

# FINANCIAL INFORMATION

The generous support of the Arkansas Baptist State Convention and endowments and gifts from alumni and friends of the University enables Williams to maintain tuition among the lowest to be found in any accredited private senior college in the nation. Students at Williams usually receive some form of institutional or public financial assistance. Such assistance is allocated regardless of students' religious affiliation.

Students are encouraged to carefully review the financial information which follows.

# Expenses

The University reserves the right to adjust or revise charges at any time.

## **General Expenses Per Semester**

Tuition (12-17 attempted/accumulated hours)*	\$8,990.00
1-11 hours (per semester hour)	\$745.00
18-attempted/accumulated hours and above (per semester hour)	\$465.00
Student Service Fee	
7 hours and above	\$735.00
6 hours and below	\$150.00
Residence Hall Activity Fee (includes use of laundry facilities)	\$200.00
Non-Terms (Winter, May, Summer)(per course)	\$420.00
High School Students (per course)	\$150.00

<sup>\*</sup>Full-time tuition for 12-17 credit hours is a flat-rate amount. This amount is approximately \$600 per credit hour for purposes of the Department of Defense. The formula used is total tuition for the year multiplied by the number of years in which degree should be completed and then divided by total credit hours for degree. For example, \$8,990/semester multiplied by 2 for the year = \$17,980 and then multiplied by 4 yrs = \$71,290. \$71,290 divided by 120 (credit hours for most degrees) = \$599.33 (rounded to \$600).

#### Room and Board

All residence hall students are required to take their meals in the cafeteria. Meals are furnished for actual days The University is in session, except Saturday morning, holidays, and periods between semesters. Students who need a special diet, as certified by a physician, may be required to pay an additional charge for meals. The charges below include both room and meals. An extended meal plan is available at an additional cost.

Residence Ho	ousing
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Non-Private	\$4,490.00
Private (when available)	\$4,890.00
Butler Hall Honor Dorm	
Southern Hall Apartments	The state of the s
Summer School Rooms	The state of the s

# **Family Housing**

Family housing is available on campus for those who qualify. Inquiries regarding family housing should be addressed to the Office of Student Affairs. All rent for family housing is due in advance, no later than that first day of each month.

Rental Rates Including Utilities (approximately) (paid monthly).	\$485.00
Security Deposits	
Residence Hall	\$75.00
Residence Hall early/late check-in fee	\$50.00
Early per-night lodging fee	\$50.00
Family Housing	
Key Replacement (per key)	

### **Special Fees and Expenses**

Special fees are assessed when applicable and are due when assessed. *Other* special fees may be assessed, (e.g.,honor society fees).

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Administrative Course Withdrawal Fee	\$15.00
Course Change (Add/Drop)	
Cash	
Charge	\$15.00
Dishonored Check	
First check	\$20.00
Second check (no checks cashed after second check)	\$35.00
English Proficiency Exam Fee (for those completing EPE outside of EN 1123)	\$15.00
New Student Orientation Fee	\$150.00
Graduation Fee	\$130.00
First Year Experience Fee	\$80.00
Late Registration Fee (after registration day)	
Prior Professional Experience Assessment (CJ Program)	
Replacement Diploma Fee	
Special Examination or Make-up Test (per exam or test)	\$10.00
Transcript	\$10.00
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### **Course Fees**

These fees are in addition to hourly tuition for the course. <i>Other</i> special class fees may be assessed.
Audit (per hour)
(Please refer to the section Academic Regulations: Auditing Courses for more
information concerning assessment of audit charges.)
Independent Study (per hour)
(Regardless of semester and/or total hours taken within a semester)
Education Department
Introduction to Teaching fee\$40.00
Intern Fee\$200.00
English Department
EN 1123 Composition II (English Proficiency Exam)\$15.00
Fine Arts Department
1 private lesson per week: composition, conducting, piano, voice\$150.00
2 private lessons per week: composition, conducting, piano voice\$300.00
1 private lesson per week: brass, percussion, woodwinds, strings\$150.00
Class Piano\$25.00
Senior Recital/Senior Project\$100.00
Health & Physical Education Department
Concepts of Athletic Injuries\$20.00
Natural Science Department
Science Lab (per course)\$70.00
Psychology Department
Personality NEO-PI-3\$40.00
Statistics SPSS Fee\$175.00
Synthesis Major Field Exam/Formal Dinner
Applied Experimental Data Analysis\$25.00
Testing and Measurement\$50.00

#### **Personal Expenses**

Students should allow about \$4,560.00 per year for textbooks, clothing, travel, and entertainment. Students are allowed a one-time increase to their *Cost of Attendance* to purchase a computer. Please contact the Financial Aid Office for additional information.

## **Payment of Accounts**

Students are expected to be financially settled by the start of the first day of classes. This means they must have their Free Application for Federal Student Aid (FAFSA) completed if they intend to file, and either need to have their account paid, or have a payment plan system established with Cashnet. Students who are not financially settled by the last day to add/drop classes (fourth day of the semester) may have their enrollment dropped for the semester. Students will be able to make payments on their student accounts in three, four, or five installments with all accounts paid off by the day before final exams begin.

#### **Financial Aid**

Students requesting financial aid need to complete their Free Application for Federal Student Aid

(FAFSA) prior to the start of the semester. The first payment will no longer include financial aid. Student payments willbe the balance owed after financial aid has been awarded.

Students who do not pay their account in full will need to sign up for a payment plan through Cashnet, a third-party vendor with whom WBU is partnering. Students will be able to set up automatic payments with a bank account or a credit card.

## **Fall Semester Payment Plans**

Five Payments	Four Payments	Three Payments	
July 15	August 15	September 15	
August 15	September 15	October 15	
September 15	October 15	November 15	
October 15			
November 15			

# **Spring Semester Payment Plans**

Five Payments	Four Payments	Three Payments
January 15	February 15	February 15
February 15	March 15	March 15
March 15	April 15	April 15
April 15	Day before Finals	
Day before Finals		

A late fee will be assessed at the end of each month on all past due balances. Student accounts that have missed two consecutive payments will need to make arrangements to pay the balance in full by the next payment due date or they may be administratively withdrawn from classes. Security deposits and family housing rent cannot be included in the deferred payment plan.

A student may take no final examinations in any semester unless the student's account is settled before examinations begin; nor may the student obtain a transcript or enroll for another semester until all accounts are settled. Accounts can be paid by cashier's check, money order, or credit card (VISA, MasterCard, AMEX or Discover). Personal checks will be accepted; however, should this form of payment be made, transcripts will be placed on hold for fifteen business days. Payment can also be made online via the WBU homepage by clicking on the tab *Business Office* under the heading *Current Students*. All accounts must be paid in order to graduate.

# Refunds or Payment Due

## Withdrawal from the University

A student who officially withdraws from the University will be notified at the time of withdrawal as to whether further payments are due the University or whether a refund is due the student. **The official withdrawal procedure begins in the Registrar's office**. The rate of refund will be as follows:

Week of Withdrawal	Payment Due	Refund Due
First Week	20%	80%

Second Week	30%	70%
Third Week	40%	60%
Fourth Week	60%	40%
Fifth Week	80%	20%
After Fifth Week	Pro-rated refund of unused cafeteria services only	

Should the student fail to officially withdraw, all semester charges will become immediately due and payable. Under no circumstance will a transcript be issued without full payment of any and all account balances.

# Institutional Scholarship Assistance Policy Relating to Withdrawal from the University

If a student withdraws from the University, regardless of the reason, then the student's institutional assistance will be prorated according to the same schedule used to refund tuition.

## Federal Financial Assistance Policy Relating to Withdrawal from University

The following procedure will be used to determine the percentage of federal financial aid, which may be applied to the student's account, and the percentage which must be returned to the Federal Financial Aid (Title IV) Programs. The percentage of the Federal Financial Aid Package which may be applied to the student's account is as follows:

The total number of calendar days completed (last date of class attendance)

- \* The total number of calendar days in the semester
- = Total Percentage of Enrollment

The above percentage will be used to calculate the amount the student has earned in his or her Financial Aid package. Federal financial aid packages (such as Pell and loans) must be applied to the student's account prior to withdrawal before they can be included in the percentage earned. If the student withdrawal occurs after the 60 percent point, the student will have 100 percent of his or her federal financial aid package applied to his or her account. If the student received a Federal Direct Loan while at Williams, they must also complete Exit Loan Counseling when withdrawing from the University. The form is available at <a href="https://www.studentloans.gov">www.studentloans.gov</a>.

If, after a student withdraws, they decide to return to Williams, they must write a letter to the Financial Aid Committee explaining: 1) why they withdrew; 2) their plan of action to resolve the issues pertaining to their initial withdrawal; and 3) how their initial withdrawal will not disrupt their timely progress toward a Williams degree. Letters can be mailed to the Financial Aid Office. Box 3734, Walnut Ridge, AR 72476.

#### **Tuition Refunds for Withdrawal from a Class**

Withdrawal from a class during the first five weeks of a semester may result in a partial refund or reduction of tuition charges. The reduction or refund rate will be the same as stated above in the Withdrawal from the University section. The official withdrawal procedure begins in the Registrar's Office.

# Federal Financial Assistance Policy Relating to Withdrawal from a Class

Withdrawal from a class during the first five weeks of school may result in a reduction in a student's Financial Aid Package. Reducing the course load below 12 hours will result in a reduction of the Pell grant and loss of all institutional, state and other scholarships and grants.

#### **Refund of Credit Balances**

In the event a combination of grants, loans, and/or payments creates a credit balance to the student's account, the business office will refund the credit balance to the student by means of a check. The refund check will be held in the cashier's office for pick up.

#### **Refund of Security Deposits**

One-third of the security deposit is refundable only after the premises have been vacated, inspected, charges for any damage have been assessed, and all accounts have been cleared, and a formal written refund request has been made. The remaining balance of the security deposit is used for maintenance of the facility in preparation for new residents. Requests for *Residence Hall Security Deposits* and *Family Housing Deposits* must be made in writing to the Office of Student Affairs. If a written request is not made within 6 months of vacating, it will be assumed the refundable deposit amount is being donated to Williams Baptist University. The refundable deposit will be placed in the Scholarship Fund.

### **Special Assessments**

The University reserves the right to make special assessments.

### Student Financial Assistance

A college education is one of the most important investments a person can make, but the cost of higher education is increasing, making it difficult for many students to attend. During the most recent year, 99 percent of the WBU student body received some form of financial aid. The following information is designed to show various avenues of financial assistance available at Williams.

Anyone receiving financial aid will receive an award letter that lists sources of aid, amounts, and conditions governing these awards. Scholarships, grants, and loans are normally applied to the student's account at the beginning of each semester, provided all the necessary documents are accurate and on file. (Awards from employment are only received after the student has worked the hours designated.) These documents would include, but are not limited to, the Free Application for Federal Student Aid (FAFSA), documentation of income (such as 1040 tax transcript, Social Security letter, non-taxable income form, Veteran's Administration award letter), and Selective Service Draft Registration Acknowledgment. Fulfillment of specified citizenship requirements and demonstrated financial need are also requirements for the federal financial aid programs.

#### **Determination of Need**

Williams uses the Free Application for Federal Student Aid (FAFSA) to determine the financial need of each student. This application must be submitted to the Financial Aid Office to assess properly a student's need and provide adequate financial assistance. The application becomes part of the student's financial aid file. The FAFSA form may be filled out on-line at <a href="http://www.fafsa.ed.gov">http://www.fafsa.ed.gov</a>. Paper applications are also available at most high schools or by contacting the Financial Aid Office at Williams.

The following regulations govern the awarding of aid:

- 1. The student must meet all admission requirements to attend Williams.
- 2. The student must be attending Williams on at least a half-time basis. (Certain aid requires full timeenrollment.)

- 3. The student must observe all University regulations governing social and academic life.
- 4. Financial assistance is renewable each semester provided the appropriate requirements are met.
- 5. Williams reserves the right to cancel any aid if the student does not show satisfactory academic progress or does not fulfill obligations to the University as specified as a condition of the aid.
- 6. Williams reserves the right to adjust any financial aid awards depending on the availability of federal, state, institutional, and/or restricted funds. Adjustments may also be necessary to prevent over-awards.
- 7. All institutional and private scholarships may be revoked if the student does not satisfactorily dischargetheir financial obligations to the University.
- 8. All applications should be filed in the Financial Aid Office by the time of registration each semester.
- 9. A student cannot be in default on a Perkins Student Loan (formerly National Direct Student Loan) or Stafford Student Loan or owe a refund on a Pell Grant or Supplemental Educational Opportunity Grant and receive financial aid.

Williams has set a priority date of May 1 for awarding financial aid for the fall semester.

# Standard of Satisfactory Academic Progress to Maintain Financial Eligibility

The Federal Higher Education Amendments of 1976 require the University to define and enforce standards for Satisfactory Academic Progress. Students receiving financial aid from federal, state, private, and institutional sources must conform to the University's definition of satisfactory progress. The guidelines are established to encourage the student to successfully complete courses for which aid is received. To receive financial assistance, a student must be enrolled as a regular student in an eligible program. A regular student is defined as one who enrolls in 6 or more hours in an eligible program for the purpose of obtaining a degree, certificate, or credits in a transfer program. Students must complete requirements within a reasonable length of time and maintain a minimum cumulative grade point average.

Eligibility for Financial Aid is generally limited to one and one-half times the published time frame to complete the academic program. Example: Students enrolled in a four-year degree program will be allowed to receive Financial Aid up to 6 years. Students attending less than full time will have required credits earned prorated and their length of eligibility extended respectively.

Students enrolled full-time must maintain and successfully complete each academic year with the following respective credit hours earned and <u>cumulative</u> grade point average.

First Year	18	1.25 CGPA
Second Year	39	1.65 CGPA
Third Year	60	2.00 CGPA
Fourth Year	81	2.00 CGPA
Fifth Year	105	2.00 CGPA
Sixth Year	129	2.00 CGPA

Successful completion is defined as earning A, B, C, or D on course work. I or W received on course work will be used in determining hours attempted for the semester. Student enrolled less than full-time must earn at least 75% of the credits they attempt.

Satisfactory academic progress will be reviewed once a year, at the end of the spring term. Scholarship requirements are reviewed each year according to the renewal guidelines of the respective scholarships.

Progress of students not maintaining the minimum academic levels as described in the above chart will be evaluated by the Financial Aid Director.

Students who do not meet the above requirements will be notified in writing that their financial aid has been denied. Students are given an option to appeal to the Financial Aid Committee. This appeal must be made in writing and must include (1) what caused their work to fall below acceptable standards (be specific), (2) plan of action to resolve the cause for the circumstance and explain how it will not cause problems in the future. After a student's appeal has been approved, the student will be placed on *Financial Aid Probation* and will be evaluated at the end of the following semester. If the student fails to meet the academic progressive policy requirement after the semester of *Financial Aid Probation*, the student will no longer be making satisfactory academic progress and will not be eligible to receive federal, state, or Institutional aid. The decision of the Financial Aid Committee is final in appeal matters.

If the student does not make satisfactory academic progress and is suspended from receiving Financial Aid, the student may reapply for financial aid after having made sufficient academic progress to satisfy the terms of the stated policy. A student may be paid for the payment period in which he or she regains satisfactory progress, but not for any payment periods in which the student did not meet the standards.

The summer term may be used to make up hours dropped during the fall or spring terms and will be included as part of the prior academic year. Students making up hours will not be eligible for Financial Aid during this period.

Students placed on Financial Aid denial may appeal the denial if they feel that mitigating circumstances prevented them from making satisfactory progress. This appeal must be made in writing and must include the reason(s) minimum academic requirements were not met and the reason(s) why financial aid should not be terminated. After review of the appeal by the Financial Aid Committee, the student will be advised of the decision.

# Scholarships

There are two types of scholarships: private and institutional.

## **Institutional/Private Scholarship Guidelines**

Funds for these scholarships are provided by the institution, churches, individuals, and/or other concerned groups. Guidelines for these scholarships are described as follows:

1. Anyone who receives the benefits of an institutional or private scholarship administered by the University is expected to maintain a sympathetic and cooperative attitude toward

- the purpose and policies of Williams.
- 2. Students who enter into their second disciplinary offense in one semester forfeit institutional and/or private scholarships immediately and become ineligible for institutional/private scholarships for the following semester. Future eligibility will be determined on an individual basis by the Financial Aid Committee.
- 3. In the event of withdrawal, dismissal, or a reduction in course load to less than 12 semester hours that student forfeits institutional and/or private scholarship for the current semester. In certain situations, scholarship benefits may be prorated.
- 4. If a student withdraws voluntarily from an activity for which he/she is receiving scholarship assistance, or if the student is dismissed for disciplinary reasons, then his/her scholarship assistance will be discounted on a prorated basis.
- 5. The amount of the institutional/private scholarship may not exceed the student's direct college cost which includes tuition, fees, room, board, and books charged to the student's account.
- 6. No student may receive institutional/private scholarship funds for more than eight semesters or after a bachelor's degree is earned.
- 7. International students are eligible to apply for academic and athletic scholarships.
- 8. All scholarships are subject to availability and there are a limited number of scholarships in each category. Early application is encouraged.

Williams Baptist University offers a variety of scholarships, including the following:

Athletic Scholarships

Church-Related Scholarships

First-Time Freshman Scholarships

Legacy Scholarship

Ministerial Dependent

Missionary Dependent Transfer Scholarships

Pastoral Ministry

Performing Arts Scholarships

For information on these and additional scholarships, please visit our website at www.williamsbu.edu/scholarships

# **Arkansas Academic Challenge Scholarship**

This grant is awarded to Arkansas high school seniors and students currently enrolled in college. Students must meet the ACT and GPA requirements established by the Arkansas Department of Higher Education. Applications and more information are available at <a href="http://scholarships.adhe.edu/">http://scholarships.adhe.edu/</a>. The deadline is June 1.

Other opportunities are available from the Arkansas Department of Higher Education. For more information, visit their website at <a href="http://scholarships.adhe.edu/">http://scholarships.adhe.edu/</a>

#### Grants

#### **Federal Pell Grants**

This is the basic grant available to undergraduate students. Funding is provided by the federal government, which also determines eligibility and award amounts. Application is made through the Free Application for Federal Student Aid (FAFSA).

# Federal Supplemental Educational Opportunity Grants (SEOG)

The SEOG program provides grant funds for needy undergraduate students who have not completed their first baccalaureate or professional degree. Awards of SEOG funds must be made first to students who show exceptional financial need, and priority must be given to Pell Grant recipients.

#### Loans

#### **Federal Direct**

These programs allow students to borrow money from the federal government's Stafford Loan Program to pay for educational expenses. Williams will apply the loan to a student's account to pay for school charges. After all charges have been cleared, Williams will disburse the money to the student for personal educational expenses. Students must fill out a Free Application for Federal Student Aid (FAFSA) to determine eligibility for a student loan.

Federal Direct Loans are determined by the number of hours a student has earned. If a student changes loan level in the spring semester, they need to bring an official transcript to the Financial Aid Office to request the next loan level.

A dependent student can take out a maximum of \$31,000 (no more than \$23,000 in a subsidized loan) for a Bachelor's degree. An independent student can take out a maximum of \$57,500 (no more than \$23,000 in a subsidized loan) for a Bachelor's degree. Students can access the loan calculator by visiting the website:

https://studentloans.gov/myDirectLoan/mobile/repayment/repaymentEstimator.action

## Semester Loan Limits for Subsidized and Unsubsidized Loans

Hours Earned	Dependent/ Independent	Dependent/ Independent Unsubsidized Loan	Independent Unsubsidized Loan
0-29	\$1,750.00	\$1,000.00	\$2,000.00
30-59	\$2,250.00	\$1,000.00	\$2,000.00
60 and up	\$2,750.00	\$1,000.00	\$2,250.00
Maximum total debt from loans upon graduation	\$23,000.00	\$8,000.00	\$34,500.00

There are different types of Federal Direct Loans:

#### Federal Direct Subsidized Loans

These loans are made to eligible undergraduate students who demonstrate financial need to help cover the costs of higher education at a college or career school.

#### Federal Direct Unsubsidized Loans

These loans are available to eligible undergraduate, graduate, and professional students, but in this case, the student does not have to demonstrate financial need to meet eligibility for the loan.

# Federal Direct PLUS Loans (Parent Loans to Undergraduate Students)

These loans are made to graduate or professional students and parents of dependent undergraduate students to help pay for education expenses not covered by other financial aid.

#### **Direct Consolidation Loans**

These loans allow students to combine all of their eligible federal student loans into a single loan with a single loan servicer.

# **Employment**

## **Federal Work-Study**

University work-study is a federal program that allows a student to earn money to help pay educational expenses. University work-study is based on the student's need, the amount of money the University has for the program, and the amount of aid that the student receives from other programs. The student earns minimum wage and is paid monthly. Eligibility is determined by the Free Application for Federal Student Aid (FAFSA). More information about the WBU work-study program can be found at <a href="https://www.williamsbu.edu/work">www.williamsbu.edu/work</a>.

### **Institutional Work-Scholarship**

This work-study position is funded by Williams and is used to provide for students who do not qualify for the federal work-study program. It is also used to provide work-study for offices and positions that have a religious emphasis. All money earned through this program and work-study funded by a restricted work-scholarship must be applied to the student account. More information about the WBU work-study program can be found at <a href="https://www.williamsbu.edu/work">www.williamsbu.edu/work</a>.

#### **Williams Works**

The Williams Works initiative is designed to provide an affordable path to an academically outstanding, Christ-centered university education. Students selected for Williams Works agree to work 16 hours per week through the fall and spring semesters, which amounts to 256 hours per semester. Students who complete those work hours have their tuition and student service fees covered in full.

Additionally, Williams Works students can apply to work full-time (40 hours per week) through the summer months to cover the following year's room & Doard expenses. Those who work half of the summer earn one semester's room and board, while those who work the full summer will have both semesters' room and board covered for the following year. The result is that Williams Works students have the opportunity to complete their WBU education debtfree.

Jobs in the Williams Works program cover a broad and growing range of positions. They include growing and harvesting produce on Eagle Farms, tending the pasture-raised egg operation, selling our products at Williams Corner, operating the Hotel Rhea in downtown Walnut Ridge, working with a community partner such as Custom Pak or Lawrence Healthcare, or serving in a job on the WBU campus.

Williams Works students have the opportunity to apply for different positions each year. Students may apply for Williams Works online at https://williamsbu.edu/williamsworks/.

#### Williams Works Program Criteria

First-time freshmen who have a 2.6 cumulative high school GPA or higher, an ACT composite score of at least a 19. Primary (though not exclusive) consideration will be given to Pell-eligible

applicants. Students must be willing to work at least 16 hours per week during the fall and spring semester and be enrolled full-time. Students must also live on campus.

#### Williams Works Award Selection Process

Interested students may apply for the program through the online Williams Works application at <a href="https://williamsbu.edu/williamsworksapplication/">https://williamsbu.edu/williamsworksapplication/</a>. The Free Application for Federal Student Aid (FAFSA) is required. Students must have a completed FAFSA with all of the proper paperwork submitted (including verification if applicable) by the deadline. Students who are interested in this program are required to accept all applicable federal and state aid (not including loans).

The deadline for the Williams Works program is on a rolling basis. Students interested in participating junior varsity or varsity athletic programs may apply for the Williams Works program. Students will be notified of their award on a rolling basis.

### Williams Works: Fall/Spring Work Requirement Overview

Students who are admitted to this program are required to work 16 hours per week for a total of 34 weeks for the fall and spring semesters. Work details, expectations, and scheduling will be coordinated by work supervisors. Jobs offered in the Williams Works program help pay the cost of education at WBU. Combined with scholarships and grants, work scholarships help cover the cost of education, making a WBU education affordable.

Students must work all of their hours to satisfy the cost of education. Students are responsible to cover costs incurred as a result of non-worked hours. Students in the Williams Works program are required to live on campus.

# Williams Works: Summer Work Requirement Overview

During the summer months of May-August, students can choose to live on campus (rent free) and work to help pay for regular semester room and board charges. Williams Works students are not required to work in the summer but cannot live rent-free on campus during the school year unless they are working.

Options for Summer Work

- Summer 1 Work: Students are required to work 40 hours per week and will thereby satisfy one semester payment of room and board
- Summer 2 Work: Students are required to work 40 hours per week and will thereby satisfy one semester payment of room and board
- Summer 1 & 2 Work: Students will work at least 40 hours per week. If a student works all of their hours, they will satisfy two semesters' payment of room and board.

## **Veterans Educational Benefits – GI Bill®**

Active duty and veteran service members and their dependents may be eligible for VA Educational Benefits under a specific GI Bill®. For more information, visit the Veterans Affairs section of the academic catalog or visit our website at <a href="https://williamsbu.edu/veteran-affairs-4/">https://williamsbu.edu/veteran-affairs-4/</a>

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