UNDERSTANDING YOUR OFFER OF
Financial Aid
2014–2015
Please read the entire document. You will be held responsible for all information within this document.

The Financial Aid Services Office is pleased to enclose your “Award Letter” for the 2014-2015 academic year. After reviewing your application, Northwest University is offering you the award(s) for which you are eligible.

This publication explains your responsibilities as a financial aid recipient. We suggest you keep it available for reference throughout the year. You are also encouraged to keep a file of all applications, notifications, and current tax transcripts. You will need to re-apply for Financial Aid each academic year by completing the FAFSA and the NU Financial Aid Application.

Please read the contents of your packet carefully. New students will receive one paper copy of their “Award Letter”. The “Award Letter” must be signed and returned to the Financial Aid Services Office within 30 days of receipt.

Continuing students will receive an electronic notification when their “Award Letter” is ready to be viewed and signed by logging into their Self-Service account at eagle.northwestu.edu.

If you have any questions this booklet does not answer, please stop by the Financial Aid Services Office, e-mail us at finaid@northwestu.edu, call us at 425.889.5210, or visit our web page at eagle.northwestu.edu/finaid.

Institutional Aid
Priority is given to students at a full-time enrollment status. If a student is enrolled for less than full-time, their financial aid may be prorated. Recipients must maintain Satisfactory Academic Progress, unless extra requirements are noted with the award.

Presidential & Provost’s Scholarships

ELIGIBILITY
1. First-time freshmen,
2. Achieve High School 3.75 GPA,
3. Score SAT of 1840 (or greater) or ACT of 28 (or greater).

Academic Scholarship

ELIGIBILITY AND AMOUNT
Full-time study
For First-time Freshman:

<table>
<thead>
<tr>
<th>ACT</th>
<th>SAT</th>
<th>GPA</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>20-24</td>
<td>1400-1660</td>
<td>3.4</td>
<td>$4,000/yr</td>
</tr>
<tr>
<td>25-27</td>
<td>1670-1830</td>
<td>3.4</td>
<td>$6,000/yr</td>
</tr>
<tr>
<td>28+</td>
<td>1840 &amp; Up</td>
<td>3.4</td>
<td>$8,000/yr</td>
</tr>
</tbody>
</table>

APPLICATION

Academic transcripts and test scores serve as the application for the academic scholarship. Eligibility is determined when the student applies for admission to Northwest University, submits the Financial Aid application, and is accepted to attend.

RENEWAL

Based on maintaining full-time study and a 3.0 cumulative GPA at Northwest. May receive for a total of eight semesters. Eligibility is reviewed at the end of each semester.

Northwest Athletic Scholarship

ELIGIBILITY
Recognized athletic talent

AMOUNT
Determined by coach’s talent assessment

Talent Scholarship

ELIGIBILITY
1. Full-time study.
2. Recognized talent in instrumental or vocal music, drama, or short sermon.

AMOUNT
Awards range from $500 - $4,000. Average award is $1,500 per year.

DEADLINE
February 15

For Transfer Students with at least 20 semester credits or 30 quarter credits:

<table>
<thead>
<tr>
<th>TRANSFER GPA</th>
<th>AMOUNT</th>
</tr>
</thead>
<tbody>
<tr>
<td>3.00 – 3.29</td>
<td>$4,000</td>
</tr>
<tr>
<td>3.30 – 3.59</td>
<td>$6,000</td>
</tr>
<tr>
<td>3.6 +</td>
<td>$8,000</td>
</tr>
</tbody>
</table>

APPLICATION

Live or video auditions are scheduled through the Admissions Office. Contact the Admissions Office for a criteria sheet.

RENEWAL

Based on maintaining full-time study and a 2.7 cumulative GPA at Northwest and participation in relevant campus programs. Eligibility is reviewed at the end of each semester. May receive for a total of eight semesters. An individual
student may not receive more than one
talent scholarship per year.

**Debate Scholarship**

**ELIGIBILITY**

Full-time study
Selected by faculty member.

**AMOUNT**

Amount varies.

**RENEWAL**

Based on maintaining full-time study and a 2.7 GPA at Northwest University and participating in the debate program.

**Northwest University Success Award**

**ELIGIBILITY**

1. Financial need.
3. Other awards received.

**AMOUNT**

Amount varies each year based upon need. Maximum award is half tuition.

**DEADLINE**

Priority deadline is February 15.

**APPLICATION**

FAFSA and Northwest University Financial Aid Application.

**RENEWAL**

Must apply for financial aid and maintain Satisfactory Academic Progress for financial aid. May receive for a total of eight semesters.

**District Youth Director Scholarship**

**ELIGIBILITY**

A/G District Youth Director nominates first-time freshmen.

**AMOUNT**

$1,000 one year award.

**DEADLINE**

Final nomination letter must be mailed to the Admissions Office and postmarked by February 15.

**International Scholarship**

**ELIGIBILITY**

1. Full-time study.
2. International students who have

**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.

**RENEWAL**

Based on good academic and student life standing, financial need, and current F-1 visa status. May receive for a total of eight semesters.

**Assemblies of God Tuition Credits**

**ELIGIBILITY**

Student must qualify under one of the following:
1. 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 enrollment.)
2. Full-time administrator/teacher at an A/G Christian School (K-12), or spouse or dependent. (Administrator or teacher must have been employed in current position for one year prior to student enrollment.)

**AMOUNT**

Tuition credits are based on need. An individual student may not receive more than one tuition credit per year.

**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 a description of involvement in Bible Quiz events.

**RENEWAL**

Based on maintaining full-time study, a 2.7 cumulative GPA at Northwest, and participation in relevant campus programs. May receive for a total of eight semesters.

**Ministry Success Award**

**ELIGIBILITY**

1. College of Ministry major.
2. Financial need.
4. Other awards received.

**AMOUNT**

Varies each year based upon need. Maximum award is half tuition.

**DEADLINE**

Priority deadline is February 15.

**APPLICATION**

FAFSA and Northwest University Financial Aid application.

**RENEWAL**

Based on annual review of need and eligibility requirements. May receive for a total of eight semesters.

**Bible Quiz**

**ELIGIBILITY**

1. Full-time study.
2. Participation through senior year of high school at a district level or higher.

**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 a description of involvement in Bible Quiz events.

**RENEWAL**

Based on annual review of need and eligibility requirements. May receive for a total of eight semesters.
Family Tuition Credit

**ELIGIBILITY**
Student must qualify based on one of the following:
1. Spouse of Northwest University student (both students must be enrolled at the same time).
2. Sibling of Northwest University student (both students must be dependent, as determined by FAFSA, and enrolled at the same time in the traditional program).
3. Parent or child of Northwest University student (child must be dependent, as determined by FAFSA, and enrolled in the Traditional Undergraduate program; both parent and child must be enrolled at the same time).

**AMOUNT**
Tuition credits are based on need. An individual may not receive more than one tuition credit per year.

**RENEWAL**
Based on annual review of need and eligibility requirements. May receive for a total of eight semesters.

Nursing Reserve Officer Training Corps (R.O.T.C.) Scholarship

**ELIGIBILITY**
1. Incoming Freshmen and Transfer students.
2. Must be a full-time student taking R.O.T.C. as an elective.

**AMOUNT**
Provides full tuition per year. Additional benefits include a yearly book allowance and a monthly stipend.

**APPLICATION**
Call R.O.T.C. Recruiting Office at 206.543.9010 for more information. Or visit their website at depts.washington.edu/armyrotc.

**RENEWAL**
Based on enrollment and status in the R.O.T.C. program, and acceptance into a nursing program.

NU Reserve Officer Training Corps (R.O.T.C.) Housing Scholarship

**ELIGIBILITY**
1. Full-time student.
2. Must be a full-time student taking R.O.T.C. as an elective and receiving the R.O.T.C. 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 R.O.T.C. scholarship serves as the application for this scholarship.

**RENEWAL**
Based on enrollment and status in the R.O.T.C. program.

Private Donor Scholarships

Each year, funds are donated to Northwest University for the funding of scholarships to deserving students. These funds are designated for continuing students, but some specific scholarships can apply to first-time Freshmen and are determined by the admission application. A listing of these scholarships is available online at www.northwestu.edu.

Nursing Reserve Officer Training Corps (R.O.T.C.) Scholarship

**ELIGIBILITY**
May depend upon a student’s enrollment in a division of study, or extended to include academic performance, financial need, a specific major, church affiliation, or home geographical area.

Participation Awards

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

Northwest University Student Government

**ELIGIBILITY**
Elected to positions in student government.

**AMOUNT**
Amount varies based upon position held.

Resident Assistants

**ELIGIBILITY**
Selected by the Student Development staff to serve in the Residence Halls.

**AMOUNT**
Amount varies.

Karisma

**ELIGIBILITY**
Elected to a position on the Karisma Yearbook Staff.

**AMOUNT**
Amount varies.

Talon

**ELIGIBILITY**
Elected to a position on the Talon Newspaper Staff.

**AMOUNT**
Amount varies.
Washington State Aid

Any student receiving Washington State Aid – including the Washington State Need Grant or Washington State Work Study – cannot be pursuing a degree (major or minor) under the College of Ministry.

Washington State Need Grant (WSNG)

ELIGIBILITY
1. Financial need as determined by the State Need Grant formula.
2. Washington State resident one year prior to attending any postsecondary institution.

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 Directive and Conditions of Award in order to receive their funds each term from the Financial Aid Services Office. Further, WSNG recipients agree that the Washington State Achievement Council (the Washington State Agency that issues the grant) and Northwest 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 Pell Grant

ELIGIBILITY
Financial need as determined by Federal Methodology through the FAFSA. Demonstrate ability to benefit.

AMOUNT
The Federal Pell Grant amount varies from year to year based on Federal funding available.

RENEWAL
Based on annual review of eligibility. May be received for up to 12 semesters.

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 Supplemental Educational Opportunity Grant (FSEOG)

ELIGIBILITY
Priority is given to Pell recipients.

AMOUNT
Average amount is $500 per year. Amount varies based on Federal funding available.

RENEWAL
Based on annual review of need and school allocation.

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

ELIGIBILITY
1. U.S. citizen or eligible non-citizen; completed FAFSA.
2. Accepted into the School of Education.
3. Achieved a 3.25 cumulative GPA or scored above the 75th percentile on an Admissions Test.
5. Attended yearly TEACH Grant Counseling session.

AMOUNT
$4000

RENEWAL
Complete ATS Renewal Application and Counseling session, and maintain a 3.25 Cumulative GPA.

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.

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 principal 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 Perkins Loan Fund through Northwest University and is administered by the 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 other pertinent loan disclosure information is discussed. For borrowers with an existing 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 Perkins Office will contact all students awarded this loan 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 Perkins Office at 425.889.7831.
Federal Subsidized Stafford Loan

**ELIGIBILITY**
Financial need.

**AMOUNT**
Amount varies based upon class standing:

<table>
<thead>
<tr>
<th>Class</th>
<th>Credits</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Freshman</td>
<td>0 – 29</td>
<td>$3,500</td>
</tr>
<tr>
<td>Sophomore</td>
<td>30 – 59</td>
<td>$4,500</td>
</tr>
<tr>
<td>Junior</td>
<td>60 – 89</td>
<td>$5,500</td>
</tr>
<tr>
<td>Senior</td>
<td>90+</td>
<td>$5,500</td>
</tr>
</tbody>
</table>

Aggregate Loan Limits (Students cannot take out a total of more than these aggregate amounts during their time in school):
1. Undergraduate Dependent Stafford Subsidized and Unsubsidized limit: $31,000.

**RENEWAL**
Based on annual review of need as determined by the FAFSA. Application required annually.

**TERMS**
Payment of principal begins six months after the student ceases to be enrolled at least half time. Interest is deferred while the student is enrolled at least half time. Interest rates are determined by the Federal Government. Loan fees are charged according to federal mandates. As both interest rates and loan origination fees are subject to change, use studentloans.gov as an authoritative source to find current interest rates and fees.

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 a Federal Direct Loan Entrance Counseling session and Federal Direct Loan Promissory Note online at studentloans.gov. These items will explain issues, rights, and responsibilities. Funds will be credited directly to the student’s account.

Federal Unsubsidized Stafford Loan

**ELIGIBILITY**
Not need based. Eligibility is based on independent status, dependent students who are not eligible for a Federal Subsidized Loan, or dependents whose parents were denied a PLUS loan.

**AMOUNT**
The Unsubsidized Stafford loan amount is equal to $2,000 plus any unused portion of the Subsidized Stafford loan within budget limitations. Additional amounts are available for independent students and dependent students whose parents were denied a PLUS loan:

<table>
<thead>
<tr>
<th>Class</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Freshman/Sophomore</td>
<td>$4,000</td>
</tr>
<tr>
<td>Junior/Senior</td>
<td>$5,000</td>
</tr>
</tbody>
</table>

Aggregate Loan Limits (Students cannot take out a total of more than these aggregate amounts during their time in school):
1. Undergraduate Dependent Stafford Subsidized and Unsubsidized limit: $31,000.

**RENEWAL**
Application required annually through the FAFSA.

**TERMS**
Borrowers are responsible for interest while they are enrolled and during repayment period. Interest payments can be deferred while the student is in school and during the grace period. Interest rates are determined by the Federal Government. Loan fees are charged according to federal mandates. As both interest rates and loan origination fees are subject to change, use studentloans.gov as an authoritative source to find current interest rates and fees. The application and disbursement processes are the same as for Federal Subsidized Stafford Loans.

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 required annually.

**TERMS**
Funds are co-payable to the borrower and school. Interest rates and loan fees are determined by the Federal Government and subject to change annually. Visit studentloans.gov for an authoritative source. Repayment of principle and interest begins 60 days after the last disbursement. Disbursement process is the same as for Federal Subsidized Stafford Loan. To apply for a PLUS loan, one parent must request the PLUS loan and complete a credit check via studentloans.gov. Upon retrieving confirmation of a parent’s application, Financial Aid Services will request the parent to complete a PLUS Loan Request Form if parent has been approved eligible. The parent must also complete a Federal Direct PLUS Loan Promissory Note at studentloans.gov if approved for the loan.

**Remember**
A percentage of the total amount of the Federal Subsidized Stafford, Unsubsidized Stafford, and PLUS Loan may be deducted as a loan origination fee, which goes to the government to help service the loans. More information can be found at studentloans.gov. If a student graduates or ceases to attend half-time (six credits), they are required to complete the Federal Direct Loan Exit Counseling session online.
Private Lender Alternative Loan

ELIGIBILITY
Based on review of income, debt ratio, acceptable credit rating of student and co-signer (if needed).

AMOUNT
The maximum amount is the difference between the student’s estimated cost of attendance and the student’s financial aid that he/she has already been packaged with.

RENEWAL
Application is required annually.

TERMS
Funds are co-payable to the borrower and the University. Interest rate varies among lenders. Repayment begins six months after student is enrolled less than half time or graduation. Loan fees may be assessed at disbursement based on credit rating.

Work Study

The purpose of the Northwest University Work Study program is to provide financial assistance to students with need 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. Funds awarded for work study are not counted in calculating balance owed.

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).

Washington State Work Study

Washington State Work Study employees work off-campus and are paid by their employer. Eligible students are encouraged to locate jobs that are related to their academic or career goals. Only Washington State residents who are not in a ministry major or minor are eligible.

How to Apply for a Work Study Position

ON CAMPUS
Human Resources administers On-Campus Work Study positions. If you are interested in working on-campus, please contact Human Resources at 425.889.5749 or visit www.northwestu.edu/jobs/student. Download an employment application, fill out and return to Human Resources. The applications are sent to department supervisors who review them and hire according to skills and experience.

OFF CAMPUS
Students pursuing a degree through the College of Ministry do not qualify for off-campus Work Study in the state of Washington. The Financial Aid Services Office administers Washington State Work Study positions. If you are interested in an off-campus job (preferably related to academic or career goals), please contact the Work Study Coordinator in the Financial Aid Services Office, or visit eagle.northwestu.edu/departments/financial-aid/types-of-work-study. If you have any questions about Work Study, please contact the Work Study Coordinator in the Financial Aid Services Office.

Remember
There are a few points that are important to remember as you seek employment in a Work Study position:
1. An offer of Work Study is not a guarantee of a job.
2. You may not earn more than your eligibility.
3. You may not begin working until appropriate employment forms are processed by the employer and Work Study coordinator.

If you are not eligible for the Work Study program, you may seek employment through the Job Search Program at Northwest. Visit eagle.northwestu.edu/jobsearch.

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 2015, you must file a 2014-2015 FAFSA by June 30, 2015. Applications for summer aid are available in the Financial Aid Services Office the first week of March. Summer aid is determined by the number of credits a student is enrolled for. Six credits is the minimum number you can be enrolled for to be eligible for Federal Stafford Loans. The financial aid that is available for summer is:

1. 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.
2. Pell Grant: This aid is available if you have remaining eligibility.
3. Washington State Need Grant: This aid is available if you have remaining eligibility and NU has remaining funds.
4. PLUS Loan: This aid is available if your parent is approved for the loan.
5. Alternative Loan: This aid is available if you are approved for the loan.

Institutional Financial Aid is not available for Summer School (Minister, Missionary, Family, etc.). You are notified as to what financial aid you are eligible for at the beginning of April.

Rights and Responsibilities

1. You must apply for financial aid each year. Most awards are not automatically renewed.
2. You are responsible for signing and returning the original “Award Letter.” Failure to do so may result in cancellation of your offer. You must also sign and return any subsequent “Award Letters” our office may send you.
3. All awards from the Federal and State sources are made based on tentative funding levels. If a reduction in funding occurs, your award may be reduced.
4. Unless otherwise noted, aid recipients must be full-time students enrolled in courses that lead to a degree at Northwest University. The Certificate of Faith and Practice (CCFP) is not an eligible program to receive Title IV
funding. Enrollment is defined as the number of credit hours for which a student registers at the end of the add/drop period for any given term.

5. You must take at least six credit hours (half time) in any given semester to be considered for state and federal financial aid. Under certain circumstances, a student may receive a Pell grant for less than half time. For most institutional financial aid, a student must be enrolled full time.

6. Verification of information reported on your FAFSA may be required. See page 9 for details.

7. You are required to report to the Financial Aid Services Office any aid received from sources not previously reported, or any changes in your addresses (permanent and local) and type of housing arrangements.

8. You understand that by accepting the financial aid offered, you authorize the Financial Aid Services Office to discuss your application and financial situation with public or recognized private agencies that may be considering you for financial aid.

9. You understand that the Financial Aid Services Office reserves the right to review, modify, or cancel your financial aid award at any time on the basis of information affecting your eligibility. This includes, but is not limited to, changes in your and your spouse’s or your parents’ financial, marital, academic, or enrollment status.

10. You understand that your financial aid may be canceled if you fail to submit all required documentation within 30 days of request.

11. You understand if you receive any Northwest University aid and are placed on citizenship probation, your aid may be forfeited for the current or future semesters.

Satisfactory Academic Policy (SAP)
All students must be making satisfactory academic progress, as defined by Northwest University, in an eligible degree or eligible 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.

1. Your cumulative grade point average must be:

<table>
<thead>
<tr>
<th>Class</th>
<th>Credits</th>
<th>GPA</th>
</tr>
</thead>
<tbody>
<tr>
<td>Freshman</td>
<td>1 – 29</td>
<td>1.7</td>
</tr>
<tr>
<td>Sophomore</td>
<td>30 – 59</td>
<td>1.9</td>
</tr>
<tr>
<td>Junior</td>
<td>60 – 89</td>
<td>2.0</td>
</tr>
<tr>
<td>Senior</td>
<td>90 +</td>
<td>2.0</td>
</tr>
</tbody>
</table>

2. To remain in Satisfactory Academic Progress, you are required to complete at least 67% of credit hours attempted each semester.

3. 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 financial aid warning for unsatisfactory academic progress for the following semester.

4. Your financial aid will be canceled if you do not successfully complete 67% of credits attempted at the end of two terms, or if your cumulative grade point average falls below the required level after two terms, or if you do not successfully complete at least six credits during one term.

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

6. If you are suspended from financial aid, you are not eligible for any state, federal, institutional, or private grants, scholarships, loans or work study (this includes alternative loans). A copy of the Satisfactory Academic Progress Policy can be found at eagle.northwestu.edu.

7. Students receiving Washington State financial aid must meet certain academic requirements in order to maintain eligibility. This includes eligibility for Washington State Need Grant, State Work Study, and other state programs such as the College Bound Scholarship. In order to maintain eligibility students must complete at least 12 credits per term if attempting 12 or more credits. Students attempting 9 to 11 credits (3/4 time) must complete at least 9 credits and students attempting from 6 to 8 credits (half time) must complete at least 6 credits.

Students not meeting this requirement will be placed on warning for the following semester. If students do not meet these requirements while in the warning period they will be suspended from receiving additional Washington State financial aid.

8. In order to maintain eligibility students must complete at least 50 percent of the credits that they attempt each term. Students not completing at least 50 percent of credits attempted will be suspended from receiving Washington State financial aid for the following semester.

Withdrawing From Classes
If you withdraw from classes prior to the end of the university refund period (as stated in the catalog), your financial aid may be reduced. Furthermore, if you drop below half-time status prior to the end of the term, you may be responsible for repayment of a prorated amount of aid if you received funds for personal living expenses. Dropping below half-time status will also prohibit you from continued employment in the Work Study program.

If you have received financial aid during the semester in which you are withdrawing from all classes, you are not considered to be making Satisfactory Academic Progress. Future aid will be canceled and you will not be eligible to receive additional financial aid. You will receive information as to what you must do to regain eligibility for financial aid should you return to Northwest University.

The date of your withdrawal will be based on the day that you contact the Registrar’s Office and indicate your desire to officially withdraw from all classes. Students who unofficially withdraw from Northwest University (by ceasing to attend classes without notifying the Registrar), will be considered to have withdrawn after 50% of the semester has passed or the
The Student Accounts Office will determine your eligibility for a refund of charges for the semester based on when you withdraw.

Tuition will be charged according to the chart below based upon your withdrawal date. Tuition is charged based on the highest number of credits registered for during the semester:

<table>
<thead>
<tr>
<th>% of Tuition Charged</th>
<th>Week of Class</th>
</tr>
</thead>
<tbody>
<tr>
<td>2.5% per day</td>
<td>First week</td>
</tr>
<tr>
<td>25%</td>
<td>Second week</td>
</tr>
<tr>
<td>37.5%</td>
<td>Third week</td>
</tr>
<tr>
<td>50%</td>
<td>Fourth week</td>
</tr>
<tr>
<td>62.5%</td>
<td>Fifth week</td>
</tr>
<tr>
<td>75%</td>
<td>Sixth week</td>
</tr>
<tr>
<td>87.5%</td>
<td>Seventh week</td>
</tr>
<tr>
<td>100%</td>
<td>Eighth week</td>
</tr>
</tbody>
</table>

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:

1. Federal Unsubsidized Stafford Loan
2. Federal Subsidized Stafford Loan
3. Federal Perkins Loan
4. Federal PLUS Loan
5. Federal Pell Grant
6. Federal Supplemental Educational Opportunity Grant (FSEOG)
7. Federal TEACH Grant
8. Other Title IV Programs

In most cases, Northwest University awards, that were “unearned” according to Federal regulations, may be removed from the student’s account. In some instances, all institutional awards will be removed.

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:
1. Federal Pell Grant
2. Federal Supplemental Educational Opportunity Grant (FSEOG)
3. Federal TEACH Grant
4. 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 that requires Northwest University to check the accuracy of the information that is reported on the Free Application for Federal Student Aid (FAFSA) by the student. To verify this information, additional documentation will be requested by Northwest University. These documents will be listed on the student’s Award Letter. Northwest University will submit corrections of the data to the United States Department of Education, if necessary. A revised Award Letter will be mailed or emailed to you if there are changes in your award, or if there are specific actions needed. Your award will not be disbursed, and Federal Stafford Loans will not be certified, until verification is complete. **If required documentation is not submitted within 30 days of request or one month prior to the end of the first semester of attendance, the offer of financial assistance may be cancelled.**

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 your Award Letter. For example, a $1,000 grant will be disbursed $500 for fall semester and $500 for spring semester. Awards are disbursed at the beginning of the semester, once all documentation has been submitted and reviewed, and after the add/drop period.

Special Circumstances
Sometimes your family may have a change of employment, additional expenses, or emergency situations. The Financial Aid Services Office has a form entitled the “Special Circumstances Form” where you can specify your circumstance. 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 enrollment at Northwest University.

Cost of Attendance
Your Award Letter is based on a budget figure estimating the cost of a student in your circumstances to attend Northwest University. This budget takes into account tuition, fees, room and board, books and supplies, transportation, and personal expenses. Please see a rundown of these costs on the following page. You cannot receive more financial aid than the cost of your attendance. If you have additional educational costs above standard tuition (music, nursing fees, etc.) provide documentation to Financial Aid Services if you want these expenses considered in the awarding of additional financial aid (i.e. Alternative Loans).

Payment Plans
For payment plans contact Student Accounts at 425.889.5346
### 2014-2015 Educational Costs *(Estimated)*

This is the 2014-2015 breakdown of educational costs at Northwest University. The University updates tuition and fees, and on-campus room and board charges each year. This breakdown is designed to give you an idea of what it costs to attend Northwest University.

<table>
<thead>
<tr>
<th>DIRECT COSTS:</th>
<th>On Campus</th>
<th>With Parents</th>
<th>Other</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tuition:</td>
<td>$26,410</td>
<td>$26,410</td>
<td>$26,410</td>
</tr>
<tr>
<td>Fees:</td>
<td>558</td>
<td>558</td>
<td>558</td>
</tr>
<tr>
<td>Residence Hall:</td>
<td>7,620</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td><strong>Sub Total:</strong></td>
<td><strong>34,588</strong></td>
<td><strong>26,968</strong></td>
<td><strong>26,968</strong></td>
</tr>
</tbody>
</table>

**ESTIMATED INDIRECT COSTS:**

<table>
<thead>
<tr>
<th></th>
<th>On Campus</th>
<th>With Parents</th>
<th>Other</th>
</tr>
</thead>
<tbody>
<tr>
<td>Room / Board:</td>
<td>$0</td>
<td>$2,900</td>
<td>$7,800</td>
</tr>
<tr>
<td>Books / Supplies:</td>
<td>1,000</td>
<td>1,000</td>
<td>1,000</td>
</tr>
<tr>
<td>Transportation:</td>
<td>400</td>
<td>1,250</td>
<td>1,250</td>
</tr>
<tr>
<td>Personal Expenses:</td>
<td>1,650</td>
<td>1,440</td>
<td>1,710</td>
</tr>
<tr>
<td><strong>Sub Total:</strong></td>
<td><strong>3,050</strong></td>
<td><strong>6,590</strong></td>
<td><strong>11,760</strong></td>
</tr>
</tbody>
</table>

**TOTAL:**

- **$37,638**
- **$33,558**
- **$38,728**

The indirect costs are averages. Your actual expenses will vary depending upon where you live, how frequently you travel home, and how you manage your personal expenses.
For information concerning financial aid at Northwest University, you may contact the following individuals:

**Director of Financial Aid**
Roger Wilson  
Phone: 425.889.5336  
E-mail: roger.wilson@northwestu.edu

**Financial Aid Office**
Phone: 425.889.5210  
E-mail: finaid@northwestu.edu  
More Info: eagle.northwestu.edu/finaid  
Hours: 8:00 a.m. to 5:00 p.m., Monday – Friday

**Director of Student Accounts & Perkins Loan Program Coordinator**
Mary Cotton  
Phone: 425.889.5326  
E-mail: mary.cotton@northwestu.edu  
Hours: 8:00 a.m. to 5:00 p.m., Monday – Friday

**Human Resources Specialist (on-campus employment)**
Administrative Assistant  
Phone: 425.889.5749  
E-mail: hr@northwestu.edu  
Hours: 8:00 a.m. to 5:00 p.m., Monday – Friday

**Work Study Coordinator (off campus employment)**
Lynise Eide  
Phone: 425.889.7811  
E-mail: lynise.eide@northwestu.edu  
Hours: 8:00 a.m. to 5:00 p.m., Monday – Friday