
STUDENT ACCOUNTS

Tuition & Fees

Tuition rates are subject to change each Fall semester. More information may be found at unwsp.edu/admissions/financial-aid/tuition-fees/.

General Fees

Diploma Replacement.....	\$10	Graduation Administration (Graduate)	\$100
DSST Administration	\$40	Payment Plan Enrollment	\$50
Graduation Administration (Undergraduate)	\$75	Replacement of ID Card	\$25

Course-Related Fees

DAL5625, DAL5635, DAL5655, DAL5675.....	\$200	Prior Learning Submission (one-time)	\$100
Directed Study Processing	\$50	Prior Learning Evaluation (per credit sought).....	\$65
LDR3415, LDR4425	\$50	THE1055.....	\$50
MIN3231	\$100	Tutorial Processing	\$50
Online Course Technology (per DE, AU, GS credit)	\$15		

Also applies to Directed Studies and Tutorials

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. Call 651-631-5177 or email ggoalstudentaccounts@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 semester balance from Northwestern by the last day of the month in which a billing notification is received. Full payment may also include financial aid. A \$40 late fee will be assessed on any unpaid balance.

2. Monthly Payments

Students may make up to four monthly payments, and there is a \$50 enrollment fee per semester. The enrollment period is the first month of each semester and is available at my.unw.edu/pages/student-account-balance-and-payment. Students must reenroll in a payment plan each semester. A \$10 late fee will be assessed for each installment payment that is late.

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

Students should reference their student ID number on all payments to help identify their account. Payments may be made in person, by phone, mail, or online. More information may be found at my.unw.edu/pages/student-account-balance-and-payment.

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 ggoalstudentaccounts@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 at my.unw.edu/pages/student-accounts-faqs. 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 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 2024, Spring 2025, or Summer 2025, complete the 2024–25 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 and the student's Social Security number must be 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 Bachelor'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 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 Bachelor'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, have served or are serving in the military, and have completed the FAFSA 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 your Academic Advisor 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 per semester (undergraduate = 6 credits, graduate = 3 credits) to be eligible to receive a Federal Direct Loan. 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 grades for their coursework or a failing grade 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 grade 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 (qualitative measure), (2) the number of credits earned in relation to those attempted (quantitative measure), and (3) the maximum time frame allowed to complete the academic program.

Official satisfactory academic progress checks are performed at the end of each semester (payment period) by the Financial Aid Office.

Cumulative Grade Point Average (Qualitative Measure)

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, including summer, will be placed on financial aid warning.

ATTEMPTED CREDITS	0–15	16–29	30–44	45–59	60+	2+ (Graduate)
REQUIRED CUM GPA	1.60	1.70	1.80	1.90	2.00	3.00

Cumulative Credits Earned (Quantitative Measure)

The quantitative measure includes both the pace at which credits are completed and the maximum time it should take students to complete their degrees. If students complete 67% of attempted credits, they will complete their degrees within the maximum time frame (see below). Pace is calculated by dividing completed credits by total attempted credits, including transfer credits and remedial credits. 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

All students, including graduate, are expected to complete their program of study within the normal time for completion (150% of program length published in the catalog). Part-time attendance counts toward this calculation. In evaluating maximum time frame, all attempted credits are counted, including transfer credits. If a student reaches the maximum attempted credits allowed for the program the student is in, future Title IV eligibility is denied. Northwestern's policy is for institutional aid to coincide with Title IV aid. Students are allowed to appeal if the maximum time frame has been reached due to extenuating circumstances, and subsequently set up an academic plan if the appeal is approved. 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	18–30	60	125	14–16	30–76
MAX CREDITS ATTEMPTED	27–45	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. Incompletes will be re-evaluated at the subsequent SAP review. Changes in grades will be considered along with a SAP appeal if the grade change makes the student eligible for aid. Per Northwestern policy, incomplete course grades are rolled to failing course grades if not completed by the time frame set by the A&GS Office.

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).

CONSORTIUM COURSEWORK

Courses taken through a consortium agreement are treated as transfer courses. This means they will apply to the quantitative measure but not the qualitative. There is no exception made for consortium coursework with the maximum time frame because this coursework is supposed to apply to a student's program.

CHANGE OF MAJOR

If students change their majors, coursework applying specifically to the original major may be subtracted from the maximum time frame calculation.

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 semester to meet SAP standards. Students who do not meet the SAP academic standard by the end of the warning semester will be put on financial aid termination status, pending an appeal.

Financial Aid Probation 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 probation 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. Students can regain aid eligibility if they meet the required cumulative standards. If it is determined that students cannot regain eligibility after one semester on probation status, an academic plan may be established. If an academic plan is established, the student is aid eligible as long as the standards of the plan are being met. 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 probation 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, 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 the required number for credits attempted. Students can reestablish their eligibility the next time SAP is reviewed by either meeting the minimum standard, or by meeting the standard of an approved academic plan (see below). Once SAP is established, no further appeals are required unless standards drop below the minimum in a subsequent semester.

Financial Aid Appeal Process

Students are able to appeal the loss of financial aid eligibility due to their failure to meet SAP standards, both qualitative and quantitative, after a semester on financial aid warning status. Students are also able to appeal the maximum time frame 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, if available, 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 or via email 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 probation status, or placing students in financial aid termination status. Students will be notified in writing or via email of the decision within two weeks from the date that the appeal was received, and the appeal decision is final.

There is one semester of probation with each appeal. Students will be allowed to appeal more than once if their circumstances warrant it. Subsequent appeals would be based upon the same criteria listed above, but can also be for a revision of the academic plan.

Setting Up an Academic Plan

In most cases, an approved appeal will include setting up an academic plan that will outline where a student is expected to be with SAP standards each time SAP is reviewed. An academic plan details where the student is expected to be in terms of the evaluation points after each academic semester. If an academic plan is set up and the student adheres to it, they are considered to be making satisfactory academic progress. If a student does not adhere to the plan, they will be terminated from financial aid the subsequent semester. Another appeal may be processed if the situation is appropriate, and may result in a revised academic plan. The Associate Director of Financial Aid will review the students with an academic plan each time SAP is reviewed.

Scholarships Available Through Northwestern

Application Process

Students apply for scholarships during the Spring semester (opens in March) that are awarded the following academic year. More information including applicable criteria and deadlines may be found at unwsp.edu/admissions/financial-aid/unw-scholarships/.

Undergraduate Scholarships

The following scholarships are available to adult undergraduate students:

- Adult Undergraduate (Focus) Student Scholarship
- Northwestern Foundation General Endowed Scholarship
- SPHERE Scholarship
- Tzedakah Scholarship
- Vern & Ruth Larson Family Scholarship

Graduate Scholarships

The following scholarship is available to graduate students:

- Donald B. Krause Scholarship – must be accepted into the M.Div. program

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 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.
