

2026-2027 Financial Aid Terms and Conditions

1. I certify that I will use any financial aid funds that I receive for educational purposes only. I understand the offer displayed on eagle.northwestu.edu reflects confirmation of the most current offer.
2. **I understand that by signing this document I am accepting my full financial aid offer, including all loans, unless I inform Student Financial Services (SFS) otherwise. If I wish to amend or decline any of the aid offered to me, I will email studentfinancialservices@northwestu.edu.** I further understand if I decline any offered financial aid, it may not be possible to reinstate this aid at a future time.
3. I understand my offer may be reduced or eliminated if I become eligible for additional aid. This includes institutional grants and scholarships, federal aid, and state aid.
4. **I understand a drop in credits or withdrawal from my courses may result in a reduction, cancellation, or required repayment of my financial aid, including all private, institutional, federal, or state funds.**
5. I understand that, for each year I am enrolled, I can access my student account online at eagle.northwestu.edu.
6. I understand I will receive communications regarding important information via my Northwest University (NU) email account, including my online student account statement, account disclosures, and Financial Aid Offer and any revisions. I understand that availability to computers for online access and review of NU email is provided by NU in the DV Hurst Library, computer labs, and elsewhere on campus. I am entitled to a paper copy of my Financial Aid Offer, revisions, and information by contacting SFS.
7. **I understand that I must inform SFS if any of the following occur:**
 - a. A change in enrollment from what is indicated on my Financial Aid Offer.
 - b. I receive a scholarship from another organization.
 - a. I have a change of address or phone number.
 - b. Additional funds are being paid on my behalf (other than by my parents).

I also understand that certain changes may result in a reduction or full return of my financial aid funds, and if I am late in notifying SFS, I may incur a late fee on my student account.
8. I certify that I do not owe a repayment on any state or federal grant or scholarship, nor am I in default on any federal student loan.
9. I understand I must be enrolled at least half time to receive most forms of financial aid (6 credits for undergraduate students, varies for graduate students by academic program – see the Northwest University Graduate Academic Catalog for specific program levels).
10. I must file a Free Application for Federal Student Aid (FAFSA) or Washington Application for State Financial Aid (WASFA) **each year** in order to apply for federal, state, and/or need-based institutional financial aid. (Note: The WASFA is for students who do not qualify for federal aid through the FAFSA because of their immigration status, including undocumented students.)
11. I understand that federal student loan amounts, for undergraduate students, are determined based on anticipated academic standing at the start of the academic year (Freshman 0-29 credits, Sophomore 30-59 credits, and Junior/Senior 60+ credits). If I advance to the next grade level during the academic year, I understand that SFS may increase my loan(s) or I may request an increase to my loan(s) by contacting SFS. I understand that my loan eligibility may be limited by factors such as cost of attendance, aggregate loan limits, and total aid offered.

12. I understand I must maintain Satisfactory Academic Progress toward the completion of my degree, and meet the applicable requirements of all institutional, federal, and state aid as defined in the Northwest University Academic Catalog.
13. I understand that an award of Work Study, if present, represents the total gross wages which can be earned via part-time employment under the Work Study program. This is not a guarantee of a job, and the amount of Work Study offered is not to be counted when determining how much I will owe NU after financial aid. Please contact SFS to learn more.
14. I understand if I receive any Washington State student financial assistance (Washington College Grant, Washington College Bound Scholarship, or other funds) I must meet the terms of the Washington State Aid Directive. I understand that state aid is subject to, and conditioned upon, the availability of funds. I also understand that the Washington Student Achievement Council (WSAC) has the right to change the eligibility requirements for funding, which may include income eligibility, institutional eligibility, and/or major. Please be aware that any major or minor in ministry/theology or ministerial practicum are not eligible for Washington State aid. I understand that it is my responsibility to inform SFS if I declare or intend to declare a degree (major or minor) in ministry or theology.
15. I understand the total offer of institutional grants and scholarships is limited to the cost of tuition.
16. I understand that any non-need based institutional aid will be limited to no more than two aid programs.
17. All funding sources indicated on the Financial Aid Offer displayed on eagle.northwestu.edu, are subject to the conditions, policies, and instructions found in the Northwest University Academic Catalog, and NU website.
18. I understand if a credit balance is owed to me after all financial aid and payments have been applied to the charges on my NU student account, I may be eligible to receive a refund. I understand that NU contracts with Nelnet, a third party vendor, to process student refunds, and I can securely access the portal to Nelnet's Student Choice Refunds from my NU student account page on eagle.northwestu.edu by selecting My Profile and clicking on Managing Refunds under the My Account heading. I understand that Nelnet offers the following 3 refund methods:
 - a. Direct Deposit (funds available in approx. 2-3 business days) - US bank accounts only
 - b. Reloadable Debit Card (funds available in approx. 2-3 business days)
 - c. Paper Check (mailed to your permanent address in approx. 7-10 business days) - Default method
19. I understand that under certain conditions, Northwest University will provide eligible recipients a method to obtain required books and supplies by the seventh day of the term, and that I may opt out of this method by emailing studentfinancialservices@northwestu.edu.
20. If I am selected to receive an NU Endowed Scholarship, I authorize NU to share my academic history with the donor(s).
21. I understand my financial aid will be applied to my NU student account to pay for tuition and fees, and room and board (if applicable). I authorize NU to use my financial aid to satisfy other educationally related charges that I incur at NU. Examples of other charges that may be paid with this authorization include, but are not limited to, library fines, campus parking tickets, lab fees and charges for damages to school property. I can find additional information regarding the disbursement of my financial aid, including when and how funds are disbursed, on the NU website at northwestu.edu/financial-aid/.

Student Signature

By signing this document, I certify that I have read and agree to the above terms and conditions.

Student Printed Name _____ **Student ID#** _____

Student Signature _____ **Date** _____ / _____ / _____