

Whitworth Financial Aid welcomes students to the Occupational Therapy Doctorate Program! We would like to share the many aid resources below that may assist you in affording your new opportunity.

Program Costs for Cohort 3

	Academic Year One			Academic Year Two			Academic Year Three		
Semester	2024 Fall	2025 Spring	2025 Summer	2025 Fall	2026 Spring	2026 Summer	2026 Fall	2027 Spring	2027 Summer
Credits	18	17	4	16	15	12	12	14	4
Tuition	\$19,620	\$18,530	\$4,360	\$18,000	\$16,875	\$13,500	\$13,920	\$16,240	\$4,640
Federal Unsubsidized Loan	\$6,761	\$6,761	\$6,761	\$6,761	\$6,761	\$6,761	\$6,761	\$6,761	\$6,761
Tuition - Federal Loan (Balance)	\$12,859	\$11,769	-\$2,401	\$11,239	\$10,114	\$6,739	\$7,159	\$9,479	-\$2,301
Paying the Balance									
Scholarship Funds	Any student who receives a scholarship can expect to reduce the balance reflected above by the amount of the scholarship awarded.								
Credit Based Loan Awarded at Maximum Eligibility*	\$17,671	\$17,671	\$17,671	\$19,777	\$19,777	\$19,777	\$14,762	\$14,762	\$14,762

Applying for Financial Aid

Free Application for Federal Student Aid

Students participating in the 2024-25 Occupational Therapy Doctorate Program (OTD) program will need to complete the 2024-25 Free Application for Federal Student Aid (FAFSA) at <https://studentaid.gov/h/apply-for-aid/fafsa>. In order to complete the FAFSA, you will need to have or create an FSA ID at <https://studentaid.gov/help/create-fsa-id>. Financial aid will be awarded for nine semesters over three academic years. Students will need to complete a FAFSA each academic year that they wish to receive aid (2024-25, 2025-26, 2026-27).

Financial Aid Resources

Federal Direct Unsubsidized Loan

Students in a doctorate program can borrow up to \$20,500 through the Federal Direct Unsubsidized Loan program, depending on their borrowing history. The application for the Federal Direct Unsubsidized Loan is the FAFSA. Students who plan to borrow a Federal Direct Unsubsidized Loan or a Federal Direct Graduate PLUS Loan will need to complete Federal Entrance Counseling at <https://studentaid.gov/entrance-counseling/> and a Federal Loan Agreement for a Subsidized/Unsubsidized Loan (MPN) at <https://studentaid.gov/mpn/grad/landing>.

Scholarships

Whitworth University is committed to a robust scholarship program to support student education in the doctorate programs. Applicants will be eligible to apply for these scholarships at the time of their interview in Spring 2023.

Credit-Based Loan Funds

Students may also consider applying for credit-based loans to help fund their educational and personal expenses. Reflected above is the maximum credit-based loans a student could receive, on top of what they have already been awarded in the Federal Direct Unsubsidized Loan program. Students who wish to receive a credit-based loan may apply for either a private student loan, or a Federal Direct Graduate PLUS Loan. For more information about each, please visit <https://www.whitworth.edu/cms/administration/financial-aid/loans/>.

*This reflects the maximum eligibility based on the 2023-24 Cost of Attendance.

Billing timeline

Fall

- **May/June** – Complete your financial aid file with any required documents. Missing documents are listed in the Self-Service portal.
- **Mid-June** – Review the Whitworth Billing Guide and video.
- **Early July** – Watch your Whitworth email account for your Billing Communication Email.
- **July** – Review your charges and financial aid. Determine if and how much of a balance is owed.
- **July-August** – Arrange for the balance due to be covered by one or more of the following:
 - Payment | Credit-based loan | Payment plan
- **Early August** – Arrangements to cover the balance must be in place. This is the deadline to set up a four-month payment plan.

Spring

- **November/December** – Students starting in the spring should complete their financial aid file with any required documents.
- **Early January** – Watch your Whitworth email account for your Billing Communication Email.
- **January** – Review your charges and financial aid. – Determine if and how much of a balance is owed.
- **January-February** – Arrange for the balance due to be covered by one or more of the following:
 - Payment | Credit-based loan | Payment plan
- **Early February** - Arrangements to cover the balance must be in place. This is the deadline to set up a four-month payment plan

Summer

- **May** - Watch your Whitworth email account for your Billing Communication Email.
- **June** - Review your charges and financial aid. – Determine if and how much of a balance is owed. Arrange for the balance due to be covered by one or more of the following:
 - Payment | Credit-based loan | Payment plan

Disbursement of Aid

Financial aid is disbursed at the beginning of each semester. Financial aid resources will first pay the student's account and any remainder would be provided in a refund. To be eligible for your financial aid, you must:

- Be fully admitted to the OTD program.
- Be registered for the amount of credits on which your financial aid is based.
- Complete all checklist items reflected on Self Service

Financial Aid Contact Information

The Whitworth Financial Aid Office staff welcomes your questions!

Graduate programs financial aid counselor:

Dave Barnes | dbarnes@whitworth.edu
509.777.4309

Office hours:

Monday-Friday, 9 a.m.-4 p.m.

General financial aid:

P: 509.777.3215 | F: 509.777.4601

finaid@whitworth.edu |

<https://www.whitworth.edu/cms/administration/financial-aid/>

300 W. Hawthorne Road, Spokane, WA 99251