

# Financial Assistance

Northwest University offers scholarships and grants; participates in federal grant, loan, and work programs; and state grant and work programs. Applicants submitting the required documents by February 15<sup>th</sup> will receive priority consideration for available funds. Priority, when awarding these funds, is given to students at full-time enrollment status. If a student is enrolled for less than full-time, their awards may be prorated. Students receiving a Northwest University funded award must comply with guidelines found in the Community Handbook. Students must sign and return one copy of the Financial Aid Award Letter to the Financial Aid Services Office within 30 days of receipt. Students must maintain satisfactory academic progress as outlined in the Satisfactory Academic Progress Policy for financial aid, unless additional requirements are noted with the award. Need based awards must be applied for each year. This section contains information primarily applicable to the traditional undergraduate program. (For financial aid information for the College of Adult and Professional Studies program and Graduate programs, refer to the respective Program's Catalog or Student Handbook.)

**Scholarships with a deadline of February 15<sup>th</sup> require that new students be admitted to Northwest University prior to February 15<sup>th</sup>.**

## INSTITUTIONAL AID

### Academic Scholarships

Eligibility and amount for First-time Freshmen and Transfer students:

Award	GPA	ACT	Pre 3/05 SAT	Post 3/05 SAT
\$8,000/yr.....	3.0.....	22-24.....	1030-1110 .....	1500-1660
\$10,000/yr...	3.0.....	25-27.....	1120-1220 .....	1670-1830
\$12,000/yr...	3.0.....	28+ .....	1230+.....	1840+

### Transfer Student requirements:

(20 semester or 30 quarter credits completed)

#### Award ..... GPA

\$6,000/yr..... 3.00-3.29

\$8,000/yr..... 3.30-3.59

\$10,000/yr..... 3.60+

- Application – Academic transcripts and test scores serve as the application for the academic scholarship. Eligibility is determined after the student is accepted to attend the University.
- Renewal – Based on maintaining a 3.0 cumulative GPA at Northwest University. (May receive for a total of eight semesters.)
- Full-time study

### Assemblies of God Tuition Credits

- Eligibility – Student must qualify under one of the following:
  - A/G Minister or Chaplain, spouse of A/G Minister or Chaplain, or dependent of A/G Minister or Chaplain

*(A/G Minister/Chaplain must have been licensed or ordained with the Assemblies of God for one year prior to student's attendance at Northwest University)*

- Full-time administrator/teacher at an A/G Christian school (K-12), spouse or dependent

*(Administrator/teacher must have been employed in current position for one year prior to student's enrollment)*

- An individual student may not receive more than one Tuition Credit per year.
- Amount – Tuition credits are based upon need
- Renewal – Based on annual review of need and eligibility requirements

### Bible Quiz

- Eligibility – Participation through senior year of high school at district level or higher.
- Full-time study
- Amount – Up to \$2,000
- Application – Participation in district, regional, or national competition. Provide a statement on the topic of "What I learned from my involvement in Bible Quiz" and provide a description of involvement in Bible Quiz events.
- Renewal – Based on maintaining a 2.7 cumulative GPA at Northwest University and participation in relevant campus programs

### **District Youth Directors Scholarship**

- Eligibility – First Time Freshmen (Contact your Assemblies of God Youth Director for application information.)
- Amount – \$1,000 one-year award
- Deadline – Final nomination letter must be mailed to the Admissions Office and postmarked by February 15<sup>th</sup>.

### **Family Tuition Credit**

- Eligibility – Student must qualify under one of the following:
  - Spouse of a Northwest University student (Both must be enrolled at the same time, and be eligible for financial aid.)
  - Sibling of a Northwest University student (Both must be dependent, as determined by the FAFSA, enrolled in the Traditional program at the same time, and be eligible for financial aid.)
  - Parent or Child of a Northwest University student (Students must be eligible for financial aid; child must be dependent, as determined by the FAFSA, enrolled in the Traditional Undergraduate program; and both parent and child must be enrolled at the same time.)
- Amount – 15% of tuition to each student
- Renewal – Based on annual review of need and eligibility requirements

### **International Student Scholarship**

- Eligibility – International students who have documented need (A US Sponsor is required to cover additional costs).
  - Full-time study
- Amount – Awards vary based on need.
- Application – Must apply and be accepted by the Admissions Office before International Student Financial Aid Application (I.S.F.A.A.) will be accepted. (The I.S.F.A.A. is available from the Admissions Office.)
- Renewal:
  - Based on good academic and student-life standing
  - Financial need
  - Current F-1 visa status

### **Ministry Success Award**

- College of Ministry Major
- Eligibility – Based upon financial need and academic performance
- Amount – Varies each year based upon need and other awards received
- Deadline – Priority deadline is February 15<sup>th</sup>
- Application – Free Application for Federal Student Aid (FAFSA)
- Renewal – Must apply for financial aid and maintain satisfactory academic progress for financial aid. (May receive for up to eight semesters.)

### **Northwest Athletic Scholarship**

- Eligibility – Recognized athletic talent
- Amount – Determined by coach's talent assessment

### **Northwest Missionary Tuition Credit**

- Eligibility – Full-time Missionary, spouse of Missionary, or dependent of Missionary currently serving under appointment of a recognized Missions Board
- Amount – Tuition credits are based upon need.
- Renewal – Based on annual review of need and eligibility requirements

### **Northwest University Debate Scholarship**

- Eligibility – Recognized speech and debate talent
  - Achieve a 3.0 High School GPA
  - Full-time study
- Amount – Determined by faculty talent assessment
- Renewal – Based on maintaining a 3.0 GPA at Northwest, and participation in the debate program.

### **Northwest University Success Award**

- Eligibility – Based upon financial need and academic performance
- Amount – Varies each year based upon need and other awards received
- Deadline – Priority deadline is February 15<sup>th</sup>
- Application – Free Application for Federal Student Aid (FAFSA)
- Renewal – Must apply for financial aid and maintain satisfactory academic progress for financial aid. (May receive for up to eight semesters.)

### **NU Reserve Officer Training Corps (ROTC) Housing Scholarship**

- Eligibility – Must be a full time student, taking ROTC classes as an elective, and receiving the ROTC Scholarship.
- Amount – Covers cost of Room and Board for an NU dorm room (double occupancy), or NU student apartment, cost of room only.
- Application – Receipt of ROTC Scholarship serves as the application for this scholarship.
- Renewal – Based on enrollment and status in ROTC program.

### **NU Yellow Ribbon**

- Eligibility – Must receive confirmed eligibility for Yellow Ribbon/Post 911 benefits from the Department of Veterans Affairs.
- Amount – Varies depending on VA contribution and number of credits enrolled.
- Application – Available through the VA Administration [www.gibill.va.gov](http://www.gibill.va.gov).
- Renewal – Must maintain Satisfactory Academic Progress and remain eligible through the Department of Veterans Affairs. (May receive for up to eight semesters of continuous enrollment.)

### **Presidential and Provost's Scholarships**

- Eligibility
  - First-time Freshmen
  - High School GPA of 3.75
  - Minimum SAT of 1840 or minimum ACT of 28
  - Individual portfolio - Contact the Admissions Office for specific selection criteria which includes academic achievement, extracurricular activities at school, church and community involvement, and leadership experience and potential.
- Full-time study
- Amount – Full-tuition (Presidential) and half-tuition (Provost's) scholarships for eight semesters
- Deadline – February 15<sup>th</sup>
- Renewal
  - Full-time
  - Maintain a 3.30 cumulative GPA at Northwest University.
  - Student must reside on-campus.

- Leadership participation is required; this includes attendance at Scholars Activities (Breakfast Club, Receptions, etc...), and participation as an Orientation Leader. Additional participation options include, but are not limited to, NUSG Office, Resident Assistants, Small Group Leaders, Karisma and Talon staff.
- Presidential: May not receive with other Institutional Scholarships or Tuition Credits (e.g. any NUSG Student Leadership Awards, Pastors, District Youth Director, Academic, Northwest University Success, Ministry Success, Bible Quiz, Talent or Debate Scholarships).
- Provost's: May receive additional Institutional Aid (not including Academic, Northwest University Success, Ministry Success, and Northwest University Tuition Credits) not to exceed the cost of tuition.

### **Reserve Officer Training Corps (ROTC) Scholarships**

- Available to – Incoming Freshmen and Transfer students.
- Eligibility – Must be a full time student, taking ROTC classes as an elective.
- Amount – Provides full tuition per year. Additional benefits include a yearly book allowance and a monthly stipend.
- Application
  - Army ROTC - For more information call the battalion's recruiting officer at (206) 543-9010 or see website at:  
<http://depts.washington.edu/armyrotc/>.
  - Air Force ROTC - For more information call the Unit Admissions Officers at (206) 543-2360 or see website at:  
<http://depts01.u.washington.edu/afrotc/drupal/node/44>
- Renewal – Based on enrollment and status in ROTC program.

### **Talent Scholarships**

- Eligibility – Recognized talent in music (instrumental or vocal), drama, or short sermon
- Full-time study
- Amount – Awards vary from \$500 - \$4,000, per year and the average award is \$1,500 per year. (May receive for a total of eight semesters.)
- Deadline – February 15<sup>th</sup>
- Application – Live audition to be held with divisional faculty. (To schedule an audition, contact the Admissions Office.)

- Renewal – Based on maintaining a 2.7 cumulative GPA at Northwest University and participation in relevant campus programs
- Student may receive one talent award per year.

#### **Visit Scholarship**

- Eligibility – New students who attend a scheduled visit by February 15 of their senior year.
- Amount - \$500
- Renewal – Not renewable, one time award only

## **STUDENT PARTICIPATION SCHOLARSHIPS**

All participation scholarships are available only to students who have attended Northwest University for at least one semester.

#### **Commuter Activities Representatives**

- Eligibility – Selected by the Student Development staff to lead commuter student activities
- Amount varies.

#### **Intramural Coordinator**

- Eligibility – Selected to a position on the Intramural Staff
- Amount varies.

#### **Karisma**

- Eligibility – Selected to a position on the Karisma Yearbook Staff
- Amount varies.

#### **NU Student Government**

- Eligibility – Elected to positions in student government.
- Amount – Amount varies based upon position held.

#### **Orientation Assistants**

- Eligibility – Selected by the Student Development staff to serve in orientation activities.
- Amount varies.

#### **Residence Assistants**

- Eligibility – Selected by the Student Development staff to serve in the Residence Halls and Student Apartments
- Amount varies.

#### **SOAR Leaders**

- Eligibility – Selected by the Student Development staff to lead student activities during the summer SOAR academic registration
- Amount varies.

#### **Student Activities Board**

- Eligibility – Selected by the Student Development staff to lead student activities during
- Amount varies.

#### **Summer Ministry Teams**

- Eligibility – Students are selected by the University Campus Ministries Office to travel during the summer
- Amount varies.

#### **Talon**

- Eligibility – Selected to a position on the Talon Newspaper staff
- Amount varies.

## **PRIVATE DONOR SCHOLARSHIPS**

#### **Endowed and Restricted Scholarship Funds**

Endowed scholarship funds provide financial assistance to qualified students attending Northwest University. Due to an ever-increasing interest on the part of alumni and friends of the University, new scholarship funds are being added each year. When established these scholarship funds are often in memory or in honor of loved ones or a significant person.

Eligibility – Eligibility is dependent upon a student's enrollment in a program of study, or extended to include academic performance, financial need, a specific major, church affiliation, or home geographical area. Most funding is for continuing students. A first-time freshman's eligibility for specific scholarships is determined by the Admission Application.

A list of scholarships is located at:

<http://eagle.northwestu.edu/finaid/>

## **WASHINGTON STATE AID**

Due to state law, Washington State financial aid is not available to students pursuing a major or minor offered by the College of Ministry (including the Church and Ministry Leadership major offered through the College of Adult and Professional Studies program).

## Washington State Need Grant (WSNG)

- Eligibility
  - Financial need as determined by the State Need Grant formula
  - Washington State resident
- Amount – Washington State Need Grant amount varies from year to year based on the State funding available.
- Renewal – Based on annual review of eligibility, State funding, and State laws

Students who receive Washington State Need Grants must sign the “WSNG Agreement and Directive” in order to receive funds each term from the Financial Aid Services Office.

WSNG recipients agree that the Washington Student Achievement Council Board (the Washington State Agency that issues the grant) and Northwest University reserve the right to withdraw, reduce, or modify the grant due to funding limitations or due to changes in circumstances which will affect the student’s eligibility for the Washington State Need Grant.

## FEDERAL AID

### Federal Parent Loan (PLUS)

- Eligibility – Parent of an enrolled dependent student. Parents must have acceptable credit rating.
- Amount – The maximum amount is the student’s estimated budget minus financial aid.
- Renewal – Application is required annually.
- Terms – Interest rate is 7.21%. Repayment of principle and interest begins 60 days after the last disbursement. Maximum loan fee is 4.292%. Disbursement process is the same as for the Federal Subsidized Stafford Loan.

To apply for a PLUS loan, one parent must complete the PLUS Authorization Form and return it to the Financial Aid Services Office. Application, Promissory Note, and Credit Check can be completed via the direct loan website.

REMEMBER – up to 4% of the total amount of the Federal Subsidized Stafford Loan, Unsubsidized Stafford Loan, and PLUS Loan may be deducted as a guaranty fee and origination fee.

### Federal Pell Grants

- Eligibility – Financial need as determined by Federal methodology
- Amount – The Federal Pell Grant amount varies from year to year based on Federal funding available.
- Renewal – Based on annual review of need

- Students may receive Federal Pell Grant for up to six years (12 semesters) of full time attendance

The Federal Pell Grant is available to students who attend at least part time (six credits). In certain situations, however, a student who is enrolled for less than six credits may be eligible for a Pell Grant.

### Federal Perkins Loan

- Eligibility – Priority is given to Freshmen and Sophomores who have exceptional need.
- Amount – Average amount is \$1,000
- Renewal – Based on annual review of need
- Terms –
  - Payment of principle begins nine months after the student ceases to be enrolled at least half-time
  - Interest accrues at 5% when the student ceases to attend at least half-time
  - Interest is deferred as long as the student is enrolled at least half-time

The loan is made from a Federal Perkins Loan Fund through Northwest University and is administered by the Federal Perkins Loan Office. The monies in this fund are allocated from the Federal Government and from Northwest University. Students must qualify for this loan based on need and first-time borrowers must attend an entrance interview where the Promissory Note is signed and loan disclosure information is discussed. For borrowers with an existing Federal Perkins Loan from Northwest University, attending an additional entrance session is not required. Loan recipients must also attend a mandatory exit session prior to graduation, withdrawal from Northwest University, or if they drop below half-time status. The Federal Perkins Office will contact Federal Perkins Loan borrowers to schedule entrance and exit interviews and will also be the contact during the repayment period. Any questions relating to this loan may be directed to the Federal Perkins Office.

### Federal Subsidized Stafford Loan

- Eligibility – Financial need
- Amount – Varies based upon class standing

Class	Credits	Amount
Freshmen.....	0-29 .....	\$3,500
Sophomore .....	30-59 .....	\$4,500
Junior .....	60-89 .....	\$5,500
Senior .....	90+ .....	\$5,500

- Aggregate Loan Limits –
  - Undergraduate Dependent:



Stafford Subsidized and Unsubsidized - \$31,000

– Undergraduate Independent:

Stafford Subsidized and Unsubsidized - \$57,500

*(Students cannot take out a total of more than the above listed aggregate amounts during their lifetime in school.)*

- Renewal - Based on annual review of need. Application is required annually.
- Terms - Payment of principal and interest accrual begins six months after the student ceases to be enrolled at least halftime; interest is deferred while the student is enrolled at least halftime; interest rate varies—loan fees are charged according to Federal laws (maximum is 1.073%). If a student graduates or ceases to attend at least half time, he/she is required to complete exit counseling online.

If you wish to participate in the William D. Ford Federal Stafford Loan Program, please sign your Award Letter and return it to the Financial Aid Services Office. In addition, first-time borrowers at Northwest University must complete the entrance counseling online which will explain issues, rights, and responsibilities. An official Loan Application (Master Promissory Note) can be completed by the student online at the direct loan website. Students who have already completed the required application (Master Promissory Note and Entrance Counseling) will only need to sign their Award Letter, accepting the loan(s). Federal Stafford loan funds are sent to the University through Electronic Funds Transfer (EFT). EFT funds will be credited directly to the student's account.

### Federal Unsubsidized Stafford Loan

- Eligibility – Not need-based; based on independent status, dependent student who is not eligible for a Federal Subsidized Loan, or dependent student whose parent was denied for a PLUS Loan.
- Amount – The amounts are the same as the Federal Subsidized Loan, plus an additional \$2,000/year. Additional amounts are available for independent students, and dependent students whose parents have been denied for the PLUS Loan:

<u>Class</u>	<u>Amount</u>
Freshmen/Sophomore.....	\$4,000
Junior/Senior .....	\$5,000

• Aggregate Loan Limits –

– Undergraduate Dependent:

Stafford Subsidized and Unsubsidized - \$31,000

– Undergraduate Independent:

Stafford Subsidized and Unsubsidized - \$57,500

*(Students cannot take out a total of more than the above listed aggregate amounts during their lifetime in school)*

- Renewal – Application required annually
- Terms – Borrowers are responsible for the interest while they are enrolled and during repayment period. Interest payments can be deferred while student is in school and during their grace period. Payment of principle and interest begins six months after the student ceases to be enrolled at least half-time. Interest rates, loan fees, application, and disbursement process are the same as for the Federal Subsidized Stafford Loan. If a student graduates or ceases to attend at least half time, he/she is required to complete exit counseling online.

### Federal Supplemental Educational Opportunity Grants (FSEOG)

- Eligibility – Priority is given to Federal Pell recipients.
- Amount – Average amount, at NU, is \$500 per year. Amount varies from year to year based on Federal funding available.
- Renewal – Based on annual review of need and school allocation

### Teacher Education Assistance for College Higher Education Grant (TEACH)

- Eligibility – Accepted into the College of Education
  - Achieved a 3.25 cumulative GPA or score above the 75<sup>th</sup> percentile on an Admissions Test
  - Completed Agreement to Serve Application (ATS)
  - Attended yearly TEACH Grant Counseling session
- Amount - \$4,000
- Renewal
  - Maintain 3.25 Cumulative GPA
  - ATS Renewal Application
  - Counseling session
- Terms
  - Agree to serve in a high need, low income school after completion of academic program.
  - If student does not meet requirements, grant becomes an Unsubsidized loan.

## WORK STUDY

The purpose of the Northwest University Work Study program is to provide financial assistance to needy students by facilitating part-time employment. To participate, you must be awarded “Work Study” as part of your financial aid package. There are Work Study jobs on and off campus.

## Federal Work Study

Federal Work Study employees work on-campus and are paid by the University. Students work an average of 12-15 hours per week, but are able to work up to 20 hours (if the supervisor approves).

## Federal Work Study Community Service

Federal Work Study Community Service employees work on or off-campus, and are paid by their employer. Students work a variety of hours, up to 19 per week. Students are employed by local school districts to work with elementary school students, or by community service organizations working as job coaches and mentors to High School students with a variety of disabilities.

## Washington State Work Study

Washington State Work Study employees work off-campus and are paid by their employer. Washington State Work Study eligible students are encouraged to locate jobs that are related to their academic or career goals. Students work an average of 12-15 hours per week, but are able to work up to 19 hours (if the supervisor approves). Being a Washington State resident is required for participation the State Work Study Program.

## Applying for a Work Study Position

### On-Campus

The Human Resources Office administers On-Campus Work Study positions. If you are interested in working on-campus, please contact the Human Resources Department. You will be sent an employment application. Completed and returned applications are reviewed by department supervisors who make hiring decisions based on student skills and experience. For more information visit:

<http://www.northwestu.edu/jobs/student>.

### Off-Campus

Students pursuing a major or minor offered by the College of Ministry (including the Church and Ministry Leadership major offered through the College of Adult and Professional Studies program) do not qualify for off-campus Work Study through the State of Washington.

The Financial Aid Services Office administers Washington State Work Study positions. Students interested in finding a job off-campus (preferably related to their academic or career goals) should contact the Work Study Coordinator in the Financial Aid Services Office. Off-Campus job openings are posted online at <http://eagle.northwestu.edu/jobsearch/> and in the Financial Aid Services Office. Students preparing to interview for an off-campus Work Study position must contact the Financial Aid Services Office.

## Points to Remember

- An offer of Work Study is not a guarantee of a job.
- Students may not earn more than their eligibility.
- Students may not begin working until the appropriate employment forms are submitted to the Work Study Coordinator.

If a student is not eligible for the Work Study program, they may seek employment through the Job Search Program at Northwest University. This program assists students in locating a job that is best suited for them. Information regarding the Job Search Program can be obtained through the Human Resources Office.

## Summer Financial Aid

To be eligible for summer aid, you must have filed a Free Application for Federal Student Aid (FAFSA), and the Financial Aid Services Office must have received the results of that application for the current school year. For example, if you are applying for financial aid for the summer of 2017, you must file a 2016/2017 FAFSA by June 30th 2017. Applications for summer aid are available in the Financial Aid Services Office by the first week of April.

Summer aid is determined by the number of credits a student is enrolled for. The minimum number of credits you must be enrolled for to be eligible for Federal Stafford Loans is six credits. The financial aid that is available for summer is:

- **Federal Stafford Loans:** This aid is available if you have eligibility remaining. You may borrow a certain amount each school year based upon your class standing and eligibility.
- **Pell Grant:** This aid is available if you have remaining eligibility.
- **Washington State Need Grant:** This aid is available if you have remaining eligibility, and NU has remaining funds.
- **PLUS Loan:** This aid is available if your parent is approved for the loan.
- **Alternative Loan:** This aid is available if you are approved for the loan.

Tuition Credits are not available for Summer University (Minister, Missionary, Family, etc.). You are notified as to what financial aid you are eligible for at the beginning of April.

## Special Circumstances

Sometimes your family may have a change of employment, additional expenses, or emergency situations. The Financial Aid Services Office has a “Special Circumstances Form” which allows you to specify your unique situation. You will need to provide documentation along with this form, and it takes approximately four weeks to process. Only one special circumstance is processed during your time at Northwest University.

## APPLICATIONS FOR FINANCIAL AID

Apply for financial aid at Northwest University by submitting:

- an Application for Admission to Northwest University
- a Free Application For Federal Student Aid (FAFSA)

The FAFSA Application is available online at [www.fafsa.gov](http://www.fafsa.gov).

### Eligibility

To be eligible for federal and/or state financial aid:

- a student must be a U.S. citizen, or a permanent resident of the U.S., or an eligible non-citizen
- in most cases a student must have financial need as determined by the results of a processed FAFSA
- a student must not owe an overpayment on any Title IV educational grant or be in default on a Title IV educational loan, and must maintain satisfactory academic progress
- full-time students receive priority consideration for campus-based funds

### Disbursement of Aid

Student financial aid is credited to individual student accounts in equal disbursements by semester. The amount disbursed each semester is indicated on the student's Award Letter. Most often an award is disbursed in two equal payments, half each semester at the beginning of the semester. For example, a \$1000 grant will be disbursed \$500 for fall semester and \$500 for spring semester. Student financial aid is disbursed after the Add/Drop Period.

## SATISFACTORY ACADEMIC PROGRESS (SAP)

All students must be making satisfactory academic progress in an eligible degree or certificate program. Financial aid applicants are required to meet the standards described below for all terms of attendance, including terms when no aid is received. Your cumulative grade point average must be:

Class	Credits	GPA
Freshman.....	1-29.....	1.7
Sophomore .....	30-59.....	1.9
Junior.....	60-89.....	2.0
Senior .....	90+.....	2.0

To remain in satisfactory academic progress, you are required to complete at least 67% of credit hours attempted each semester.

If you complete less than 67% of the credit hours attempted, or if your grade point average falls below the required level, you will be placed on probation for unsatisfactory academic progress.

Your financial aid will be cancelled if you do not successfully complete 67% of credits attempted at the end of two terms, or if your cumulative grade point falls or remains below the required level after two terms, or you do not successfully complete at least 6 credits each semester. You will not be eligible for Federal, State, or Institutional Grants, Scholarships, Work Study, or Loans. This includes Alternative, Private Bank Loans.

You may appeal financial aid suspension in writing to the Financial Aid Services Office.

For a detailed copy of the Satisfactory Academic Progress Policy, please contact the Financial Aid Services Office or visit <http://eagle.northwestu.edu/finaid>.

## WITHDRAWING FROM CLASSES

Students who receive financial aid during the semester in which they withdraw are not considered to be making satisfactory academic progress. Future aid will be cancelled and they will not be eligible to receive additional financial aid. Students can receive information as to what must be done to regain eligibility for financial aid should they choose to return to Northwest University.

The date of withdrawal will be based on the day that the student contacts the Registrar's Office and indicates a desire to officially withdraw or the last date of documented attendance, whichever is later. For Financial Aid purposes for students who unofficially withdraw from Northwest University (cease to attend classes without notifying the Registrar), they will be considered to have withdrawn after 50% of the semester has passed or the last date of documented attendance, whichever is later.

The Student Accounts Office will determine the eligibility for a refund of charges for the semester based on the withdrawal date. Tuition will be charged according to the chart below based upon the withdrawal date. Tuition is charged based on the highest number of credits registered for during the semester:



<b>% of Tuition Charged</b>	<b>Week of Class</b>
2.5% .....	per day during the first week
25.0% .....	during the second week
37.5% .....	during the third week
50.0% .....	during the fourth week
62.5% .....	during the fifth week
75.0% .....	during the sixth week
87.5% .....	during the seventh week
100.0% .....	after the seventh week

According to federal regulations, federal funds must be returned to federal programs based on the percent of the term that a student is no longer enrolled. The Financial Aid Services Office will determine how much of a student's federal aid was "unearned" as defined by the federal regulations, and then return the "unearned" aid in the following order to the programs from which the student received aid:

- Federal Unsubsidized Stafford Loan
- Federal Subsidized Stafford Loan
- Federal Perkins Loan
- Federal Grad PLUS Loan
- Federal PLUS Loan
- Federal Pell Grant
- Federal Supplemental Educational Opportunity Grant (FSEOG)
- Federal Teacher Education Assistance for College and Higher Education Grant (TEACH)
- other Title IV Programs

Institutional aid, including but not limited to grants, scholarships, and tuition credits may be removed from the student's account during the semester of withdrawal.

If you have received federal and/or state aid in the form of cash to assist you with non-institutional charges, you may need to repay up to 50% of the grant funds that you received. This may include:

- Federal Pell Grant
- Federal Supplemental Educational Opportunity Grant (FSEOG)
- Federal Teacher Education Assistance for College and Higher Education Grant (TEACH)
- Washington State Need Grant

For a detailed copy of the refund calculation, please contact the Financial Aid Services Office.

## VERIFICATION

Verification is a federal process which requires Northwest University to check the accuracy of the information you and/or your parents reported when applying for Federal financial aid. Information is verified by securing additional documentation. There are a number of items that must be verified. The documents necessary to verify these items are described on your Award Letter. Corrections to the data will be submitted to the United States Department of Education, if necessary. A revised Award Letter of any specific actions needed or changes to your financial aid award will be mailed to you. An award will not be disbursed and Federal loans will not be originated until verification is complete. If documents are not submitted within 30 days of request, or one month prior to the end of the semester, the offer of financial assistance may be cancelled.