

ADMISSION TO THE TRADITIONAL UNDERGRADUATE PROGRAM | UNIVERSITY COSTS

The following are the qualifications for Northwestern's **on-campus PSEO and Early College programs**:

1. Minimum high school GPA of 3.3
2. ACT/PLAN/PreACT score of at least 22, ACT Aspire score of at least 434, or SAT/PSAT score of at least 1090
3. Ability to commute to and from Northwestern's campus; residential option available to seniors who will be 17 by the first day of class
4. Demonstrate an excellent "fit" with the Northwestern community as determined by the Admission Committee
5. Junior or senior in high school and at least 15 years old at the time of enrollment
6. Enroll in a minimum of six on-campus credits at Northwestern (once admitted into the program)
7. Cumulative university GPA of 3.0 or higher to stay in the program

The application deadline for the fall semester is April 1 for priority consideration or June 1 for regular consideration.

The application deadline for the spring semester is November 15.

Credit by Examination (AP/CLEP/DSST/IB)

Credit for selected courses may be secured by students who demonstrate competency by means of scores on standardized examinations such as Advanced Placement (AP), International Baccalaureate (IB), College Level Examination Program (CLEP), and DSST, or by locally constructed examinations (see also page 45). A student may receive a maximum of 32 credits by these means. Specific information, including courses and requirements, may be secured from the Registrar.

Credits may not be earned through CLEP or DSST examinations whose content duplicates credit previously earned.

Further information may be obtained by going to unwsp.edu/registrar and selecting the Credit by Examination link.

Credits – Other

The American Council on Education's (ACE) College Credit Recommendation Service and the National College Credit Recommendation Service (NCCRS) evaluate civilian and military training and education programs and examinations offered outside the traditional classroom setting and translate them into college credit equivalencies. University of Northwestern considers the credit recommendations from ACE and NCCRS for possible awarding of credit.

Readmission

Students wishing to be readmitted after an absence of one semester or more must complete the re-enrollment form. This form can be accessed at unwsp.edu/registrar.

A student who has been academically suspended may petition for readmission to the university two semesters after termination using the Re-enrollment form. Summer sessions are not counted in the required two semesters. Evidence must be supplied to support the request. The best evidence is university-level academic courses with above-average grades.

University Costs

University of Northwestern offers quality education, comfortable housing, and excellent meals at the lowest possible cost. Charges listed are for the 2020–2021 school year.

Nursing Tuition & Related Charges**TRADITIONAL UNDERGRADUATE PER SEMESTER****SUMMER 2020 TUITION**

12–18 credits	\$15,790
Per credit 19 or over.	\$875
Per credit 11 or fewer.	\$1,350

FALL, SPRING, SUMMER 2020–2021 TUITION

12–18 credits	\$16,245
Per credit 19 or over.	\$900
Per credit 11 or fewer.	\$1,390

POST-BACCALAUREATE PER SEMESTER (FALL, SPRING, SUMMER)

(per NUR credit)	\$799
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NURSING ADMINISTRATIVE FEE \$2,000
(one-time, non-refundable)

CLINICAL FEE (per clinical course) \$525

CLINICAL MAKEUP FEE (per hour). \$50

NURSING ATI FEE (per term). \$600

TRANSCULTURAL TRIP FEE. \$1,500
(per terms 1, 2, and 3. First-time enrolled only. Students exiting the nursing program prior to scheduled trip may request refund on the Transcultural Trip Fee. Amount returned is evaluated on a case-by-case basis.)

UNIFORM REPLACEMENT (as needed)

Agency Uniform	\$80
Community Uniform	\$50
Uniform Name Tag	\$20

Traditional Undergraduate Tuition, Room & Board, & Other Charges Per Semester

TUITION (NON-NURSING MAJORS)

12–18 credits	\$16,245
Per credit 19 or over	\$900
Per credit 11 or fewer	\$1,390
Summer school per credit	\$495

HOUSING

Room	\$2,960
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MEAL PLAN REQUIREMENTS*

Residential Students:	Dining Funds	Dining Fee	Total Cost/ Semester
First Year Resident	\$1,650	\$390	\$2,040
Non-First Year Resident (<21 AS OF FIRST DAY OF FALL CLASSES)	\$1,200	\$337	\$1,537
Non-First Year Resident (≥ 21 AS OF FIRST DAY OF FALL CLASSES)	\$260	\$58	\$318
Commuter Students:	Dining Funds	Dining Fee	Total Cost/ Semester
First Year Commuter	\$285	\$58	\$343
Non-First Year Commuter	\$260	\$58	\$318
PSEO Commuter (OPTIONAL)	\$100	\$25	\$125

*MEAL PLAN INFORMATION

Dining Funds: These are the funds students use to purchase food in any of the dining locations on campus. Students receive a 20% discount at the cash register and are not subject to sales tax when paying with dining funds. Students can add dining funds at any time during the semester, for an additional cost.

Dining Fee: This fee covers utility costs, facility maintenance costs, equipment purchases and repairs, and administrative costs in the dining facilities.

Exceptions to Meal Plan Requirements

- Any commuter student who has class on campus fewer than two days per week may apply for an exemption.
- Students with serious medical dietary conditions may request an adjustment or an exemption. These are evaluated on a case-by-case basis.

A **residential student** is any student living in University of Northwestern residence halls.

A **commuter student** is any student living off campus who is enrolled as a traditional undergraduate student and taking 12 or more credits, including both Traditional Undergraduate and Dual Enrollment credits.

FEES AND OTHER CHARGES

GENERAL

Application Fee (WITH APPLICATION, NONREFUNDABLE)	\$25
Diploma Replacement Fee	\$10
Enrollment Deposit	\$200
(BEFORE INITIAL REGISTRATION, APPLIED TO FIRST SEMESTER TUITION)	
Excess Printing Fee	\$0.05 (B&W) / \$0.15 (color)
(PER PAGE FEE IN EXCESS OF \$30 PER SEMESTER)	

Graduation Fee—Administrative (GRADUATE)	\$100
Graduation Fee—Administrative (UNDERGRADUATE)	\$75
Health Fee (PER SEMESTER)	\$125
Lost MC Key during School Year	\$8
Lost Room Key during School Year	\$25
Miscellaneous Fees	vary by activity
Non-Returned MC Key at Student Departure	\$25
Non-Returned Room Key at Student Departure	\$50
Off-Campus Studies Administrative Fee (NONREFUNDABLE)	\$750
Parking Fee Commuter (PER SEMESTER)	\$145
Parking Fee Resident (PER SEMESTER)	\$170
Replacement ID Card	\$25
Student Activity Fee (PER SEMESTER)	\$85
Technology Fee—Resident (PER SEMESTER)	\$145
Technology Fee—Commuter (PER SEMESTER)	\$100
Transcript Fee	varies by service requested

COURSE-/PROGRAM-RELATED

Art Studio and Lab Fee (PER COURSE)	\$75
Band, Choir, Orchestra Fee	\$10–\$20
BIO4841 Research Fee	\$200
BUS3835 Professional Skills Course Fee	\$50
CHE4841 Research Fee	\$200
Course Fees	vary by course
DAL-Prefix Course Fee (EXCLUDES DAL2025, DAL4855, DAL4995)	\$200
Directed Study Processing Fee	\$50
Education Program Fee (PER SEMESTER)	\$225
EGR-Prefix Course Fee (PER COURSE—ALL EGR COURSES EXCEPT EGR4995)	\$200
Graduate Course Fee (FOR TRADITIONAL UNDERGRADUATE DUAL DEGREE STUDENTS TAKING GRADUATE COURSES)	\$95
ICS3065 Introduction to Teaching English Course Fee	\$275
ICS3209 Urban Community Development Course Fee	\$200
Laboratory Fee—All Sciences with 'L' Designation	\$200
LDR3005 Leadership Assessment Fee	\$30
MIN3216 Leadership Course Fee	\$40
MIN3227 Camping Fee	\$95
MIN3231 Care and Counseling Course Fee	\$95
MIN5210U Leading and Organizing Ministry Course Fee	\$40
Music Audition Application Fee (WITH APPLICATION, NONREFUNDABLE)	\$25
PHE1057 Golf Fee	\$55
Private Music Instruction Fee (SURCHARGE PER CREDIT—MUSIC MAJOR LEVEL LESSONS)	\$400
Private Music Instruction Fee (SURCHARGE PER CREDIT—MUSIC MINOR AND ELECTIVE LEVEL LESSONS)	\$450
Private Music Instruction Fee (SURCHARGE PER CREDIT—MUSIC SECONDARY LEVEL LESSONS)	\$350
Theatre/Dance Performance Fee (PER COURSE)	\$75
THE1055 Theatre Course Fee	\$50
Tk20 Fee (ONE TIME, NONREFUNDABLE)	\$150
Tutorial Processing Fee	\$50

*FOR STUDENTS WHO HAVE BEEN PROVISIONALLY OR FULLY ADMITTED INTO THE SCHOOL OF EDUCATION, THERE WILL BE A \$200 PROGRAM FEE PER SEMESTER UNTIL EDUCATION MAJOR REQUIREMENTS ARE COMPLETED.

SUMMARY OF TRADITIONAL UNDERGRADUATE CHARGES FOR THE YEAR

Tuition (non-nursing)	\$32,490
Room	\$5,920
Board	\$4,080
Technology Fee	\$290
Health Fee	\$250
Student Activity Fee	\$170
Total	\$43,200

UNIVERSITY COSTS

Dual Enrollment Tuition & Other Charges

TUITION

Per Online Credit \$410

EARLY COLLEGE TUITION

Per Online Credit \$210

Early College students pay for their own textbooks.

OTHER CHARGES

Administrative/Technology Fee (PER COURSE) \$55

Course Withdrawal Fee \$55

Graduation Fee—Administrative (UNDERGRADUATE) \$75

Application Fee (ONE-TIME FOR INDIVIDUAL COURSE & DEGREE-SEEKING STUDENTS) . \$25

Payment of Accounts

In order to help students and their families make convenient arrangements for payment of their educational expenses, University of Northwestern offers two options:

1. University of Northwestern's first option requires full payment for fall semester by August 31, 2020 and full payment for spring semester by January 31, 2021. With this payment option, a late charge of .65% per month (8% annually) will be assessed on any unpaid balance as of the last day of each month.
2. Monthly payment plans are available, and there is a \$30 enrollment fee per semester. Deadline for fall enrollment is August 30, 2020 and January 30, 2021 for spring semester. **Information about monthly payment plans may be obtained from Student Accounts at 651-631-5352 or studentaccounts@unwsp.edu.**

Historically, University of Northwestern has had minimal difficulty receiving total payment on an account as the university makes every effort to work with students to resolve any difficulties they may have in paying their account in full. It is University of Northwestern's policy to pursue the collection of all funds due. In the event a student account is past due, the university will send the account to a collection agency. If the collection of the past due account is unsuccessful, the university will pursue legal action. While these actions are not taken lightly, it is University of Northwestern's obligation to its other students and supporters, as a good financial steward, to pursue the collection of all student accounts.

Enrollment Deposit

In order to secure a place in the University of Northwestern student body, a \$200 enrollment deposit is required by May 1 for new students entering fall semester and prior to initial registration for new students entering spring semester. This deposit will be applied to the first semester's tuition following the first day of the semester.

Refund of Deposit

New students who cancel their admission receive full refund of the enrollment deposit if the written notice of cancellation is postmarked to the Office of Admissions no later than May 1 for fall semester or prior to registration for spring semester.

Refund of Tuition and Fees

SEE 2020–2021 CHARTS ON PAGE 19

If a student withdraws from a course after classes begin, a refund of the tuition, if any, is determined as of the withdrawal date. Fees are non-refundable after the 100% refund period (see page 19).

If a student needs to withdraw from the university, the student must complete a withdrawal form online. The tuition refund is based on the student's effective withdrawal date as approved by a Student Life Dean. Board and room payments are refunded in proportion to the time the student has been in residence.

Within a month after termination, the student will receive either a bill or refund check. An account balance that is not paid in full within sixty days is transferred to ECSI for future monthly billing. The student account must be paid in full before transcripts or a diploma can be released. Questions may be directed to Student Accounts at 651-631-5352 or studentaccounts@unwsp.edu.

There is no charge for a second-half-semester course cancelled during the first half of the semester.

Refund Policy

In the event that a student withdraws from the university, there is a calculation to determine what portion(s) of financial aid will be returned to the respective aid programs. The Financial Aid Office will determine this.

TRADITIONAL UNDERGRADUATE AND DUAL ENROLLMENT (SEMESTER-LENGTH COURSES) 2020–2021 REFUND

SEMESTER %REFUND				QUAD* %REFUND					
Fall		Spring		Q1 (Fall)		Q2 (Fall) & Extended Registration	Q3 (Spring)	Q4 (Spring) & Extended Registration	
Week 1–2	100%	–Sept 9	–Jan 25	Days 1–6	100%	–Sept 2	–Oct 28	–Jan 19	–Mar 22
Week 3	70%	Sept 10–16	Jan 26–Feb 1	Days 7–8	70%	Sept 3–7	Oct 29–Nov 1	Jan 20–21	Mar 23–24
Week 4	60%	Sept 17–23	Feb 2–8	Days 9–10	60%	Sept 8–9	Nov 2–3	Jan 22–25	Mar 25–28
Week 5	40%	Sept 24–30	Feb 9–15	Days 11–13	40%	Sept 10–14	Nov 4–8	Jan 26–28	Mar 29–31
Week 6	20%	Oct 1–7	Feb 16–22	Days 14–15	20%	Sept 15–16	Nov 9–11	Jan 29–Feb 1	Apr 1–6
Week 7	0%	Oct 8 or after	Feb 23 or after	Day 16	0%	Sept 17 or after	Nov 12 or after	Feb 2 or after	Apr 7 or after

*QUAD = HALF-SEMESTER. SEE PAGE 2. NOTE: REFUNDS FOR OTHER ABBREVIATED CLASSES FOLLOW A PRORATED VERSION OF THE BELOW SCHEDULE.

NURSING SUMMER 2020 SEMESTER REFUND (Term 1: Begin Date May 18)**NURSING SUMMER 2020 SEMESTER REFUND (Term 4: Begin Date June 1)**

% Refund			% Refund		
Week 1–2	100%	–June 1	Week 1–2	100%	–June 14
Week 3	70%	June 2–8	Week 3	70%	June 15–21
Week 4	60%	June 9–15	Week 4	60%	June 22–28
Week 5	40%	June 16–22	Week 5	40%	June 29–July 6
Week 6	20%	June 23–29	Week 6	20%	July 7–13
Week 7	0%	June 30	Week 7	0%	July 14 or after

NURSING SUMMER 2021 SEMESTER REFUND (Term 1: Begin Date May 17)**NURSING SUMMER 2021 SEMESTER REFUND (Term 4: Begin Date June 1)**

% Refund			% Refund		
Week 1–2	100%	–May 31	Week 1–2	100%	–June 14
Week 3	70%	June 1–7	Week 3	70%	June 15–21
Week 4	60%	June 8–14	Week 4	60%	June 22–28
Week 5	40%	June 15–21	Week 5	40%	June 29–July 6
Week 6	20%	June 22–28	Week 6	20%	July 7–13
Week 7	0%	June 29 or after	Week 7	0%	July 14 or after

FINANCING THE COST OF EDUCATION

Financing the Cost of Education

A student needing financial aid should begin the process of seeking assistance from all possible sources as early as possible. Financial aid comes in a variety of forms—scholarships, grants, loans, and work-study programs. Recipients of such assistance are selected on the basis of need, academic performance, or special qualifications. Students can complete their Free Application for Federal Student Aid (FAFSA) starting in October, prior to the academic year for which students need financial aid. This is also a good time to look and apply for outside scholarships. Students receiving financial aid must maintain satisfactory progress toward degree completion as defined in the Student Handbook. 100% of the students at Northwestern receive some form of scholarship, grant, work, or loan to help with their university costs.

Government Financial Aid

University of Northwestern students are eligible for student aid programs financed through federal and state governments. The Free Application for Federal Student Aid may be filed online at fafsa.ed.gov or on paper. Call the Federal Student Aid Information Center at 800-433-3243 to obtain a paper copy.

Early completion of all application forms is encouraged in order to expedite notification of acceptance and processing of financial aid. Financial aid cannot be awarded until a student has been accepted for admission. Application for financial aid can be made after October 1 for the following fall semester. Financial aid packages are awarded to new students beginning late fall.

(NOTE: THE AID PROGRAMS LISTED ARE EFFECTIVE FOR THE 2020–2021 ACADEMIC YEAR. THE PROGRAMS ARE SUBJECT TO CHANGE.)

The university is responsible to administer aid under federal and state regulations. Legislation may change provisions of financial aid programs from time to time, which can result in changes to student awards that are beyond the control of the university or the Financial Aid Office. The following aid programs are available:

The **Federal Pell Grant** program provides grants (gifts) to eligible students.

The **Federal Supplemental Educational Opportunity Grant** program provides grants (gifts) for students with exceptional financial need.

The **Federal and State College Work Study** program subsidizes the on-campus employment earning of students with financial need.

Direct Lending (DL)

The **Federal Direct Student Loan (DL)** program provides college loans through the U.S. Department of Education.

The **Parent Loan to Undergraduate Students (PLUS/DL)** program enables parents to borrow funds for their students through the U.S. Department of Education.

For Minnesota Residents only:

The **Minnesota State Grant** program provides grants (gifts) for eligible students. This must be applied for through the university financial aid application process. To receive the maximum amount of the State Grant, you **MUST** be registered for a minimum of 15 credits each semester (this does include remedial courses [e.g., ENGO009, MAT0008, etc.]). If you take fewer than 15 credits in a term, you will receive a prorated award based on state guidelines, which in some cases could be a total loss of State Grant for the term.

The Minnesota Dream Act provides state financial aid for students who meet the definition of Deferred Action on Childhood Arrivals (DACA). To apply, students must complete the online MN Dream Act Application at www.ohe.state.mn.us/mndreamact.

In addition to MN Dream Act funds, students may also be eligible to receive Northwestern scholarships and Northwestern Grant. These students are not eligible for federal financial aid.

Please refer to unwsp.edu/financial-aid for further information.

New Students

EAGLE SCHOLARS HONORS PROGRAM

Admitted students with a minimum ACT composite score of 30 or SAT total score of 1400 (Evidence-Based Reading and Writing + Math) are encouraged to apply to the Eagle Scholars Honors Program. The Scholarship is renewable annually with successful involvement in the program, including a cumulative GPA of 3.65 or higher. Visit unwsp.edu/honorsprogram for details and application instructions.

Other First Year Student Scholarships

University of Northwestern has established four-year renewable awards, awarded by the Office of Admissions. The intent of these scholarships is to acknowledge students' academic achievement in high school and encourage them with a four-year commitment from the university.

The names and criteria for the following scholarships are effective for new Northwestern students enrolling in fall 2020. Financial aid recipients prior to fall 2020 are governed by the scholarship names and terms awarded when they enrolled.

FIRST-TIME FRESHMEN*

Scholarships are based on unweighted high school GPA and scores received on the ACT or SAT.

Scholarship	Amount
Presidential Scholarship	\$13,000
Deans Scholarship	\$11,000
Faculty Scholarship	\$9,000
Founders Scholarship	\$7,000
Directors Grant	\$4,000

*STUDENTS WHO HAVE EARNED COLLEGE CREDIT BEFORE GRADUATING FROM HIGH SCHOOL ARE CONSIDERED FRESHMEN FOR SCHOLARSHIP PURPOSES.

TRANSFER SCHOLARSHIPS

Students who have earned college credit *after graduating from high school* are eligible for a Transfer Scholarship.

Cumulative College GPA	Amount
Presidential Scholarship (4.0)	\$13,000
Deans Scholarship (3.67–3.99)	\$11,000
Faculty Scholarship (3.33–3.66)	\$9,000
Founders Scholarship (2.75–3.32)	\$7,000
Directors Grant (Below 2.75)	\$4,000

All students will receive a commitment until the projected completion of the program at Northwestern, provided a 2.0 cumulative GPA is maintained. Northwestern will honor scholarships for students in academic programs that extend beyond four years.

LEADERSHIP AWARDS

Approximately 50 of these competitive awards are presented each year to new incoming students who demonstrate leadership experience and potential. The online application is open until mid-January, and awards are made beginning in February. Interested students should contact their admission counselor for additional information.

ACT SIX LEADERSHIP & SCHOLARSHIP INITIATIVE

The Act Six Leadership & Scholarship Initiative connects urban ministries and faith-based universities in order to recruit, select, and equip the most promising student leaders to provide transformative leadership for the university campus and their home communities. Act Six launched at the University of Northwestern in 2014 in partnership with Urban Ventures to annually enroll a cadre of emerging urban leaders from the Twin Cities by providing full-need scholarships. Act Six advances Northwestern's commitment to equip all students to be intellectually, spiritually, and culturally competent global citizens and to give God-honoring leadership in the home, church, community, and world. UNW will offer the Act Six Scholarship to up to one new Minnesota Dream Act student per year. The Minnesota Dream Act application must be received and approved by February 1. For more information, call 651-631-5229 or visit actsix.org.

CURETON SCHOLARS GRANT

The Cureton Scholars Grant is a financial award of 75 percent of tuition cost, including federal and state grants, but not including room and board cost. This award is new for 2020–21 and is not available to students who were admitted to UNW for any semester prior to fall 2020.

Eligible students must meet the following criteria:

- Be admitted to UNW and be eligible for the Pell Grant
- Parents did not complete a four-year college degree
- Be a MN resident
- Be a US citizen, US permanent resident, or have Resident Alien status
- Must complete the Free Application for Federal Student Aid

Interested students should contact their admission counselor to receive information on grant application deadlines.

Minority Assistance Program

(for Minnesota Residents only)

Northwestern provides financial assistance of up to 75% of tuition or demonstrated need (whichever is less) to a select number of academically qualified minority students. As of the end of the 2019–2020 school year, Northwestern is no longer awarding this to new incoming freshman or transfer students.

International Students

Most international students are not eligible to receive state or federal assistance; however, they may be eligible to receive various forms of University of Northwestern aid based on the results of the International Student Financial Assistance Application. International students may also qualify for up to 20 hours of work on campus per week.

New & Continuing Students

EAGLE SCHOLARS HONORS PROGRAM CURRENT STUDENT OPPORTUNITY

This is an opportunity for students to apply or reapply for Northwestern's Honors Program at the end of their first year at Northwestern. To be eligible to apply, students, by the end of their first year as a traditional student at Northwestern, must have completed a minimum of 30 credits in the Northwestern traditional undergraduate program, maintained a GPA of 3.9 or higher, taken at least four honors courses in three different disciplines, and attended at least six Honors Seminar events. Eligible students must attend University of Northwestern for at least three years, including the year as a Current Student applicant. For the students selected, the scholarship is renewable annually with successful involvement in the program, including a cumulative university GPA of 3.65 or higher.

NORTHWESTERN SCHOLARSHIPS

Northwestern scholarships are awarded out of the endowment funds to continuing students. Students apply for this each year in the fall and are awarded on the basis of their qualification for a particular scholarship.

TUITION DISCOUNT GRANTS

Tuition Discount Grants are available: **\$1,500/year**

- Christian Worker's Discount: Students whose parents are employed in full-time Christian service as pastors or missionaries.
- Legacy Grant: Students with at least one parent who completed at least one term of attendance at Northwestern.

MUSIC SCHOLARSHIPS Up to \$8,000

Merit-based music scholarships are available to music majors/minors and music ensemble participants, to both new and continuing students, typically ranging from \$1,000 to \$8,000 annually. In addition, selected students receive a renewable \$1,500 UNW Music Grant that can offset private lesson study at UNW. New students are awarded scholarships through the music audition application process. Returning students apply online through a hyperlink sent from music office staff. For details visit unwsp.edu/musicscholarship or call the Music Office at 651-631-5218 or music@unwsp.edu.

THEATRE ARTS SCHOLARSHIPS Up to \$4,000

Scholarships are awarded each year to incoming theatre majors and minors through an audition process. These awards carry the expectation of active involvement on stage and/or backstage. For details, visit unwsp.edu/theatrescholarship or contact the Theatre Office at 651-286-7536 or theatre@unwsp.edu.

UNIVERSITY OF NORTHWESTERN GRANT PROGRAM

The University of Northwestern Grant Program provides grants (gifts) to eligible students who show need. Consideration for this grant is given through the regular financial aid process.

Study Abroad and Off-Campus Study

Students may be considered for financial assistance for full-time off-campus study. In order to be considered for financial assistance (e.g., federal, state, etc.) through University of Northwestern, the program must be recognized by the university and the student must meet program qualifications. In order to be considered for institutional financial assistance, the student must have established at least one semester of enrollment on campus.

FINANCING THE COST OF EDUCATION

There are specific policies followed for the awarding of aid for study abroad and off-campus study. Students must fill out the Off-Campus Studies Assistance form for evaluation of eligibility. For students who meet eligibility requirements, the full amount of the Pell Grant, State Grant, and federal loans will be applied to the bill issued by UNW. Students may not receive their regular UNW institutional aid awarded to them for their semester away; however, students will be considered for an Off-Campus Study Award when completing FAFSA and the Off-Campus Studies Assistance Form in full by the deadline. Students will be charged an Off-Campus Administrative Fee of \$750 for the semester they study abroad. Students pursuing full-time study abroad and off-campus study should contact the Center for Global Programs for guidance.

If a student chooses to withdraw from their study abroad or off-campus study program, the student is financially responsible for any and all cancellation fees that may be assessed by their study abroad or off-campus program. UNW will pay any cancellation fee(s) to the study abroad or off-campus study program and then bill the student for the cancellation fee(s).

Other Financial Aid Considerations

Students should investigate local scholarship programs sponsored by businesses, industries, and other organizations.

University of Northwestern qualifies for educational benefits provided by the Social Security Administration, Division of Rehabilitative Services, and the Bureau of Indian Affairs. Additionally, Northwestern is approved by the Minnesota State Approving Agency for Veterans' Educational Benefits.

ROTC Scholarships

The Air Force ROTC at the University of St. Thomas and the Army ROTC at the University of Minnesota offer scholarships to students accepted into these programs, including those enrolled at other colleges. For further information about the Air Force ROTC, contact the Department of Aerospace Studies, University of St. Thomas, St. Paul, MN 55105, 651-962-6320, afrotc410@stthomas.edu. For further information about the Army ROTC, contact the Department of Military Science, University of Minnesota, Minneapolis, MN 55455, arotc@umn.edu, 612-625-3062.

Federal Shopping Sheet

The Federal Shopping Sheet is a standardized federal award notice displaying simplified financial aid information for prospective U.S. citizens and permanent residents who have applied to multiple institutions. The Shopping Sheet is intended to be used as a tool to compare the net cost (total cost minus grants and scholarships) at each institution. It is provided to comply with the requirements of the Principles of Excellence program that UNW participates in with the U.S. Department of Veterans Affairs.

Contact the Financial Aid Office for instructions on locating the Federal Shopping Sheet on theROCK.

Students Taking a Combination of Course Venues

University of Northwestern has four different venues of education: Graduate Studies, Adult Undergraduate, Traditional Undergraduate, and Dual Enrollment. In the event that a traditional undergraduate student takes a combination of courses from the different venues offered by University of Northwestern, their financial aid will be recalculated based on credit load from each venue. Example: If a student has been awarded traditional undergraduate institutional assistance (grants, scholarships, and discounts from the university),

they may experience a reduction in that funding due to the number of credits taken in Traditional Undergraduate and Dual Enrollment courses. Please check with the Financial Aid Office on the eligibility of aid based on the combination of courses.

Traditional Undergraduate Students Taking Dual Enrollment (DE)

Traditional undergraduate students taking DE credits **only** will **not** be eligible for institutional aid funds (University of Northwestern grants, scholarships and discounts), but may be eligible for federal and/or state aid and loans. Students taking a combination of traditional undergraduate courses and DE courses may receive a prorated amount of institutional aid. Dual Enrollment credits are charged separately from traditional undergraduate credits. See pages 16–18 for information on price differences.

Institutional financial aid proration table

Number of credits in the Traditional Undergraduate program	Percentage of Northwestern institutional aid funds awarded
12 credits and up	100%
9–11	75%
6–8	50%
<6	0

Satisfactory Academic Progress

The Code of Federal Regulations, title 34, sections 668.34 requires that an institution establish, publish, and apply reasonable standards for measuring whether a student is maintaining satisfactory progress in his or her course of study in order for the student to receive financial aid under a Title IV program of the Higher Education Act. Minnesota Statute 136A.101 Subd. 10 applies this federal Satisfactory Academic Progress regulation to Minnesota financial aid programs. Northwestern applies this federal Satisfactory Academic Progress regulation to institutionally controlled financial aid programs.

Federal regulations require that all financial aid recipients progress at a reasonable rate ("make satisfactory progress") toward achieving a certificate or degree. This requirement applies to all terms regardless of whether or not the student received financial aid. Progress is measured by (1) the student's cumulative grade point average, (2) the number of credits earned in relation to those attempted, and (3) the maximum time frame allowed to complete the academic program.

1. CUMULATIVE GRADE POINT AVERAGE

Grade point average is calculated by the Registrar's Office. Students who drop below the following minimum cumulative GPA at the end of any semester or summer session will be placed on Financial Aid Warning.

Credits Attempted	Required Cumulative Grade Average
0–15	1.600
16–29	1.700
30–44	1.800
45–59	1.900
60+	2.000
6 and above (Graduate Program)	3.000

2. CUMULATIVE CREDITS EARNED

Students who fail to complete the required percent of credits as defined below will be placed on Financial Aid Warning.

Attempted Credits	Required Completion %
All attempted credits (all programs)	67%

3. MAXIMUM TIME FRAME

Students are expected to complete their program within the normal time for completion (150% of program length published in the catalog). However, there may be special circumstances that would prevent students from completing their programs of study within the normal time frame.

To accommodate these special circumstances, students may continue receiving aid until they either (a) complete graduation requirements for their program of study, (b) attempt 150% of the number of credits (including transfer credits, advanced placement or CLEP credits) required for their program of study, or (c) reach the point where they cannot earn the number of credits necessary to complete their program of study within 150% of required credits for the degree, whichever comes first.

Students become ineligible for financial aid at the time that it is determined that they are unable to complete their degree within the maximum time frame.

Degree	Credits Required	Maximum Attempted Credits
Certificate	30	45
Associate	60	90
Bachelor	125	188
Master	36	54
Master of Divinity	76	114

TREATMENT OF COURSES

The following is how specific courses are taken into account for the purpose of satisfactory academic progress:

Withdrawals

Withdrawal credits will be counted as attempted but not earned.

Incompletes

Courses in which a student receives an incomplete will be counted as attempted but not as earned credits. Once an incomplete is resolved, a student can notify the Financial Aid Office to have their rate of completion reevaluated. It is the student's responsibility to notify the Financial Aid Office of any changes to previously reported incomplete grades.

Repeated Courses

Courses that are repeated will show as credits attempted. However, only the last reported grade will be included in the student's GPA.

Audited Courses

Audited courses do not count as attempted or earned.

Transfer Credits

Transfer credits including PSEO, CLEP and AP accepted from other schools will be counted toward completion of the degree program as both hours attempted and earned.

PSEO/PSOC Courses

PSEO/PSOC courses taken at Northwestern are treated the same as any course taken at our university, which means GPA and number of credits attempted and earned will be included for Satisfactory Academic Progress.

Remedial Courses

Remedial courses are included in the calculation of both attempted and earned credits.

Second Degree

Students may attempt up to 150% of the credits required for a subsequent program of study (188 credits for a baccalaureate degree, plus an additional 188 credits for a second baccalaureate degree). Students who already have a first baccalaureate degree are eligible for loans (not grants).

FAILURE TO MAINTAIN SATISFACTORY ACADEMIC PROGRESS (SAP)

Financial Aid Warning Status

Any student who does not meet satisfactory academic progress during a given semester will be put on financial aid warning status for the following semester. A student may receive financial aid while on warning. No appeal is necessary for students on warning status. A student will be notified in writing that his/her financial aid is now in a warning status and be instructed that they will have one additional semester/payment period to meet SAP standards.

Financial Aid Probation Status

If after a semester of financial aid warning a student has not reestablished eligibility based on the qualitative or quantitative standards described on pages 22–23, the student has lost eligibility for financial aid. The student may submit an appeal to the Financial Aid Office. This appeal will be reviewed by the Financial Aid Office and, if approved, will allow the student to be placed on probation status (if denied, see Financial Aid Suspension Status below). If it is determined that a student cannot regain eligibility after one semester/payment period on probation, an academic plan may need to be established. Failure to adhere to the academic plan would result in the student being placed on a financial aid suspension status. A student will be notified in writing that his/her financial aid is now in a probationary status along with any conditions associated with this status.

Financial Aid Termination Status

Any student who is failing the SAP standards and who does not appeal, has an appeal denied, or does not agree to adhere to an academic plan (if necessary) as part of their probationary status, will be placed on financial aid ineligibility. A student in ineligibility status has lost eligibility for financial aid. A student will be notified in writing that his/her financial aid is now in an ineligible status.

Reestablishing Financial Aid Eligibility

If a student is denied aid due to not meeting SAP standards or has reached the 150% of normal completion time, they will be ineligible for aid. Eligibility can be regained by raising the completion rate of credits attempted to 67% and CGPA to above 2.0 (unless the reason the student is ineligible is for exceeding the 150% of normal completion time as verified by the Registrar's Office). A student may reestablish their eligibility for financial aid at any point during the academic year and be given the same consideration for aid as other students who are maintaining SAP. If a student has reestablished himself/herself during the academic year, he/she does not need to go through the appeal process.

FINANCING THE COST OF EDUCATION**Appeal Process**

Students are able to appeal the loss of financial aid eligibility due to their failure to meet satisfactory academic progress standards after a semester on financial aid warning status. Students are also able to appeal the 150% rule if they feel there are extenuating circumstances that prevented them from completing their program of study within this defined limit. Circumstances that may warrant an appeal include, but are not limited to, the following examples: medical reasons, full-time employment, or being out of school for a long period of time. Previous non-receipt of federal financial aid funds does not qualify as an extenuating circumstance.

Appeals must include an explanation in detail explaining (1) the specific reason(s) which contributed to why the student failed to

make satisfactory academic progress standards (submit supporting documentation, i.e., letter from doctors, therapists, academic advisors, employer, etc.) and (2) what has changed in the student's situation that will allow them to demonstrate satisfactory academic progress at the end of his or her next semester if reinstated. Failure to explain in detail or submit supporting documentation will not be reviewed.

Appeals need to be submitted in writing and addressed to the Financial Aid Office. This office will be responsible for reviewing the appeals and either reinstating eligibility for financial aid via the financial aid probationary status, or placing a student in financial aid suspension status. The student will be notified in writing of the decision within two weeks from the date that the appeal was received. The appeal decision is final.

Northwestern Endowed & Annual Scholarships

Scholarships are available to full-time students who have completed at least one semester at Northwestern. An online application is available to students on theROCK for scholarships to be awarded for the following academic year. Students should also check periodically with the Financial Aid office for additional listings of annual scholarships.

Scholarships are awarded in recognition of high academic achievement and active participation in the life of the university. Many of the scholarships have been designated for specific areas of interest. The following scholarship funds have been set up for continuing students:

24-Hour Relay Scholarship	Dahlberg Memorial Scholarship, Edwin T.	Kehne Memorial Scholarship, Anne O.
3M Scholarship	Dyer Nursing Scholarship, Ruth G.	Kelle Scholarship, Elroy and Eloise
Adult Undergraduate Student Scholarship	Eagle Foundation Scholarship	Kling Scholarship, Ralph and Norma
Akenson Memorial Scholarship, Curtis B.	Edstrom Scholarship, Richard F. and Zoma Z.	Knutson Scholarship, Judge James T. and Lydia E.
Alliss Education Scholarship, Charles and Ellora	Endowed Music Scholarship	Kooyman Intercultural Studies Scholarship, Edna
Ambassador of Christ Scholarship	Ericksen Family Scholarship, Don and Bonita	Kopp Presidential Scholarship
Ambassadors in Media Scholarship	Esch Memorial Scholarship, Ruth B.	Krause Scholarship, Donald B.
Anderson Scholarship, Ethel R.	Espe Scholarship, Ruth L.	Kuivinen School of Business Scholarship, Charles E.
Anderson Scholarship, Welsey and Delores	Fair Family Foundation Scholarship	Lalim Scholarship, Jewel and Al
Aney Scholarship, Russell and Myrtle	Fast Scholarship, Pete and Naomi	Larson Family Scholarship, Vern and Ruth
Arth Scholarship, Ray and Jean	Folkerts Memorial Scholarship, Carl	LEB Harvest Scholarship
Asp Scholarship, Charles and Esther	Frampton/Wood Family Scholarship	Lentz/Stiner Memorial Scholarship
Atwood Family Scholarship, Harry	Freeland Family Scholarship, Peter and Agnes	Lockhart Memorial Scholarship, Homer B.
Baertschi Female Vocal Music Scholarship, Frances	Garley Memorial Scholarship, Calvin and Betty	Lundquist Memorial Scholarship, Reuben D. and Adeline G.
Bauer Scholarship, Merritt and Edna	Gilsvik Scholarship, Sigrid	Marker Scholarship, Raymond and Marilyn
Becker Scholarship, Ray and LaVerne	Grace Scholarship	Martin Media Scholarship, Walter
Beilby Biology Scholarship, Ken and Peg	Grayum Scholarship, Charles and Pearl	Mattheis Music Scholarship, Ken and Jo Ann
Beilby Family Nursing Scholarship	Grayum Scholarship, Myrtie	Mellin Memorial Scholarship, George and Edith
Bender Biology Scholarship, Al and Myrtle	Grutzmaker Scholarship, Jon	Mogck Scholarship, Oliver
Berggren Scholarship, Paul and Dorothea	Gysland Family Memorial Scholarship, Rudolph	Moore Scholarship, Judith H.
Bergh Nursing Scholarship, Dustin	Haines Memorial Scholarship, Rusty Scott	Moser Scholarship, Freeman and Floss
Berntsen Memorial Scholarship, W. B.	Halvorsen Scholarship, Verna and Truman	Music & Theatre Department Scholarship
Beschorner Memorial Scholarship, Linda	Hamilton History Scholarship	Myers Scholarship, Gifford and Carol
Bjorklund Scholarship, Bertha	Hanwell Scholarship, Irene and Millie	Ness Scholarship, Helen
Bleeker Music Scholarship, Celesta M.	Harms Scholarship, Menno and Mildred Neubert	Nicoll Scholarship, George and Amber
Booze Scholarship, Dorothy L.	Haugen Scholarship, Mary	Norberg Scholarship, Edith B.
Bothman Scholarship, Carl and Ann	Hauser Scholarship	Northwestern Foundation General Endowed Scholarship
Bowen Scholarship, Charles and Ardyce	Hellesvig Scholarship	Northwestern Media Scholarship, KFNW-Fargo
Bray Memorial Scholarship, Debra Lynn	Helmstrom Memorial Scholarship	Northwestern Media Scholarship, KNWC-Sioux Falls
Brink Memorial Scholarship, P. Mullins	Hooten Scholarship, Floyd	Northwestern Media Scholarship, KNWS-Waterloo
Bronson Family Memorial Scholarship, Harold	Hopes and Dreams Scholarship	Northwestern Media Scholarship, KTIS-Minneapolis/St. Paul
Bronson String Scholarship, Harold	Hughes Memorial Scholarship, Paula Oliveto	Northwestern Media Scholarship, WNWC-Madison
Buckles Family Scholarship	Hultgren Scholarship, Marcella Wilson and Ken Wesley	Nystrom Scholarship, Marvin T.
Burghard Ministry Scholarship	Huso Family Memorial Scholarship, John	Ogren Scholarship, Willard and Louraine
Burghard Nursing Scholarship	Ingebretson Music Scholarship, Ervin & Carol	Olds Scholarship, Irene and Stanley
Chaffee Endowment for the Arts & Music, Karen Ann	Ingram Memorial Scholarship, Roy E.	Olson Nursing Scholarship, Barb J.
Chase-Finch Scholarship Fund	Johnson Scholarship, Ronald J.	
Chen-Li Scholarship, Shiming and Fuliao	Johnson Scholarship, Russell and Hilda	
Class of '54 Scholarship	Jubilaires Scholarship	
Condiff Scholarship, RONALDA A.	Julius Scholarship, Violet	
Copham Pastoral Ministry Scholarship	Jungling Scholarship, Ella	
	Kaldor Memorial Scholarship, Bertha M.	

NORTHWESTERN ENDOWED & ANNUAL SCHOLARSHIPS

Ondov "Because of Jesus" Scholarship, Jim, Nancy and Daniel
 Osborn-Giles Scholarship
 Ottoson Scholarship, Lucille C.
 Pals Family Memorial Scholarship
 Paulson/McComb Scholarship, Rev. Eric Edwin and Dr. Ruth
 Pearson Family Scholarship
 Peterson Scholarship, David D.
 Peterson Scholarship, Karin M.
 Pickering Scholarship, Dr. and Mrs. Robert
 Pitman Scholarship, Meta
 Pittman Memorial Scholarship, Sam
 Pre-Seminary Scholarship
 Prischmann Scholarship, Helen
 Ramseyer Scholarship, Paul
 Reinders Scholarship, Harlan
 Riley Memorial Scholarship, William Bell
 Robertson Family Scholarship
 Rogers Scholarship, Amos F. and Chadwick L.
 Rosell Scholarship, Merv and Vi
 Rovick Scholarship, Odd and Emma
 Rust Memorial Scholarship, Bernard and Winnie
 Rust Memorial Scholarship, Ella A.
 Rydell Memorial Scholarship, C. Wesley
 Sage Scholarship, Donald A. and Joyce E.
 Sateren Music Scholarship, Pauline Thompson
 Scheller Geriatric Nursing Scholarship, Joe and Suzy
 Scherer Scholarship, Floyd A.
 Schroeder Memorial Scholarship, Freeda
 Set Apart Scholarship
 Shaw Scholarship, Richard and Mary
 Sims Scholarship, Dr. Rose Voetmann
 Smith Memorial Scholarship, Grace Rose
 Socha Scholarship, David
 Sorensen Scholarship, Eldon and Verda
 SPHERE Scholarship
 Starr Scholarship Fund, Leland and Grace
 Sudenga Scholarship, Jay and Dottie
 Sullins Memorial Scholarship, Stephen R.
 Swan Scholarship, Lydia Janke
 Taft Scholarship, Everett and Merna Lea
 Talbot Memorial Scholarship, Olive Gertrude
 Teichroew Scholarship, Abe and Ethel
 Thompson Scholarship, Jack and Mary Ellen
 Titrud Scholarship, Morris H.
 Totino Scholarship, James
 Tzedakah Scholarship
 UNW Adult Undergraduate Scholarship
 UNW Biology Honors Scholarship
 UNW General Endowed Scholarship
 UNW General Endowed Music Scholarship
 UNW Health & Kinesiology Scholarship
 UNW Student Teaching Scholarship
 UNW Trustee Golf Classic Scholarship
 UNW Women's Auxiliary Scholarship
 VanderHorst Scholarship
 Vischer Family Scholarship, Harold
 Wahl Memorial Scholarship, Wade
 Werkmeister Family Scholarship
 Wessman Scholarship, Gerry
 Wilson Family Business Administration Scholarship, George
 Wood Family Scholarship, Ray and Marjorie
