

**Northwest University**  
**College of Ministry (COM)**  
**Traditional Undergraduate**  
**Empowering the Future Initiative**  
***New and Transfer Students Beginning 2019-20***

*The Empowering the Future initiative entails a number of institutional commitments intended to increase the number of our graduates who enter careers in pastoral ministry and missions. The goal is two-fold—to attract more traditional undergraduate students into COM majors and to enable these students to graduate with no more than a responsible amount of debt—in other words, an amount that is manageable on ministerial income.*

**50% Tuition Discount**

**Financial Commitment**

- Every traditional undergraduate student who is pursuing a College of Ministry (COM) degree will receive financial aid, not including loans, equal to at least *50% of tuition*.
  - This financial aid includes Pell, institutional scholarships, institutional grants, and endowment funding. If these sources do not reach 50% of tuition, an additional discount titled “Empowering the Future” will be given to reach the 50% of tuition amount.
  - This is not a cap; students who qualify otherwise for more than 50% will still receive the higher amount
  - The discount will be set at 50% of the current year’s tuition at Northwest University.
  - Note: if students receive third-party scholarship greater than of 50% of tuition, the tuition discount will be adjusted so that the total is equal to 100% of tuition.

**Selection Process**

- New and transfer students must apply to and be accepted to Northwest University. They must indicate on their university application that they are interested in pursuing a COM degree. (NOTE: International students can only qualify once they are fully enrolled; i.e. not while studying English in CELE).
- New and transfer students, based on their answer to the major question in the application, must also submit a supplementary application. This application will include a short essay discussing their call/desire to study ministry.
- When approved, they will be accepted as provisional COM students and will be eligible for the 50% tuition discount for their first year of enrollment.
- Full application to COM will take place in the first two semesters of a student’s enrollment.
  - Failure to be accepted into the COM will result in the loss of provisional status and loss of the 50% tuition discount in future years.

## **Maintaining Eligibility**

- To retain this discount after their first two semesters, students must be formally accepted into the College of Ministry.
- The discount will continue until the student earns 125 credits toward an NU COM degree according to the following guidelines:
  - This discount will apply to a maximum of 8 semesters (Fall/Spring only). The discount does not apply to Summer semester.
  - This discount only applies to Fall and Spring semesters where a student needs 12 or more credits to reach 125 credits. If a student needs less than 12 credits to reach 125 credits, this discount does not apply. Students should plan their courses carefully and utilize the Summer semester to ensure that they complete their degree within the number of semesters the discount is available.
  - All transfer credits that can apply toward the 125 credit degree requirement, must apply.
  - Students must, on average, earn at least 30 credits during every two semester period (excluding Summer). Students who fail to complete 30 credits must take Summer courses to make up the difference. The exception to this is first year students who are admitted on Success standing. These students take only 12 credits their first semester and may complete only 27 credits their first year. These students need to be aware of the number of credits they need complete their degree within the number of semesters the discount is available.
- The student will be required to maintain satisfactory academic progress
- The student will be required to participate in retreats, seminars, etc. put on by COM.
- After their first semester, the student will be required to serve a minimum of 5-7 hours per week in a local church during the school year, except for those weeks when they are traveling due to a required class trip or Choralons-related event.
- Students who change to a non-COM major or non-traditional program will no longer be eligible for the tuition discount; participation in a COM major will be confirmed via regular reaffirmations during advising meetings and satisfactory progress in the major curriculum.

## **Manageable Debt Promise**

NU will provide a path for all COM traditional undergraduate students to graduate *owing loans borrowed for educational expenses (tuition, on-campus room/board, books, fees) at Northwest that amount to no more than 110% of their freshman year's tuition (for AY 2019-2020 the amount is set at \$35,000)*. While we cannot force every student to borrow the minimum amount necessary, we will provide a path for every student to do so.

### **Eligibility for the Manageable Debt Promise**

The student (and/or family depending on dependency status) is required to:

- File a FAFSA each year
- Fulfill the Expected Family Contribution (EFC)

- Complete their degree in a timely manner (full-time continuous enrollment averaging 15 or more credits per term)
- Maintain satisfactory academic progress (SAP)
- Live simply and borrow the minimum amount necessary

Additionally, our manageable debt path is based on the expectation that students will earn approximately \$9000 per year (after taxes), if necessary, from their own work. (This amount is roughly equivalent to minimum wage for 10 hours per week during the school year and full-time during the summer.) For most students, meeting this obligation will require living simply to keep other expenses low. These earnings would then be used to cover direct costs (tuition, fees, and room and board) as needed or indirect costs (books, personal expenses, transportation, or other educational costs).

### **Debt Education**

COM will provide regularly scheduled debt and financial management education opportunities for COM traditional undergraduate students (this may include seminars and individual debt counseling). COM students are required to participate.

- A debt worksheet will be provided for students to self-monitor their financial situation.
- COM will work with Student Financial Services to be aware of students taking on an excess amount of loans.
- If in accordance with our formulas, an individual student is unable to graduate at the aforementioned debt level, during the student's senior year the university will adjust the financial aid package accordingly.