nslds/nslds_SA/)
  + [Entrance Counseling | Federal Student Aid](https://studentaid.ed.gov/sa/fafsa/next-steps/entrance-counseling)
  + [TEACH Grant Exit Counseling](https://studentaid.ed.gov/sa/types/grants-scholarships/teach)
  + Private Education Loan Disclosures (including Self-Certification Form)
    - Maximum amount of Title IV, HEA grant and loan aid available
      * [Federal Student Aid Grant Programs Fact Sheet](https://studentaid.ed.gov/sa/sites/default/files/federal-grant-programs.pdf)
      * [Federal Student Aid Loan Programs Fact Sheet](https://studentaid.ed.gov/sa/sites/default/files/federal-loan-programs.pdf)
    - FASTChoice Lender Disclosures
      * [Student Loan Application | Discover Student Loans Student Loan Application Forms](https://www.discover.com/student-loans/application/download-student-loan-forms?acmpgn=EFASTCHO01)
      * [Sallie Mae Smart Option Student Loan Application and Solicitation Disclosure](https://www.salliemae.com/student-loans/smart-option-student-loan/terms/loan-app-solicitation/)
      * [Wells Fargo Collegiate Loan Application and Solicitation Disclosure](https://www.wellsfargo.com/student/collegiate-loans/)
      * [Alternative Private Education Loan | Adult and Graduate | Financial Aid | Indiana Wesleyan University](https://www.indwes.edu/adult-graduate/financial-aid/alternative-private-education-loan)
    - Nurse Faculty Loan Program (NFLP)
      * [Nurse Faculty Loan Program | Adult and Graduate | Financial Aid | Indiana Wesleyan University](https://www.indwes.edu/adult-graduate/financial-aid/nurse-faculty-loan-program)
  + Code of Conduct for Education Loans
    - [IWU Student Loan Code of Conduct](https://www.indwes.edu/Adult-Graduate/Financial-Aid/docs/iwu-student-loan-code-of-conduct.pdf)
  + Lend Lists
    - Indiana Wesleyan University does not maintain a *preferred* lender list, and the presence of a lender on our lender lists does not imply endorsement. The information below, however, is provided in the spirit of open disclosure regarding our relationships with student loan providers and of providing complete information to prospective borrowers.
    - [FASTChoice Lender List Disclosure Statement](https://choice.fastproducts.org/FastChoice/home/182200/1)
  + Preferred Lender Arrangements
    - Indiana Wesleyan University does not participate in any preferred lender arrangement. The statement below, however, is provided in the spirit of open disclosure regarding our relationships with student loan providers.
    - [FASTChoice Lender List Disclosure Statement](https://choice.fastproducts.org/FastChoice/home/182200/1)