

### 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 46). 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 is available at:  
[unwsp.edu/academics/registrar/credit-by-examination/](http://unwsp.edu/academics/registrar/credit-by-examination/)

### 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](http://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 2024–2025 school year.

### Nursing Tuition & Related Charges

- FALL, SPRING, SUMMER 2024–2025 TUITION
- 12–18 billed/attempted credits . . . . . \$18,490
  - Per credit 19 or over . . . . . \$990
  - Per credit 11 or fewer . . . . . \$1,540
- POST-BACCALAUREATE PER SEMESTER  
(FALL, SPRING, SUMMER)
- (per NUR credit) . . . . . \$645
- NURSING ADMINISTRATIVE FEE\* . . . . . \$1,000  
(one-time, non-refundable; excludes post-baccalaureate nursing)
- CLINICAL FEE (per clinical course) . . . . . \$260
- CLINICAL MAKEUP FEE (per hour) . . . . . \$50
- NURSING ATI FEE (per term) . . . . . \$725

\*Nursing Administrative Fee and Student Activity Fee do not apply to Post-Baccalaureate students.

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

- TUITION (NON-NURSING MAJORS)
- 12–18 billed/attempted credits . . . . . \$18,490
  - Per credit 19 or over . . . . . \$990
  - Per credit 11 or fewer . . . . . \$1,540
  - Summer school per credit . . . . . \$555

### HOUSING

- Standard Room . . . . . \$3,350

### MEAL PLAN REQUIREMENTS\*

Residential Students	Dining Funds	Dining Fee	Total Cost/ Semester
First Year Resident	\$1,933	\$484	\$2,417
Non-First Year Resident (<21 AS OF FIRST DAY OF FALL CLASSES)	\$1,525	\$380	\$1,905
Non-First Year Resident (≥21 AS OF FIRST DAY OF FALL CLASSES)	\$310	\$78	\$388
Commuter Students:	Dining Funds	Dining Fee	Total Cost/ Semester
First Year Commuter	\$335	\$84	\$419
Non-First Year Commuter	\$310	\$78	\$388
PSEO Commuter (OPTIONAL)	\$109	\$20	\$129

## UNIVERSITY COSTS

**\*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.
- Students in the Post-Baccalaureate Nursing program have the option to purchase a meal plan.

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**

Chapel Fine (for each absence; not to exceed \$140 per Quad)	\$20
Diploma Replacement Fee	\$10
Enrollment Deposit (BEFORE INITIAL REGISTRATION, APPLIED TO FIRST SEMESTER TUITION)	\$200
Excess Printing Fee (PER PAGE FEE IN EXCESS OF \$30 PER SEMESTER)	\$0.05 (B&W)/\$0.15 (color)
Graduation Fee—Administrative (GRADUATE)	\$100
Graduation Fee—Administrative (UNDERGRADUATE)	\$75
Health Fee (PER SEMESTER)	\$200
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)	\$800
Parking Fee Commuter (PER SEMESTER)	\$160
Parking Fee Resident (PER SEMESTER)	\$190
Payment Plan Fee	\$50
Replacement ID Card	\$25
Student Activity Fee (PER SEMESTER; EXCLUDES POST-BACCALAUREATE NURSING)	\$105
Technology Fee—Resident (PER SEMESTER)	\$165
Technology Fee—Commuter (PER SEMESTER)	\$120
Transcript Fee	varies by service requested

**COURSE/PROGRAM-RELATED**

ANI, ART, and DES Lab Fee (PER COURSE)	\$100
ART2048 Ceramics I Course Fee	\$150
ART3243 Ceramics II Course Fee	\$150
Ensemble Fee (Amata Women's Chorale, Con Brio Men's Chorus, Chamber Singers, Jazz Ensemble, Northwestern Choir, Orchestra, Symphonic Band)	\$10–\$15
BIO4841 Research Fee	\$200
Biology – Summer Field Biology Fee	\$300
BUS3005 Leadership Assessment Fee	\$35
BUS3835 Professional Skills Course Fee	\$50
CHE1021, CHE1022 Course Fee	\$75
CHE4841 Research Fee	\$200
CYS3265 Course Fee	\$100
DAL-Prefix Course Fee (DAL2235, DAL3255, DAL4235, DAL4275)	\$200
Directed Study Processing Fee	\$50
Education Program Fee (PER SEMESTER)	\$225
EGR-Prefix Course Fee (PER COURSE—ALL EGR COURSES EXCEPT EGR4841, EGR4995)	\$200
ICS3065 Introduction to Teaching English Course Fee	\$300
ICS3209 Urban Community Development Course Fee	\$200
Laboratory Fee—All Sciences with 'L' Designation	\$200
LDR1011, LDR2112 Leadership Course Fee	\$25
LDR1015, LDR1825, LDR3415, LDR4425, LDR4825 Leadership Course Fee	\$50
MEN3002 Men's Chorus Tour	\$75
MEN3003 Women's Chorale Tour	\$75
MIN3216 Leadership Course Fee	\$40
MIN3227 Camping Fee	\$95
MIN3231 Care and Counseling Course Fee	\$100
MIN5210U Leading and Organizing Ministry Course Fee	\$40
MUP3695, MUP4695 Recital Fee	\$200
MUP4696 Recital Fee	\$400
PHE1056 Bowling Fee	\$40
PHE1057 Golf Fee	\$55
Private Music Instruction Fee (SURCHARGE PER CREDIT—MUSIC MAJOR LEVEL LESSONS)	\$400
Private Music Instruction Fee (SURCHARGE PER CREDIT)	\$450
Theatre/Dance Performance Fee (PER COURSE)	\$75
Theatre Study Tour Trip Fee (PER SEMESTERS 1 AND 2. FIRST-TIME ENROLLED ONLY. STUDENTS EXITING THE THEATRE PROGRAM PRIOR TO SCHEDULED TRIP MAY REQUEST REFUND ON THE THEATRE STUDY TOUR TRIP FEE. AMOUNT RETURNED IS EVALUATED ON A CASE-BY-CASE BASIS.)	\$2,000
THE1055 Theatre Course Fee	\$50
Tutorial Processing Fee	\$50

**SUMMARY OF TRADITIONAL UNDERGRADUATE CHARGES FOR THE YEAR**

Tuition (non-nursing)	\$ 36,980
Room	\$6,700
Board	\$4,834
Technology Fee	\$330
Health Fee	\$400
Student Activity Fee	\$210
Total	\$49,454

**Dual Enrollment Tuition & Other Charges**

TUITION	
Per Online Credit	\$455

**EARLY COLLEGE TUITION**

Per Online Credit	\$240
<i>Early College students pay for their own textbooks.</i>	

**OTHER CHARGES**

Graduation Fee – Administrative (UNDERGRADUATE)	\$75
Online Course Technology Fee (PER CREDIT)	\$15

**UNIVERSITY COSTS****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 email notifications are sent to the student's university email if a balance is due at the end of the month.

**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, 2024 and full payment for spring semester by January 31, 2025. With this payment option, a \$40 late payment fee will be assessed on any unpaid balance.
2. Monthly payment plans are available, and there is a \$50 enrollment fee per semester. Deadline for fall enrollment is August 30, 2024 and January 30, 2025 for spring semester. Students must reenroll in a payment plan each semester. If an installment is missed or is late, a \$10 late fee will be assessed for each installment payment that is late. Information about monthly payment plans may be obtained from Student Accounts at 651-631-5352 or [studentaccounts@unwsp.edu](mailto:studentaccounts@unwsp.edu). Payments can be made in person, by mail, online, or by phone.

**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 account 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 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 2024–2025 CHARTS ON PAGE 17

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 17).

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 the Director of Traditional Student Retention or 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. A student 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 a diploma can be released. Questions may be directed to Student Accounts at 651-631-5352 or [studentaccounts@unwsp.edu](mailto: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 2024-2025 Refund Schedule

### SEMESTER COURSES

	% REFUND	FALL	SPRING
Week 1-2	100%	- Sept 11	- Jan 27
Week 3	70%	Sept 12-18	Jan 28-Feb 3
Week 4	60%	Sept 19-25	Feb 4-10
Week 5	40%	Sept 26-Oct 2	Feb 11-17
Week 6	20%	Oct 3-9	Feb 18-24
Week 7	0%	Oct 10 or after	Feb 25 or after

### QUAD\* COURSES

	% REFUND	Q1 (Fall)	Q2 (Fall) & Extended Registration	Q3 (Spring)	Q4 (Spring) & Extended Registration
Days 1-6	100%	- Sept 5	- Oct 30	- Jan 21	- Mar 24
Days 7-8	70%	Sept 6-9	Oct 31 - Nov 3	Jan 22-23	Mar 25-26
Days 9-10	60%	Sept 10-11	Nov 4-5	Jan 24-27	Mar 27-30
Days 11-13	40%	Sept 12-16	Nov 6-10	Jan 28-30	Mar 31 - Apr 2
Days 14-15	20%	Sept 17-18	Nov 11-13	Jan 31 - Feb 3	Apr 3-6
Day 16	0%	Sept 19 or after	Nov 14 or after	Feb 4 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 Program Summer 2024-2025 Refund Schedule

### NURSING SUMMER 2024 SEMESTER REFUND (Term 1: Begins May 20)

### NURSING SUMMER 2024 SEMESTER REFUND (Term 4: Begins June 4)

% Refund			% Refund		
Week 1-2	100%	- June 3	Week 1-2	100%	- June 17
Week 3	70%	June 4-June 10	Week 3	70%	June 18-25
Week 4	60%	June 11-17	Week 4	60%	June 26-July 2
Week 5	40%	June 18-25	Week 5	40%	July 3-10
Week 6	20%	June 26-July 2	Week 6	20%	July 11-17
Week 7	0%	July 3 or after	Week 7	0%	July 18 or after

### NURSING SUMMER 2025 SEMESTER REFUND (Term 4: Begins June 3)

% Refund		
Week 1-2	100%	- June 16
Week 3	70%	June 17-24
Week 4	60%	June 25-July 1
Week 5	40%	July 2-9
Week 6	20%	July 10-16
Week 7	0%	July 17 or after

# 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 December, 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. The majority of students at Northwestern receive some form of financial aid, which could include, scholarships, grants, work study, and loans, 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 [studentaid.gov/h/apply-for-aid/fafsa](http://studentaid.gov/h/apply-for-aid/fafsa) 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 December 1 for the following fall semester.

(NOTE: THE AID PROGRAMS LISTED ARE EFFECTIVE FOR THE 2024–2025 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 to eligible students. If eligible for the Pell Grant, a student must maintain 12 or more credits per semester in courses that fulfill his or her program's degree completion requirements to receive the maximum grant amount. If enrolled in less than 12 credits of courses in his or her degree completion requirements, a student will receive a prorated amount per credit.

The **Federal Supplemental Educational Opportunity Grant** program provides grants for students with exceptional financial need. If eligible for the FSEOG Grant, a student must maintain 12 or more credits per semester in courses that fulfill his or her program's degree completion requirements to receive the maximum grant amount. If enrolled in less than 12 credits of courses in his or her degree completion requirements, a student will receive a prorated amount per credit.

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 for eligible students. This must be applied for through the university financial aid application process. To receive the maximum amount of the State Grant, a student **MUST** be registered for a minimum of 15 credits each semester. In addition, ALL 15 credits must apply to the student's degree completion at UNW. If a student takes fewer than 15 credits in a term, or not all of the student's 15 credits apply to degree completion, he or she 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/mPg.cfm?pageID=2056](http://www.ohe.state.mn.us/mPg.cfm?pageID=2056).

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](http://unwsp.edu/financial-aid) for further information.

## New Students

### EAGLE SCHOLARS HONORS PROGRAM

Admitted students with a minimum ACT composite score of 28 or higher, an SAT score of 1330 or higher, a CLT score of 88 or higher, OR an unweighted high school cum GPA of at least 3.75 with evidence of advanced study (college preparatory curriculum, AP coursework, honors coursework, early college, concurrent enrollment, Post-Secondary Enrollment Option, etc.) are encouraged to apply to the Eagle Scholars Honors Program. Eligible students must attend Northwestern as a traditional student for at least two years after entering the 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](http://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 2024. Financial aid recipients prior to fall 2024 are governed by the scholarship names and terms awarded when they enrolled.

## FIRST-TIME FRESHMEN\*

Scholarships are based on unweighted high school cum GPA.

Scholarship	Amount
Presidential Scholarship	\$16,000
Deans Scholarship	\$14,000
Faculty Scholarship	\$12,000
Founders Scholarship	\$9,000
Directors Grant	\$5,000

\*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 from a different college or university after graduating from high school are eligible for a Transfer Scholarship.

Scholarship	Amount
Presidential Scholarship	\$16,000
Deans Scholarship	\$14,000
Faculty Scholarship	\$12,000
Founders Scholarship	\$9,000
Directors Grant	\$5,000

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.

## PITTMAN SCHOLARS GRANT

The Pittman 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 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.

## MOSAIC LEADERSHIP SCHOLARSHIP

Presented every year to new incoming students who demonstrate a vested interest in diversity, inclusion, leadership, and belonging. The online application is available starting in August and closes in December. Interested students should contact their Admissions Counselor for additional information. This award is not available to students who were admitted to UNW for any semester prior to fall 2022.

## 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 financial aid information collected by the Admissions office. 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**

1. Christian Worker's Discount: Students whose parents are employed in full-time Christian service as pastors or missionaries.
2. 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 link sent from music office staff. For details visit [unwsp.edu/music scholarship](http://unwsp.edu/music scholarship) or call the Music Office at 651-631-5218 or [music@unwsp.edu](mailto:music@unwsp.edu).

### THEATRE ARTS SCHOLARSHIPS Up to \$6,000

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](http://unwsp.edu/theatrescholarship) or contact the Theatre Office at 651-286-7536 or [theatre@unwsp.edu](mailto:theatre@unwsp.edu).

### UNIVERSITY OF NORTHWESTERN GRANT PROGRAM

The University of Northwestern Grant Program provides grants to eligible students who show need. Consideration for this grant is given through the regular financial aid process. If a student is awarded a UNW Grant, and the student receives additional UNW scholarships, tuition discounts and/or military benefits after being awarded the UNW Grant, the UNW Grant may be re-calculated. This may mean a reduction or total loss of UNW Grant.

## Continuing Students

### 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 University of Northwestern in 2014 in partnership with Urban Ventures to annually enroll a cadre of emerging urban

**FINANCING THE COST OF EDUCATION**

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.

**LEADERSHIP AWARDS**

Approximately 50 of these competitive awards were presented to each year to new incoming students who demonstrated leadership experience. This scholarship is no longer being offered to new students, but continuing students who were awarded this scholarship for their first year at UNW may continue to receive this award.

**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. There are specific policies followed for the awarding of aid for study abroad and off-campus study. Students should contact the financial aid office to find out how financial aid will be awarded for study abroad and off-campus study.

**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](mailto:afrotc410@stthomas.edu). For further information about the Army ROTC, contact the Department of Military Science, University of Minnesota, Minneapolis, MN 55455, [adejesus@umn.edu](mailto:adejesus@umn.edu), 612-386-8491.

**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 at myUNW.

**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) Credits**

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 (on campus) and DE courses (online) may receive a prorated amount of institutional aid. Dual Enrollment credits are charged separately from traditional undergraduate credits. See page 15 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 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.

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

**QUALITATIVE MEASURE (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 Point Average
0-15	1.600
16-29	1.700
30-44	1.800
45-59	1.900
60+	2.000
2+ and above (Graduate)	3.000

## QUANTITATIVE MEASURE (CUMULATIVE CREDITS EARNED)

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	Required Completion
All attempted credits	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). This applies to graduate students as well. 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. UNW's policy is for institutional aid to coincide with Title IV aid in this. 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	Required Credits	Maximum Credits Attempted
Undergraduate Certificate	18-30	27-45
Associate	60	90
Bachelor	125	188
Graduate Certificate	14-16	21-24
Master	30-76	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 complete by the timeline set by the Registrar's 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, as 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.



**FINANCING THE COST OF EDUCATION****FAILURE TO MAINTAIN SATISFACTORY ACADEMIC PROGRESS (SAP)****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. If the student does not meet the SAP academic standard by the end of the warning semester, they 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 approval 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 in a subsequent term standards drop below the minimum.

**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 term 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. An academic plan 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 term. 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.

# Northwestern Scholarships

Through the generosity of others, Northwestern has 200 scholarships available for full-time students. Every fall, an online application is available for students to apply for scholarships for the following academic year. The following scholarships are available for students:

24-Hour Relay Scholarship  
 3M Scholarship  
 Acts 20:24 Scholarship  
 Adult Undergraduate Student Scholarship  
 Akenson Memorial Scholarship, Curtis B.  
 Alliss Education Scholarship, Charles and Ellora  
 Ambassador of Christ Scholarship  
 Ambassadors in Media Scholarship  
 Anderson Scholarship, Ethel R.  
 Anderson Scholarship, Welsey and Delores  
 Aney Scholarship, Russell and Myrtle  
 Arth Scholarship, Ray and Jean  
 Asp Scholarship, Charles and Esther  
 Atwood Family Scholarship, Harry  
 Baertschi Female Vocal Music Scholarship, Frances  
 Bauer Scholarship, Merritt and Edna  
 Beatty Scholarship, Joshua  
 Becker Scholarship, Ray and LaVerne  
 Beilby Biology Scholarship, Ken and Peg  
 Beilby Family Nursing Scholarship  
 Bender Biology Scholarship, Al and Myrtle  
 Berggren Scholarship, Paul and Dorothea  
 Bergh Nursing Scholarship, Dustin  
 Berntsen Memorial Scholarship, W. B.  
 Beschorner Memorial Scholarship, Linda  
 Bierhaus Family Scholarship, Paul and Donna  
 Bjorklund Scholarship, Bertha  
 Bleeker Music Scholarship, Celesta M.  
 Boehjle Scholarship, Ken and Carol  
 Booze Scholarship, Dorothy L.  
 Bothman Scholarship, Carl and Ann  
 Bowen Scholarship, Charles and Ardyce  
 Bray Memorial Scholarship, Debra Lynn  
 Brink Memorial Scholarship, P. Mullins  
 Bronson Family Memorial Scholarship, Harold  
 Bronson String Scholarship, Harold  
 Buckles Family Memorial Scholarship  
 Burghard Ministry Scholarship  
 Burghard Nursing Scholarship  
 Cemstone Engineering Scholarship  
 Chaffee Endowment for the Arts & Music, Karen Ann  
 Chase-Finch Scholarship Fund  
 Chen-Li Scholarship, Shiming and Fuliao  
 Class of '54 Scholarship  
 Condiff Scholarship, Ronald A.  
 Copham Pastoral Ministry Scholarship  
 Cureton Endowed Scholarship, Alan and Gayle  
 Dahlberg Memorial Scholarship, Edwin T.  
 Dallenbach Memorial Scholarship, Suzanne  
 Director's Award Endowed Music Scholarship  
 Dufault Endowed Scholarship, Allen L.  
 Dufault Music & Theatre Endowed Scholarship, Allen L.  
 Dufault Nursing Endowed Scholarship, Allen L.  
 Dyer Nursing Scholarship, Ruth G.  
 Eagle Foundation Scholarship  
 Edstrom Leadership Scholarship, Richard and Zoma  
 Endowed Music Scholarship  
 Ericksen Family Scholarship, Don and Bonita  
 Esch Memorial Scholarship, Ruth B.  
 Espe Scholarship, Ruth L.  
 Fair Family Foundation Scholarship  
 Fast Scholarship, Pete and Naomi  
 Folkerts Memorial Scholarship, Carl  
 Frampton/Wood Family Scholarship  
 Freeland Family Scholarship, Peter and Agnes  
 Garley Memorial Scholarship, Calvin and Betty  
 Gilsvik Scholarship, Sigrid  
 Grace Scholarship  
 Grayum Scholarship, Charles and Pearl  
 Grayum Scholarship, Myrtie  
 Groen Memorial Scholarship, Irene  
 Grutzmaker Scholarship, Jon  
 Gysland Family Memorial Scholarship, Rudolph  
 Haines Memorial Scholarship, Rusty Scott  
 Halverson Endowed Scholarship for Business Students  
 Halvorsen Scholarship, Verna and Truman  
 Hanwell Scholarship, Irene and Millie  
 Harms Scholarship, Menno and Mildred Neubert  
 Haugen Scholarship, Mary  
 Hauser Scholarship  
 Hellesvig Scholarship  
 Helmstrom Memorial Scholarship  
 History Scholarship  
 Hooten Scholarship, Floyd  
 Hopes and Dreams Scholarship  
 Hughes Memorial Scholarship, Paula Oliveto  
 Hultgren Scholarship, Marcella Wilson and Ken Wesley  
 Huso Family Memorial Scholarship, John  
 Ingebretson Music Scholarship, Ervin & Carol  
 Ingram Memorial Scholarship, Roy E.  
 Jesus for the Next Generation Endowed Scholarship  
 Johnson Scholarship, Ronald J.  
 Johnson Scholarship, Russell and Hilda  
 Joshua 1:9 Scholarship  
 Jubilaires Scholarship  
 Julius Scholarship, Violet  
 Jungling Scholarship, Ella  
 Kaldor Memorial Scholarship, Bertha M.  
 Kehne Memorial Scholarship, Anne O.  
 Kelle Scholarship, Elroy and Eloise  
 Kling Scholarship, Ralph and Norma  
 Knutson Scholarship, Judge James T. and Lydia E.  
 Kooyman Intercultural Studies Scholarship, Edna  
 Kopp Presidential Scholarship  
 Krause Scholarship, Donald B.  
 Kuivinen School of Business Scholarship, Charles E.  
 Lalim Scholarship, Jewel and Al  
 Larson Family Scholarship, Vern and Ruth  
 LEB Harvest Scholarship  
 Lentz/Stiner Memorial Scholarship  
 Levering Scholarship  
 Lockhart Memorial Scholarship, Homer B.  
 Lundquist Memorial Scholarship, Reuben D. and Adeline G.  
 Marker Scholarship, Raymond and Marilyn  
 Martin Media Scholarship, Walter  
 Mattheis Music Scholarship, Ken and Jo Ann  
 Mellin Memorial Scholarship, George and Edith  
 Mogck Scholarship, Oliver  
 Mongoose Scholarship  
 Moore Scholarship, Judith H.  
 Moser Scholarship, Freeman and Floss  
 Music & Theatre Department Scholarship

**NORTHWESTERN SCHOLARSHIPS**

Myers Scholarship, Gifford and Carol  
 Ness Scholarship, Helen  
 Nicoll Scholarship, George and Amber  
 Norberg Scholarship, Edith B.  
 Northwestern Foundation General Endowed Scholarship  
 Northwestern Media Scholarship, KFNW-Fargo  
 Northwestern Media Scholarship, KNWC-Sioux Falls  
 Northwestern Media Scholarship, KNWS-Waterloo  
 Northwestern Media Scholarship, KTIS-Minneapolis/St. Paul  
 Northwestern Media Scholarship, WNW-C-Madison  
 Nystrom Scholarship, Marvin T.  
 Ogren Scholarship, Willard and Louraine  
 Olds Scholarship, Irene and Stanley  
 Olson Nursing Scholarship, Barb J.  
 Ondov "Because of Jesus" Scholarship, Jim, Nancy and Daniel  
 Osborn-Giles Scholarship  
 Osterlund Music Education, David and Darcy  
 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  
 Pohlman Endowed Scholarship, Ken and Linda  
 Pre-Seminary Scholarship  
 Prischmann Scholarship, Helen  
 Ramseyer Scholarship, Paul  
 Reinders Scholarship, Harlan  
 Retka Memorial Psychology Scholarship, Kurt  
 Richter Scholarship, Britta Ford Nicholson  
 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  
 Serve the Nations Endowed Scholarship  
 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  
 Strese Scholarship, Hazel  
 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.  
 Topinka Scholarship, Chuck & Jolene  
 Totino Scholarship, James  
 Tzedakah Scholarship  
 UNW Biology Honors Scholarship  
 UNW Criminal Justice Scholarship  
 UNW General Endowed Scholarship  
 UNW General Endowed Music Scholarship  
 UNW Health & Kinesiology Scholarship  
 UNW Heritage 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  
 Weghorn Family Endowed Scholarship  
 Werkmeister Family Scholarship  
 Wessman Scholarship, Gerry  
 Wilder Family Endowed Scholarship  
 Wilson Family Business Administration Scholarship, George  
 Wood Family Scholarship, Ray and Marjorie

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