

Graduate

- A minimum score of 550 on the paper-based Test of English as a Foreign Language (TOEFL), 213 on the computer-based TOEFL, or 80 on the internet-based TOEFL.
- A minimum score of 6.5 on the International English Language Testing System (IELTS).
- A minimum score of 58 on the Pearson Test of English Academic (PTE).
- The Duolingo English Test has not been approved for graduate students; one of the other testing options should be utilized.

Undergraduate & Graduate

The TOEFL/IELTS/PTE/Duolingo requirement may be waived for the following reasons:

- Students are from a recognized English-speaking country (contact Admissions for a list of identified countries).
- Students have completed an English writing course with a grade of “C-” or better **and** have earned a minimum of 12 credits from an accredited U.S. college/university.

Provisionally Admitted Students

Students who are admitted on a provisional basis must satisfy the conditions of their acceptance in order to continue in their program, and students may be provisionally admitted for any of the following reasons:

1. Inadequate GPA

Undergraduate students who are admitted on a provisional basis because of inadequate GPA must have a minimum Northwestern cumulative GPA of 2.00 by the end of the first registered semester. Graduate students who are admitted on a provisional basis because of inadequate GPA must have a minimum Northwestern cumulative GPA of 3.00 by the end of the first registered semester. If the applicable GPA provision is not satisfied, students will be academically suspended from their A&GS program, and they may apply for reenrollment after waiting two consecutive semesters.

2. Missing Official Transcript(s)

Students who are admitted on a provisional basis because of missing official transcript(s) must submit all missing official documents to the A&GS Office by the end of the first registered semester. If all missing official transcript(s) are not received by the end of the first registered semester, students will not be allowed to register for any future courses until the provision has been satisfied.

3. Other

Any other provision may be stipulated by Northwestern and must be satisfied in order to continue registering for courses. If any other provisions are not satisfied, students will be administratively withdrawn from their A&GS program, and they may apply for reenrollment after waiting two consecutive semesters.

STUDENT ACCOUNTS

Tuition & Fees

Tuition rates are subject to change each Fall semester. Current rates are posted on the university website.

Data Analytics (per DAL-prefix course)	\$200	Ministry (some MIN-prefix courses)	Varies
Diploma Replacement.....	\$10	Payment Plan Enrollment	\$30
Directed Study Processing	\$50	Prior Learning Submission (one-time)	\$100
DSST Administration	\$40	Prior Learning Evaluation (per credit sought).....	\$65
Graduation Administration (Undergraduate)	\$75	Replacement of ID Card	\$25
Graduation Administration (Graduate).....	\$100	Tutorial Processing	\$50

NOTE: Fees are nonrefundable and are subject to change.

Billing Notifications

Since billing is electronic, students are responsible to check their student account activity and view their online billing statement on a monthly basis. New eBills are generated the first week of every month, and billing notifications are sent to the student's university email if a balance is due by the last day of the month. Students should not receive a bill with any late fees or accrued interest until after the start date of their first course. Call 651-631-5177 or email cgoalstudentaccounts@unwsp.edu for more information.

Payment of Accounts

Students may select one of the following payment options for their tuition and fees:

1. Full Payment

Students pay the entire bill from Northwestern by the last day of the month in which a billing notification is received. Full payment may also include financial aid; however, if the aid is not applied to the student account by the due date, the account is subject to a 0.65% monthly late fee (8% annually) on any unpaid balance by the last day of each month.

2. Monthly Payments

Students may enroll in a payment plan each semester and make up to four monthly payments. The enrollment period is the first month of each semester and is available on theROCK > Student Home > Adult & Graduate Student Services > Student Accounts. Students should select the appropriate plan for their venue, and there is a \$30 enrollment fee per semester. If an installment is missed or is late, a 0.65% late fee is assessed on the outstanding balance. Students must reenroll in a payment plan each semester.

3. Financial Aid plus Payment

If students receive financial aid, but do not receive enough aid to cover 100% of the expenses for the semester, students may select either option 1 or 2 (listed above) to pay the remaining balance.

Students are responsible for the purchase of their own textbooks (which are available through the Campus Store). Textbook purchases may be charged to the student account by providing the student ID number at the time of purchase in the store or online.

In addition, students are responsible to pay any charges that post to their student account after a refund has been issued to them for that particular semester.

Submission of Payment

To help quickly identify the account, students should reference their student ID number on all payments. Possible payment methods include the following:

1. In Person

Accounting Services, Riley Hall, R1420.

2. Mail

University of Northwestern – St. Paul, Student Accounts – R1420, 3003 Snelling Avenue North, St. Paul, MN, 55113-1598.

3. Online

Pay on theROCK from a personal savings or checking account without a service fee (have the 9-digit routing number and account number available). Payments may also be made on theROCK using Visa, MasterCard, American Express, or Discover; however, there is a processing fee of \$3.00 or 2.85% of the transaction amount, whichever is greater for using a debit or credit card payment.

4. Phone

Call 651-631-5177 or 651-631-5352 to make an electronic payment from a personal savings or checking account (have the 9-digit routing number and account number available).

Tuition Reimbursement

Northwestern encourages students to seek employer-sponsored tuition reimbursement. Students who are participating in employer-sponsored reimbursement plans must arrange to pay their student account balance through the full payment option or the monthly payment option and then seek reimbursement from their employers. To request a payment confirmation statement for an employer, students should email their request to cgoalstudentaccounts@unwsp.edu. Include name, ID number, course code(s), semester(s) taken, any specific documentation required (i.e., financial aid disbursement). The PDF document will be sent to the student's university email in compliance with privacy regulations.

Credit Balances

Refunds are processed within 14 days after a credit balance has been generated. Students may select to have refunds automatically deposited into a personal savings or checking account. Enrollment is available on theROCK > Student Home > Adult & Graduate Student Services > Student Accounts. If not enrolled, a paper check will be mailed to the student's permanent address.

Delinquent Accounts

All bills are due in full by the last day of the month. If enrolled in a payment plan, the scheduled installment amount is due by the last day of each month to avoid a late fee. Students are not eligible to register for the next semester, receive official transcripts, or obtain their diploma until their student account balance is paid in full or their payment plan is made current. Delinquent account balances will be transferred to ECSI for future monthly billing for nonregistered students.

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 balance in full. It is 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 Northwestern's obligation to its other students and supporters, as a good financial steward, to pursue the collection of all student accounts.

FINANCIAL AID

How to Apply

Students begin the financial aid process by completing a Free Application for Federal Student Aid (FAFSA) at studentaid.gov/h/apply-for-aid/fafsa for the appropriate academic year (e.g., if planning to start in Fall 2022, Spring 2023, or Summer 2023, complete the 2022–23 FAFSA); enter code 002371 for Northwestern.

A financial aid file is complete once students have been officially admitted to Northwestern and the following items have been received:

- Electronic copy of the FAFSA. The A&GS Office must have the student's Social Security number on file in order to receive this electronically.
- All official transcripts.
- Any other information that FAFSA is requesting Northwestern to verify.

Timely submission of the FAFSA is important to be eligible for financial aid. Allow up to three weeks for your application to be processed by Financial Aid, and an official award letter with information will be sent to the student's university email. Call 651-631-5212 or email financialaid@unwsp.edu for more information.

How Financial Aid is Determined

Financial aid is awarded to students based on need. Items such as income, spouse's income, number of dependents in the family, other family members in college, and asset information are used to determine eligibility for federal and state programs. This ensures fair and equal treatment of everyone applying for financial aid.

Federal Pell Grant

This is a grant awarded to undergraduate students based on financial need. Eligibility for this grant is determined based on the results of the FAFSA. The maximum award per academic year is based on the demonstrated financial need and the enrollment level. If students take fewer than 12 credits per semester, the grant will be prorated (see “Academic Information & Standards—Classification of Students—Course Load”). Students who have already received a B.A./B.S. degree are ineligible to receive funds through this grant.

Minnesota State Grant

These funds are awarded to undergraduate Minnesota residents who demonstrate financial need. To receive the maximum amount of funds, students must be registered for 15+ credits each semester. If students take fewer than 15 credits per semester, they will receive a prorated award based on the state guidelines. Students must inform CGOAL Financial Aid if they do not plan to register for the number of credits listed on their award letter or if they withdrew from school for major medical or military service so that their grant may be recalculated. If students have attended courses at any colleges for an equivalent of four+ years (eight semesters of full-time attendance) or have already received a B.A./B.S. degree, they are ineligible to receive funds through this grant.

Minnesota GI Bill

Undergraduate and graduate students who meet the state’s residency definition and have served or are serving in the military may be eligible for this grant. It is supplemental funding to any other military benefits that they could receive. Students should apply at mn.gov/mdva/resources/education/minnesotagibill/.

Veterans Affairs Benefits

Northwestern cooperates with the U.S. Department of Veterans Affairs (VA) to make it possible for eligible students to request VA benefits for A&GS courses and programs. To qualify, eligible students must be enrolled in an approved degree program at University of Northwestern or another institution. Students are responsible for securing the required forms and including them with their application, and they are required to pay the full tuition and fees when enrolling in courses. Any subsequent VA payments to students will be determined by the number of courses they have completed and the VA educational benefit available to them. The VA has the final authority regarding any Northwestern reimbursement for A&GS courses. Contact the A&GS Office for more information.

Federal Direct Loan Programs

A Federal Direct Loan is a long-term, fixed rate loan for students. Eligibility for students is determined by completing the FAFSA. Students must be enrolled at least half-time to be eligible to receive a Federal Direct Loan. Half-time registration is defined as 6 credits per semester for undergraduate and 3 credits per semester for graduate students. Repayment begins six months after students graduate or drop below half-time enrollment.

Direct Subsidized Stafford Loan (Undergraduate Students)

This loan is awarded to undergraduate students who demonstrate financial need as determined by the FAFSA. The federal government pays interest on this loan while students are enrolled in school (at least half-time, pursuing a degree or certificate). The fixed interest rate of the loan is based on the date of the first disbursement.

Direct Unsubsidized Stafford Loan (Undergraduate & Graduate Students)

This loan is non-need based and students are responsible for the interest which accrues on the loan while enrolled and prior to repayment. Students may select to make interest payments during the in-school period or capitalize the unpaid accrued interest when repayment begins.

Direct Plus Loan (Parent Loan for Dependent Students)

This loan is available to the parent of a dependent student; it’s the parent’s loan, not the student’s loan. The parental borrower must complete an Application Form and Master Promissory Note at studentaid.gov/plus-app/parent/landing. Northwestern will electronically transmit the application to the U.S. Department of Education, its servicers, and/or agents.

Graduate Plus Loans (Graduate Students)

This loan is a federal loan that is only available to graduate students. Students must complete an Application Form and Master Promissory Note at studentaid.gov/plus-app/grad/landing. Northwestern will electronically transmit the application to the U.S. Department of Education, its servicers, and/or agents.

Completion of Coursework

Federal and state funding sources expect students who receive financial aid to complete the coursework for which they have registered. ***Dropping, withdrawing, or adding a course may affect financial aid.*** In the event that financial aid recipients do not complete their coursework, Northwestern has received a directive by the Department of Education to check for any incomplete courses. If students receive an extension of time to complete their work, Northwestern will check to see that there is evidence that they have completed some portion of the coursework.

If financial aid recipients receive all failing (“F”) grades for their coursework or an “F” in their last modular course, Northwestern will check to see if they have attended or completed any assignments. If there is no evidence of attendance or academic activity, Northwestern will have to return all funds to the appropriate federal and state agencies.

Repeating a Course

The credit value of the course is considered in all semesters in determining students’ full-time or part-time status. However, the credits count only once toward minimum credit requirements for satisfactory academic progress. Students will be charged full tuition when repeating a course.

To receive financial aid for a repeated course, the following criteria apply:

1. A failed course may be repeated as many times as needed until passed.
2. If students pass a failed course, they may repeat the course one more time to try to achieve a higher grade.
3. A previously passed course may only be repeated once.
 - This includes even those courses where a higher grade is required for the major (e.g., minimum of “C” or better).
 - This does not include courses designated as repeatable (e.g., ensembles, workshops) as these are not restricted nor limited (unless designated otherwise) and, therefore, students may repeat these courses as often as needed.

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 students are maintaining satisfactory academic progress (SAP) in their course of study in order for students to receive financial aid under a Title IV program of the Higher Education Act. Minnesota Statute 136A.101 Subd. 10 applies this federal SAP regulation to Minnesota financial aid programs. Northwestern applies this federal SAP 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 semesters regardless of whether or not students received financial aid. Progress is measured by (1) the 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.

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.

ATTEMPTED CREDITS	0–15	16–29	30–44	45–59	60+	6+ (Graduate)
REQUIRED CUM GPA	1.60	1.70	1.80	1.90	2.00	3.00

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	All Attempted Credits (All Programs)
REQUIRED COMPLETION	67%

Maximum Time Frame

Students are expected to complete their program of study 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 program of study within the normal time frame.

To accommodate these special circumstances, students may continue to receive aid until one of the following occurs:

1. Complete graduation requirements for their program of study, or
2. Attempt 150% of the number of credits (including transfer credits, advanced placement, or CLEP credits) required for their program of study, or
3. 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 when it's determined that they are unable to complete their degree within the maximum time frame as indicated below.

DEGREE TYPE	Undergraduate Certificate	Associate	Bachelor	Graduate Certificate	Master
REQUIRED CREDITS	30	60	125	14–16	30–76
MAX CREDITS ATTEMPTED	45	90	188	21–24	45–114

Treatment of Courses

The information below defines how specific courses are taken into account for the purpose of SAP standards.

WITHDRAWALS

Courses in which students withdraw are counted as attempted credits but not earned credits.

INCOMPLETES

Courses in which students receive an incomplete are counted as attempted credits but not earned credits. Once an incomplete is resolved, students may 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 are counted as attempted credits. However, only the last reported grade will be included in the GPA.

AUDITED COURSES

Courses that are audited do not count as attempted credits or earned credits.

TRANSFER CREDITS

Transfer credits (including PSEO, AP, CLEP, and DSST) accepted from other schools are counted toward completion of the degree as both attempted credits and earned credits.

PSEO/PSOC COURSES

PSEO/PSOC courses taken at Northwestern are treated the same way as any course taken at the university, which means GPA and number of credits attempted and earned will be included for SAP once students have completed one semester beyond high school.

REMEDIAL COURSES

Remedial courses are counted as both attempted credits 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

Financial Aid Warning Status

Students who do not meet SAP during a given semester will be put on financial aid warning status for the following semester. Students may receive financial aid while on warning status, and an appeal is not necessary. Students will be notified in writing that their financial aid is now in a warning status and be instructed that they will have one additional semester to meet SAP standards.

Financial Aid Appeal Approved Status

After a semester of financial aid warning, if students have not reestablished eligibility based on the qualitative or quantitative standards previously mentioned, they will lose eligibility for financial aid. Students may submit an appeal to the Financial Aid Office. This appeal will be reviewed by the Financial Aid Office and, if approved, will allow students to be placed on approval status for one semester (if denied, see financial aid termination status). Students will be notified in writing that their financial aid is available along with any conditions associated with this status. If it is determined that students cannot regain eligibility after one semester on approval status, an academic plan may be established. Failure to adhere to the academic plan will result in students being placed on financial aid termination.

Financial Aid Termination Status

Students who are failing the SAP standards and do not appeal, had an appeal denied, or do not adhere to an academic plan (if necessary) as part of their approved appeal status, will be placed on financial aid termination. Students in termination status have lost eligibility for financial aid. Students will be notified in writing that their financial aid is now in termination status.

Reestablishing Financial Aid Eligibility

If students are denied aid due to not meeting SAP standards or reaching the 150% of normal completion time, they will be ineligible for financial aid. Eligibility may be regained by raising the completion rate of credits attempted to 67% and cumulative GPA to above 2.00 (unless the reason is ineligible for exceeding the 150% of normal completion time as verified by the A&GS Office). Students 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 students have reestablished themselves during the academic year, they do not need to go through the appeal process.

Financial Aid Appeal Process

Students are able to appeal the loss of financial aid eligibility due to their failure to meet SAP 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: 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 provide a detailed explanation that includes (1) the specific reason(s) which contributed to why students failed to make SAP standards (submit supporting documentation such as a letter from doctor, therapist, academic advisor, employer, etc.), and (2) what has changed in their situation that will allow them to demonstrate SAP at the end of their next semester if reinstated. Appeals that fail to explain in detail or do not include 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 appeal approved status, or placing students in financial aid termination status. Students will be notified in writing of the decision within two weeks from the date that the appeal was received, and the appeal decision is final.

Scholarships Available Through Northwestern

Application Process

An announcement will be made in the *Daily Journal* with application acceptance and deadline dates. Scholarships are applied for during the Spring semester for the subsequent academic year. Submit to financialaid@unwsp.edu a one-page typed essay explaining why you feel you should receive the scholarship and include your name, ID number, and the scholarship for which you are applying.

Undergraduate Scholarships

ADULT UNDERGRADUATE STUDENT SCHOLARSHIP

Criteria: Undergraduate student, minimum Northwestern cumulative GPA of 3.25.

NORTHWESTERN FOUNDATION GENERAL ENDOWED SCHOLARSHIP

Criteria: Undergraduate student, minimum Northwestern cumulative GPA of 3.25.

SPHERE SCHOLARSHIP

Criteria: Undergraduate student, minimum Northwestern cumulative GPA of 2.50, single or married parents.

TZEDAKAH SCHOLARSHIP

Criteria: Undergraduate student, resident of Minnesota, completed one year of education at Northwestern, and currently enrolled as a full-time student at Northwestern. Applicants shall also represent and demonstrate the high ideals of Northwestern. Applicants should have recommendation letters from a community leader, church leader, family member, or friend that show both the need for the assistance and the ability of potential recipients to influence their community through the education received.

For all of the above undergraduate scholarships, students must also meet the following criteria:

- Demonstrate financial need.
- Must represent and demonstrate the high ideals of Northwestern.
- Must have completed at least one full semester at Northwestern and be enrolled in a program for the subsequent academic year.

Graduate Scholarships

DONALD B. KRAUSE SCHOLARSHIP

Criteria: Graduate student accepted into the M.Div. program; minimum Northwestern cumulative GPA of 3.00; and displays merit, financial need, and a motivation to serve in Christian ministry as a chaplain in a hospital, extended care facility, hospice, or similar pastoral care. A personal interview may be included as part of the selection process. Contact CGOAL Admissions for more information.

Tuition Discounts

Students may only receive one discount. In the event that they receive full tuition funding from federal and state, Northwestern reserves the right to reduce any discounts given by the university. Students should contact CGOAL Financial Aid for more information.

Alumni Discount

This 20% discount is for students who have a previous degree awarded from Northwestern in any venue (Traditional Undergraduate, Adult Undergraduate, or Graduate Studies).

Military Discount

This 15% discount is for students who are seeking an undergraduate or graduate degree and are currently serving in or were discharged/retired from any branch of the US Armed Forces.

Christian Worker's Discount

This discount is for students employed as full-time pastors, missionaries, chaplains, or teachers at Christian institutions.

Family Discount

This discount is for families who have more than one student enrolled in an A&GS program at the same time. Both students must be seeking a degree or certificate through A&GS at Northwestern to qualify. There is also a discount for A&GS students who have a son or daughter attending the Traditional Undergraduate program. The parent(s) must be seeking a degree or certificate, and the Traditional Undergraduate student does not receive the discount. Students must reapply for this discount every academic year.

NOTE: Christian Worker's and Family discounts are \$250 per semester for full-time (12+ credits) undergraduate students. Christian Worker's and Family discounts are \$220 per semester for full-time (6+ credits) graduate students. These discounts are prorated if students are enrolled less than full-time.

ACADEMIC INFORMATION & STANDARDS

Academic Advising

Student Academic Responsibility

Students are responsible to know and follow all of the policies, procedures, and content listed in the CGOAL Catalog. Academic Advisors are available to assist students with program planning and provide academic counsel throughout the duration of their program; however, the ultimate responsibility for meeting degree requirements rests with the student. Students are responsible for course registration to ensure they are not taking duplicate or unnecessary courses. To successfully progress through their program, students are expected to be in regular communication with their Academic Advisor.

Degree Audit & Academic Plans

Academic Advisors will provide students with an introduction to the Degree Audit tool. Ongoing access and tutorials are available via theROCK. Students may view their grades, GPA, progress with credits earned toward degree completion, courses in progress, and remaining degree requirements. In addition, the Degree Audit includes an Academic Plan constructed by an Academic Advisor which allows for previewing registration selections for future semesters.

Academic Calendar

The Registrar uses Northwestern approved principles to develop the annual academic calendar for the Traditional Undergraduate program. The Registrar also coordinates with the College of Graduate, Online & Adult Learning to have approved principles to develop the Office of Dual Enrollment and the Office of Adult & Graduate Studies academic calendars. Using these approved principles helps to ensure that consistent, accurate, and appropriate calendar information is available to students, faculty, staff, and the community.

For all A&GS programs, an academic year consists of Fall, Spring, and Summer semesters. A&GS programs are accelerated in nature and delivered in a modular system, which means that students take one course at a time.