

Frequently Asked Questions

Graduate

1. Do I need to make payments on my student loans from my undergraduate degree while also paying for my graduate degree?

As long as you are enrolled at least half-time at a Title IV eligible institution (like NU) your federal student loans will go into deferment. This means you won't need to make payments and your credit will not be negatively affected. Interest will accrue on unsubsidized funds (see your [loan servicer](#) for more information). Please note that privately held loans may still have payments due. If you drop below half-time, leave school, or graduate, payment will resume within 6 months.

2. Why did I get a late fee?

The remaining owing balance for the Fall Term is due on September 25. The remaining owing balance for the Spring Term is due on January 25. The remaining owing balance for the Summer Term is due on May 25. A 1.5% late fee is applied to all past due balances on the last day of every month until the balance is cleared. Late fees do not exceed \$100.

3. When do I need to pay for courses?

Tuition is charged per semester. Due dates are listed online here: <https://www.northwestu.edu/financial-aid/deadlines>. Pay Online here: <https://eagle.northwestu.edu/my-account/>.

4. Are payment plans available?

We offer payment plans through Nelnet Campus Commerce that range from 3 to 4 monthly payments for all semesters. There is a \$75 enrollment fee and enrollment deadlines for each semester plan. Please email studentfinancialservices@northwestu.edu for more information. *Please note that international students are not eligible for payment plans at this time.*

5. If I drop or withdraw from a class, will I owe anything?

If you drop a class before the end of add/drop week (seven days after the first day of class), then you will not owe tuition for that course. However, your aid will be adjusted to reflect the number of credits for which you remain enrolled. If you drop a class after the add/drop date, it is considered a withdrawal. You will get a W grade on your official transcript and will owe the entire cost of that course without earning any credit. In either a withdrawal or drop situation, you could possibly owe or receive a refund depending on the timing and aid received. ***Please reach out to Student Financial Services to discuss the possible impact this could have on you financially before you decide to add, drop, or withdraw from a course.***

6. What steps should I take if my financial aid doesn't cover my tuition and fees?

Depending on your current situation, there may be payment plans and alternative loan options if your financial aid does not cover your tuition and fees. Please contact Student Financial Services for more information.

7. What is a statement?

Every month, all students receive a financial statement via email. The financial statement is a snapshot of your account on the last day of the month. To receive the most accurate representation of your student balance please log onto the Eagle website, go to your My Profile page, and check your balance by clicking on *Transactions and Running Balance*.

8. When will my financial aid be applied to my student account?

For students who have completed the financial aid process, financial aid begins disbursing the week before the start of each term. To have your financial aid applied to your student account, you must sign your *Financial Aid Terms and Conditions* and be enrolled for the appropriate number of credits, as indicated in your Financial Aid Offer. If borrowing federal student loans, you must also complete your *Master Promissory Note* and *Loan Entrance Counseling*. Student Financial Services will notify you of any additional documentation needed via your **NU email**.

9. What does it mean if I have a negative balance on my cost estimate or in my student account?

If there is a negative number on your estimate or student account, this indicates that you may be eligible to receive a refund once your financial aid is processed and as long as you remain eligible. To set up a refund method, log into the Eagle Website click on My Profile/Manage Refund.

10. When will I receive my refund?

Financial aid refunds begin going out to eligible students during the first week of class, for enrolled students who have completed the financial aid process. The fastest method to receive a refund is direct deposit. To select direct deposit, sign your *Financial Aid Terms and Conditions* and create an account on Nelnet via the Eagle website by selecting *Manage Refunds* from your Profile. <https://eagle.northwestu.edu/my-profile/>.

11. Can I decrease or decline my financial aid?

If you wish to decrease or decline any of your financial aid, please email studentfinancialservices@northwestu.edu with your request as soon as possible. *Example: "Please decrease my Unsubsidized Loan from \$2000 to \$1000 for both Fall and Spring"*

12. Why can't I log in?

If you are unable to log into your Eagle email or website, please contact the IT Department at help@northwestu.edu. You can also reach them at 425.889.5310. For business hours, visit <https://eagle.northwestu.edu/departments/information-technology/>.

13. What is my Student ID?

You are given a student ID number when accepted into the University. It is sent to the email address you provided on your Admission Application. You can also contact your Admissions Counselor for help. Your Student ID will be asked for every time you call your Student Financial Services Counselor to confirm our office is speaking to the appropriate student.

14. Can my parent, spouse, or any other person talk to Student Financial Services on my behalf about my financial aid or student account?

We cannot give out your account or financial aid information to anyone unless you add a delegate to your *My Profile* page. <https://eagle.northwestu.edu/my-delegates/>.

15. Why am I unable to register for the next semester?

If you are unable to register for your next classes, first check your student balance. Students with an owing balance are not allowed to register until their balance is paid in full. If you have a zero balance and you still cannot register, please reach out to [your Academic Advisor](#) with questions or concerns. Pay Online here: <https://eagle.northwestu.edu/my-account/>.