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| HSTA Tuition Waiver |
| Quick Start Guide |
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| This document is to serve as a quick guide to help you easily understand how your HSTA waiver can be used to your best advantage. |



**How Does the HSTA Waiver Work?**

* + - * + **It is not money, or a scholarship; but an agreement by WV state run colleges to forgive the tuition of HSTA scholars. This agreement does not apply to private schools, out of state schools, or hospital programs.**
				+ The HSTA waiver is provided for in WV state code **18B-10-4b** and **18B-10-6**. It states that any student who completes the HSTA program, fulfilling all requirements and obligations, may be entitled to it.
				+ How a college chooses to honor the waiver is up to that college, HSTA home office cannot change how a school chooses to honor the waiver. The individual college sets the rules for how much of the costs it waives, what the requirements are to keep the waiver, and what programs it covers. **Each college has specific rules for how it applies the waiver.** The best way to find out the rules is to contact the financial aid representative listed in the HSTA Waiver Contacts Directory (http://www.wv-hsta.org/Forms/Graduates/2012/college-dir-aug-29-2012.pdf)

**What are the Rules to Use the HSTA Waiver?**

* Student must be attending a **WV state run public school**
* Student must be enrolled full time
* Student must maintain the GPA that the **college determines** as successful progress
* Student must follow any other rules the college determines. If you are not enrolled fulltime and not making your college’s required GPA, you will not be eligible to use your waiver that semester.
* The HSTA waiver is good for 8 semesters of undergraduate school, **and** then you can still use it for graduate or professional school.
	+ Colleges usually allow you to use your HSTA waiver for Fall and Spring semesters only (the individual college will determine if and when you can use it for summer school).
* The graduate HSTA waiver is good for the normal amount of time to graduate with a masters or a professional degree. Remember you can use the waiver for undergraduate school **and still** use it for graduate school.
* Complete your waiver maintenance form every year between January and March (http://www.wv-hsta.org/Forms/Waiver\_Online\_Form.aspx)

**3 Waivers- Undergraduate, Graduate & Health Professions Fee**

* **You can use all three**-separately
* Undergraduate Waiver
	+ Good for all majors
	+ 8 semesters or until 1st  bachelor’s degree is completed, whichever comes first
	+ Cannot use it for 2nd bachelor’s degree
* Graduate Waiver
	+ **Available for only select graduate and professional majors as determined by the granting college or university (Marshall covers most graduate degrees in health, science, or technology; WVU covers graduate degrees in the college of health sciences, and Concord covers most graduate degrees)**
	+ Can use this for Medical School!
* Health Professional Fee Waiver- covers some labs fees that are associated with health professions such as medicine, dentistry, nursing and pharmacy at WVU.

**HSTA, Promise, Other Aid**

* **The waivers do not cover all college expenses.** There are fees, books, and housing costs to consider.
	+ All colleges charge a combination of tuition and fees for the cost of attendance. Tuition is the cost of classes and pays the salary of the professor teaching the course. Fees are charged to help maintain buildings and labs, for sports programs, for student health care etc.
	+ HSTA covers the tuition portion of costs at most institutions.
* **Because there are other costs associated with college, students should complete the FAFSA & search for additional sources of financial aid.**
* Students should apply for PROMISE as well as the HSTA waivers.
* HSTA waiver can be deferred while using PROMISE. Depending on tuition and fee rates at the college, the Promise may cover more than HSTA or HSTA may cover more than PROMISE. You can choose which one you want to use based on the cost at your school. Some schools may combine HSTA and Promise to cover costs.
* It is very important to talk to your HSTA designated financial aid counselor at your college (in HSTA waiver application packet)to determine the best and most efficient way to use all of your financial aid. **Make sure you only talk to the financial aid counselor listed on the College Directory- they are the one who have the HSTA eligibility list and they are the ones who are the HSTA experts. Other counselors at the school may not know about or understand how HSTA works. That is why it is very important to see the counselor listed on the HSTA College Directory provided for you.**  This list is also available online at <http://www.wv-hsta.org/Forms/Graduates/2012/Coll-dir-4-17-2012.pdf> .
* **The HSTA waiver does not expire with time**. If it is more beneficial you can use your Promise scholarship first and then HSTA. Should you need to take time off from school, your HSTA waiver will still be available. Just make sure to notify the HSTA home office and your school ahead of time. The undergraduate portion of your HSTA waiver is good until you use it for 8 semesters, or until you get a bachelor’s degree, whichever comes first. Remember after you use your undergraduate waiver, you still have graduate waiver for graduate or professional school. **You get to use both!!**

**Exceptions, Problems, Things You Might Encounter**

**What HSTA does not Cover**

* E-courses (internet courses) usually don’t have tuition costs. They are usually all fees. This means HSTA MAY NOT cover them, because HSTA only covers the cost of tuition. Even if some of these courses have some tuition costs, they will have fees attached to them that normal courses don’t. This is because of the technology costs associated with them. **If you choose to take an e-course you will have to pay for the fees attached which may be the cost of the entire course.**
* Studying Abroad (i.e. in a foreign country) is not normally covered by the HSTA waiver. This is because even though you may be in a program with a WV school, most of the time the tuition is being paid to the foreign college either directly or by your college.
	+ **If you want to study abroad, make sure the WV school will be paid the tuition and not the foreign school (can vary from course to course) or you won’t be able to use your HSTA waiver for this.** Foreign colleges don’t honor the HSTA waiver. They are not covered by the WV legislature and the agreement to waive tuition for HSTA students. So you can’t use your waiver when they are receiving the tuition.
* Programs that Partner with Hospitals
	+ **If the program or courses you are taking are through a hospital then tuition goes to the hospital so the college can’t waive it= HSTA can’t be used for programs where the tuition goes to a hospital. The hospital is not a state school and therefore does not have to honor HSTA.**
	+ Some of these programs start off in the college where HSTA applies and then switch ½ way through to courses at the hospital where it does not-They often don’t warn you in advance. So if you plan to go into a program that will eventually have training at the hospital, you will need to plan for paying for those portions of courses through the hospital.

**Remember**

* **Remember all schools set their own policies on eligibility, tuition vs fees, extra costs etc. and every individual case is different**
* Certain programs cost more than others in the same school
* Some schools partner with others, but share a financial aid office
* No one person can keep up with all costs and changes
* **WE ARE HERE TO HELP YOU** and so is your HSTA financial aid counselor
* You MUST be proactive and accountable
* There is just no other way
* This means it is **IMPERATIVE** to only speak with the financial aid counselor on **The College Directory**
* Don’t talk to just any counselor, USE THE LIST
* **Make an appointment and talk to the HSTA financial aid contact at your school and discuss what is best for YOU!**