

Financial Information

Northwest University is a private, church-related university. Therefore, no operating funds from taxes or public funds support its operation. Each student is charged tuition and certain fees which cover about eighty-five percent of the cost of his/her education. The remainder of the cost is provided by gifts from friends of the University, supporting districts, endowment income, and other earnings. For a list of the tuition charges and fees, see the Tuition and Fee Schedule in this catalog. (For a list of applicable College of Adult and Professional Studies programs, Northwest University Sacramento Campus, Northwest University Salem Campus, and Graduate Program charges and fees, see the appropriate Program's Catalog or Student Handbook.)

FINANCIAL PAYMENT

Room And Board Information

The board/room charge is required of all students living in the residence halls, and entitles students to meals beginning when the Dining Hall opens to the general student population before semester classes begin and expiring with the noon meal on the last day of final examinations each semester. The University reserves the right to change the rates during the year if it is deemed necessary.

Educational Benefits

Northwest University is approved as an educational institution for the training of veterans or their dependents. Applications are available on the Department of Veterans Affairs website at www.gibill.va.gov. Those qualifying under the extended Social Security Act should apply for benefits at their local offices of the Social Security Administration. The University will make the proper certifications as to enrollment and attendance after the student has enrolled in the University.

Financial Policy

University financial policies are outlined in the Master Financial Agreement. This agreement is signed through the initial registration process.

Payment of Accounts

The regular school year is divided into two semesters of approximately four months each, and tuition is based on the semester. It is the policy of the University that there can be no outstanding past due account at registration. All past due and old accounts must be settled or alternate arrangements must be agreed upon with the Student Accounts Office prior to registering for the following semester. The payment of accounts policy

also applies to those qualifying for veteran's benefits and outside scholarships.

Pay In Full Plan

Tuition, fees, and housing charges are to be paid in full before the first day of classes each semester unless prior arrangements have been made with the Student Accounts Office. All students must sign a contract/promissory note agreeing to payment terms prior to the start of classes each semester.

Monthly Payment Plan

Tuition Management System (TMS) - Students who wish to make monthly payments based on the annual cost of tuition, housing and fees will enroll with Tuition Management System. TMS is a budgeting service that allows the student to pay an entire year's education costs in monthly installments. They provide an annual ten or nine month payment plan to help students manage the cost of education. A single semester plan is also available, if necessary.

A budget is set up with this agency based on estimated charges less estimated financial aid (including loans) for the entire academic year/semester. The first payment must be received by TMS not later than July 1 (10 pay plan) or August 1 (9 pay plan) of each year to enroll for this option. Those enrolling with TMS after August 1 include June and/or July payments with their application. Although there is a \$125.00 annual enrollment fee for this plan, there are no finance charges to non-delinquent participants.

Late Fees

Northwest will charge late fees as follows: For balances between \$0.00 and \$25.00, the late fee will be zero. For balances between \$25.01 and \$199.99, the late fee will be \$50.00 or the equal amount, whichever is less. For balances above \$199.99, the late fee will be \$100.00.

In the fall semester, the late fee will be assessed on September 30, October 31, November 30, and December 31 after deducting any anticipated aid as determined by the Financial Aid Office.

In the spring semester, the late fee will be assessed on January 31, February 28, March 31, and April 30 after deducting any anticipated aid as determined by the Financial Aid Office.

TMS - Tuition Management system will assess a \$55.00 late fee for each late payment made on the monthly plan established at the beginning of the school year/semester the student is attending. Please contact TMS for further details.

Past Due Accounts

A student is considered past due if:

- payments are not made by the dates on which they are due.
- financial aid is not credited to the student's account by the due date as specified in the promissory note (typically the last business day of the month following registration).
- any charges, which were not included in the payment plan, still owe on the last business day of the month in which they were charged.

Students failing to meet the payment schedule will be contacted through campus mail and by telephone by the Student Accounts Office. The student may also be contacted by campus registered mail and Northwest University personnel which may include staff from the Student Development Office and/or professors. Efforts to communicate will be made for a period of approximately 45 days.

If, after these efforts are accomplished and it is clear that the student is aware that payments are delinquent, reasonable attempts to address the financial obligations have not been made, the student will no longer be allowed meal card privileges, and/or Internet privileges.

If the financial problems persist, on-campus resident students will no longer be allowed to live in on-campus housing, and may be suspended from class until a solution is reached between the Student Account Office and the student. Students failing to respond will be withdrawn from the University by the Provost.

Since financial responsibility is part of the educational process, the Student Accounts Office encourages students to meet and council with the University personnel any time a financial problem arises. Many problems may be avoided and/or resolved with communication. Communication is the key to successful fiscal responsibility.

The University reserves the right to assign delinquent accounts to an agency for collection and/or attach student's credit report. The venue of defaulted Federal Perkins Student Loans shall be in King County, State of Washington or as determined by the holder of the defaulted Promissory Note.

Cancellation of Registration

The Registration Cancellation policy applies to all semesters. Note that private music lesson fees (after the contract is signed) and housing deposits have cancellation penalties not indicated below. See the Academic Calendar for the applicable First Day of Class.

Cancellation received prior to First Day of Class - \$25 Registration Fee

Cancellation on or after First Day of Class and no classes were attended - \$25 Registration Fee and \$100 Administrative Fee

Cancellation if any classes were attended - Considered a Withdrawal from University -- see next section for refund schedule

Withdrawal from a Course

When a student changes his/her course schedule by dropping a course, but does not withdraw from school, tuition and fees will be adjusted through the Last Day to Add/Drop Courses. After that, courses can only be withdrawn, and there is no reduction to tuition or course fees.

During Summer University, adding or dropping of courses must be made prior to 5:00 p.m. on the next working day after the respective class begins.

Withdrawal from University Housing

The housing cancellation policy applies to all semester housing charges. The semester charge begins the Friday before the first day of classes. See the Academic Calendar for the applicable first day of classes.

Incoming Students

- Cancellation received on or prior to July 1st (fall) December 1st (spring) – Semester charge and housing deposit refundable.
- Cancellation received on or after July 2nd (fall) December 2nd (spring) until the first day of the semester charge – Semester charge refundable. Housing deposit forfeited.

Returning Students

- Cancellation received on or prior to June 1st (fall) November 15th (spring) – Semester charge and housing deposit refundable.
- Cancellation received on or after June 2nd (fall) November 16th (spring) until the first day of the semester charge –

Semester charge refundable less 30 day notice fulfillment.
Housing deposit forfeited.

All Residential Students

- Cancellation received after the first day of the semester charge – Resident is subject to the prorated semester charge according to the chart below based upon the following conditions:
 - A written cancellation must have been received in the housing office.
 - The student must have checked out of their room/apartment with housing personnel.
 - Housing deposit is not refundable
 - Housing charges are billed from Thursday to Wednesday on any given week.
 - 2.5% per day during first week of semester charges
 - 25.0% during second week of semester charges
 - 37.5% during third week of semester charges
 - 50.0% during fourth week of semester charges
 - 62.5 % during fifth week of semester charges
 - 75.0% during sixth week of semester charges
 - 87.5% during seventh week of semester charges
 - 100.0% after seventh week of semester charges

Withdrawal from University

Students may withdraw from the University up through 5:00 PM on the Last Day of Classes. Adjustments will be made on the accounts of students who withdraw from school during the semester subject to the following conditions:

- The student must have officially withdrawn from the University;
- Institutional financial aid will be removed during the semester of withdrawal – this includes but is not limited to NU scholarships and tuition credits;
- Exit clearance from Housing Personnel is required for all students living in campus housing;
- Fees are nonrefundable; tuition will be charged according to the chart below based upon the date the Withdrawal Form is submitted. Tuition is charged based on the highest number of credits during the semester:
 - 2.5% per day during first week of classes
 - 25.0% during second week classes
 - 37.5% during third week of classes
 - 50.0% during fourth week of classes
 - 62.5 % during fifth week of classes
 - 75.0% during sixth week of classes
 - 87.5% during seventh week of classes
 - 100.0% after seventh week of classes

Withdrawal from University – Administrative

If a student is absent from all classes for more than two weeks consecutively without contacting the Registrar’s or Provost’s Office to explain the reason for his or her absences, the University has the authority to administratively withdraw the student from all course enrollments and to assign grades of “F” to each course. In this case, the official withdrawal date for financial obligation purposes will be two weeks after the last date of class attendance as certified by faculty and verified by the Registrar’s Office.

Withdrawal from Summer University

Students are required to pay in advance for the Summer University Sessions.

Students withdrawing from school during Summer University will be charged tuition as described below. Course fees are not refundable. Adding or dropping of classes during Summer University must be made prior to 5:00 PM of the second day of the respective class session.

- For Summer University sessions of three weeks or less:
 - 20% of tuition for withdrawal on the first day of classes
 - 40% of tuition on the second day of classes, and
 - 100% of tuition after the third day of classes
- For Summer University sessions that are longer than three weeks:
 - 20% of tuition for withdrawal on the first or second day of classes;
 - 40% of tuition for withdrawal on the third or fourth day of classes;
 - 60% of tuition for withdrawal on the fifth or sixth day of classes;
 - 80% of tuition for withdrawal on the seventh or eighth day of classes; and
 - 100% after the eighth day of classes