

A. UNDERSTANDING YOUR AWARD LETTER

The Office of Financial Aid at Northwest Nazarene University is pleased to be able to provide you with the enclosed financial aid award notification. Please read through your award notification and this folder. If you have questions, don't hesitate to contact us; financial aid can be a confusing process, but we are here to help you navigate through it!

It is important to recognize that this award notification is not a bill. Rather, it is a document where we provide you with anticipated financial aid based on information you have submitted to us. We do provide some cost estimates to help you plan, but your Student Account Statement, which will have your actual costs, will be available mid-summer.

A1. ESTIMATED ANNUAL DIRECT CHARGES*

The Estimated Annual Direct Charges on your award notification include the tuition, general fees, room and board amounts for a typical full-time student on our platinum meal plan. These estimates are provided for planning purposes only and do not include any applicable course fees. The charges for your specific enrollment and residential status, as well as your meal plan selection, will be on your Student Account Statement. Your Student Account Statement will be mailed to you and accessible on the NNU Portal mid-summer.

The charges are allocated and billed by semester (fall and spring). Approximately two weeks prior to the beginning of the fall semester, you will need to make payment arrangements for the difference between your fall charges and your fall financial aid. Similarly, prior to spring semester, you will need to make payment arrangements for any outstanding amount on the spring bill. Payments made after the established deadlines are subject to late fees.

For a full-time student (12-17 credit hours), tuition for the 2012-2013 academic year is \$24,790. There are required general fees of \$250, and there is a \$50 contingency deposit. For part-time students (between 1-11 credit hours) the tuition is calculated at \$1,074 per credit hour. The general fee for part-

time students varies according to hours enrolled.

Room and Board charges are approximately \$6,400 per year. This amount includes a furnished room and all utilities as well as a meal plan with unlimited entries/meals per day and week.

Books and supply costs are not included in the above direct charges. These costs vary widely based on major, condition of books, etc. A reasonable estimate for books is \$1,100 - \$1,200 per year.

A2. AID AWARDED TO STUDENTS

The aid included on your financial aid award notification is based upon information we have collected from your admission's application, financial aid forms, FAFSA, etc. Your financial aid information we have collected from your admission's application, financial aid forms, FAFSA, etc. Your financial aid may include federal, state, institutional or outside sources and may include grants, scholarships, employment opportunities or loans. This aid is provided to supplement your own resources in paying for the cost of education.

Use of Funds: Student aid funds are made available only for purposes directly related to obtaining an education at NNU, including tuition, fees, living expenses, books, supplies and modest personal expenses. Use of funds for purposes other than these will be considered cause for repayment or cancellation of the award(s).

A3. ACADEMIC AWARD

This award is based on your cumulative GPA and highest ACT or SAT score (freshmen only). If either element was missing at the time of awarding, the award may be adjusted when accurate GPA and scores are received. Renewal of this award is contingent upon you maintaining the required cumulative GPA.

Some of the academic scholarships have been funded through the generosity of donors to the University. If one of these scholarships is awarded to you, you will be notified and expected to submit a thank you letter. We believe the expression of gratitude to our donors is a vital component of the scholarship program.

A4. IDAHO PROMISE SCHOLARSHIP

First-time freshman students from Idaho with at least a 3.0 cumulative high school GPA or an ACT (or equivalent SAT) score of 20 or higher may be eligible. Sophomore students from Idaho can renew this award if they maintain a 2.5 cumulative GPA. The Idaho Promise

scholarship must be applied to tuition charges.

A5. TRUSTEES MATCHING SCHOLARSHIP

Traditional, full-time undergraduate students who receive up to \$350 in scholarship funds from their local church are eligible for matching funds from Northwest Nazarene University. If the supporting church is a Church of the Nazarene that has paid its educational budget in support of the Northwest Education Region, the match may be increased. To be eligible for the Trustees Matching Scholarship, students must maintain a 2.0 cumulative GPA and be working toward their first bachelor's degree. The matching scholarship must be applied to tuition charges.

Note: When the total annual church contribution is received in one payment, it is NNU's policy to divide the church funds and the match equally between the two semesters.

A6. ADDITIONAL AWARD INFORMATION

For more information on NYI awards, Regional Main Event Awards, professional allowances or CCCU Tuition Remission, please review the information found in the NNU catalog at nmu.edu/academics/registrar/catalogs.

NNU reserves the right to adjust any and all awards during the year due to inadequate funding or other unknown factors such as changes in student resources, credits and academic performance. Every attempt has been made to ensure the accurate preparation of your financial aid; however, no guarantees are made. If an error is detected, the provision of the appropriate policies or regulations will apply.

*Please see **"THE BREAK DOWN"** on the back cover for a complete visual explanation of the charges.

B. THE PORTAL

B1. THE PORTAL AND FINANCIAL AID

The information contained in this award letter and any future updates to award amounts can be viewed via the NNU online portal at <http://my.nnu.edu/ics>. Once you log-in to the portal, you will be able to accept or decline any award amounts listed on your award letter under the "View Financial Aid Awards" section (make sure to change the award year to the academic year

you want to view). This section contains your award information and the status of each award. Any new aid added will show in a "Hold" status until you accept the award. Please note that changes and additions to aid will be shown via the portal, so subsequent award letters will not be sent. The portal also contains a section entitled "View Financial Aid Documents" that indicates any documents the Office of Financial Aid has not received and is waiting for from you. Please contact our office with any questions.

Note: This will be the last information you receive by mail; all further information regarding financial aid will be available via the portal. Please accept or decline your aid online.

B2. THANK YOUS

In order for you to accept the scholarships in the award letter and have the funds placed on your account, you are required to provide some information and comments that will be delivered to the donor and/or scholarship representatives. This step of saying thank you is to be seen as more than a mere hurdle one must jump in

order to receive extra dollars for college. It's a way for you to express your sincere gratitude for the opportunity to change your future through an education at NNU. Once you've completed this step, scholarship criteria will be verified and must be met for the money to post to your student account. To complete your thank you letter, log on to the portal and select "Thank You Letter" from the menu on the left-hand side of the "Student" page. Then follow the directions given. The form will be used to thank all donors – you will only need to complete this process once each academic year.

C. FAFSA VERIFICATION

Your FAFSA may be selected by the U.S. Department of Education for review in a process called verification. Verification simply means NNU is required to confirm some of the information you provided on the FAFSA. Reasons for being selected for verification include:

1. Random selection (approximately 1/3 of students are selected)
2. Submission of an incomplete FAFSA
3. Submission of FAFSA with estimated information
4. Submission of FAFSA with inconsistent data

If you are selected for verification, you will be asked to submit the NNU Verification Worksheet (which will be mailed to you but also can be found online at nmu.edu/forms). In addition, you will be asked to provide tax information from either the IRS Data Retrieval Tool included on the FAFSA or a tax transcript requested from the IRS.

Additional communication will also be sent from us in regards to completing verification.

Verification really isn't as bad as it sounds! It ensures the information students and parents submit is accurate and ensures that eligible students receive all of the aid for which they are qualified. Awards listed on your award letter may change pending completion of the verification process. The sooner you complete verification, the sooner we will be able to finalize information regarding your financial aid eligibility.

G. SATISFACTORY ACADEMIC PROGRESS

All students are expected to make reasonable progress toward the completion of a degree to be eligible for federal financial aid. The following standards have been adopted to monitor progress. NNU scholarships are not included under this statement.

To be eligible for federal financial aid at Northwest Nazarene University, a student must be enrolled, be in good standing and be making reasonable progress toward the completion of a degree.

NNU's policy is to review students once each semester for cumulative GPA, total credits completed versus credits attempted, academic probation and prior appeal conditions. Transfer and re-admit students must meet the following guidelines upon entering NNU to be eligible for federal aid without having to appeal. Transfer and re-admit students who do not meet these guidelines will be asked to appeal. All students who are not meeting SAP guidelines will be notified in writing of their SAP status. Non-receipt of this letter will not change this status.

G1. GRADE POINT (QUALITATIVE) REQUIREMENTS

All undergraduate students must maintain a minimum cumulative grade point average (GPA) of 1.75 while classified as a freshman and a minimum cumulative GPA of 2.0 while classified as a sophomore or above.

G2. PACE (QUANTITATIVE) REQUIREMENTS

All undergraduate students must maintain a minimum pace of completing 67 percent of the attempted credits. Only passing grades count as successful completion. Incomplete, in progress, failing grades, and drops/withdrawals are not considered completed courses but are considered as attempted courses for purposes of the 67 percent completion requirement. All attempted hours are counted whether or not the student received aid for them. Transfer and concurrent hours accepted or received at NNU count toward both credits attempted and completed; however, the GPA from these courses is not calculated in the qualitative progress for this policy. Federal aid eligibility is only extended to repeat a course one time. Remedial courses that are pass/fail are counted in credits attempted and earned, but do not count toward GPA.

To ensure you complete your program within a reasonable amount of time, a limit has been placed on the number of hours that can be attempted. This limit is 150 percent of the minimum number of credits (124 for an undergraduate degree) required to complete the program, which equals 186 credits. Once a student reaches the 150 percent limit, or it is determined that a student cannot complete the program within the 150 percent limit, the student will no longer be able to receive federal financial aid but may appeal.

The Office of Financial Aid verifies each student's enrollment in the required number of credits for the aid they are receiving before funds are credited to the student's account.

Please refer to NNU's Undergraduate Standard of Satisfactory Academic Progress policy for the complete policy including statuses, reinstatements and appeals.

H. CHANGES IN ENROLLMENT STATUS

Dropping below full-time enrollment or withdrawing from the University usually requires adjustments to financial aid. In general, students must carry a full-time load to be eligible for institutional aid. Completely withdrawing (officially or unofficially) may require full or partial repayment of financial aid received. Contact the Business Office or refer to university policies regarding refund of charges and financial aid adjustments for changes in enrollment.

HOW WILL I GET MY MONEY'S WORTH AT NNU?
ANSWER: The value of your NNU degree will pay dividends long after you secure your first job or get accepted into the graduate school of your choice. You see, that's part of going to a college you love.

D. LOANS

D1. APPLYING FOR A FEDERAL DIRECT LOAN

Your financial aid award notification may include loans offered through the Federal Direct Loan Program. These loans can be "subsidized" (loan in which the interest is paid by the government while the student is enrolled at least half-time) or "unsubsidized" (loan in which the interest accrues from the time the loan is disbursed). Interest rates are determined annually and take effect July 1. Check the NNU website at nmu.edu/loans for more information regarding amounts, interest rates and origination fees. Repayment of these loans begins six months after the student graduates, drops below half-time status or leaves school.

You can complete the necessary documents for a Direct Student Loan on the web at studentloans.gov. You will need

to log in using your FAFSA PIN and then complete:

1. a Master Promissory Note and
2. required entrance (loan) counseling.

D2. REQUIRED ENTRANCE (LOAN) COUNSELING

Entrance counseling is another way of saying loan counseling. It is required because the federal government wants to make sure you understand your loan. If you are borrowing for the first time, have not borrowed in ten or more years or have repaid your prior federal student loans, you need to complete entrance (loan) counseling. Loan proceeds cannot be released to your student account until you complete entrance counseling (and the MPN, of course).

E. ADDITIONAL PAYMENT OPTIONS

E1. PAYMENT PLAN

For students who are unable to pay their student account balance prior to the established due date, an option exists to pay off your balance for each semester through a pre-arranged payment plan. This option allows the remaining semester balance to be divided into payments within the semester, and is a good option if you are able to pay the balance by the end of the term. Contact the NNU Business Office for more information about available plans.

If the payments are more than you can cover on a monthly basis, the costs may need to be covered by a loan. The Direct Parent PLUS loan (often referred to as a PLUS loan) may be an option to consider.

E2. PARENT PLUS LOANS

Parents of dependent students may apply for a Parent PLUS loan to cover any costs not already covered by financial aid. The PLUS loan is in your parent's name and cannot be transferred to the student. A parent (not the student) can apply on the web at studentloans.gov by logging in with the parent's PIN number from the FAFSA and completing an application and Master Promissory Note (MPN) for the parent PLUS loans.

Eligibility for the PLUS loan depends on a modest credit check. (If a parent is unable to obtain the PLUS loan, the student becomes eligible for a limited increase in the unsubsidized Direct Student Loan. Contact the Office of Financial Aid for more information.) The interest rate on the PLUS loan is fixed at 7.9 percent. There is a 4 percent origination fee less a 1.5 percent one-time rebate allowance, which means the net proceeds of the loan are 97.5 percent of the amount borrowed. Repayment of this loan begins within 60 days of first disbursement unless

the parent borrower calls the Direct Loan Servicing Center (DLSC) at 800.848.0979 to request deferment after the first disbursement is made to the school (typically by the first week of September).

You can also combine these methods (payment plan and PLUS loan) resulting in a lower loan amount, or use one or both of these methods along with your own family resources. Both the payment plan and Parent PLUS options can be used to cover an amount up to the full cost of attendance less other aid awarded. We encourage you to work closely with your Financial Aid Officer to determine the best loan amount and funding options for your family.

F. WORKING IN COLLEGE

Holding down employment and trying to get through school is more than a full-time job, but if you plan to work while attending NNU, here are several opportunities to explore. If you are work-study eligible, please be aware in order to receive work-study earnings you must have on-campus employment or participate in the America Reads/America Counts program.

F1. ON CAMPUS

All students are eligible to apply for work on campus. On campus opportunities are posted in the Career Center and on the following web site: nmu.edu/career. Students are encouraged to apply for positions of interest by following the directions listed in each posting.

Each student working on campus is required to do the following before starting any on campus employment:

1. Complete an I-9 (citizenship) form and present a current driver's license and original Social Security Card at the NNU Switchboard. This procedure cannot be done by mail.
2. Complete a W-4 Withholding form at the NNU Switchboard.
3. Complete the Student Employment Authorization form with the hiring department.

First-time students are encouraged to work no more than 15 hours per week at any job or combination of jobs on campus. If you are hired to work ten hours per week at the current minimum wage, you could earn approximately \$2,200 over the academic year.

F2. AMERICA READS/ AMERICA COUNTS

Federal Work Study funds are available to students who work as tutors in local elementary schools in the areas of math and reading. Transportation is required. If you are interested in learning more about this program, contact the Office of Financial Aid.

F3. IDAHO COLLEGE WORK STUDY PROGRAM

Funds are available to students working off campus in jobs that are closely related to their major field of study. If this option is available to you, please contact the Office of Financial Aid for further details. Students in a paid internship may also be eligible for this program.

F4. OFF CAMPUS

Off campus job listings are posted within the Career Center and on its website. These listings provide information about employment openings in the community and are updated and changed regularly. In addition, people in the community frequently contact the Career Center seeking student assistance with odd jobs, such as help with catering, child care, housekeeping, paper work (typing, computer, grading papers, etc.), physical labor, tutoring, yard work and more. Students interested in participating in the Odd Jobs List must visit the Career Center to complete an Odd Jobs Survey.

MEET OUR PEOPLE

GOT QUESTIONS THAT NEED ANSWERS? GIVE US A CALL. EMAIL US. WE'RE READY.

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Loans

208.467.8347
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FOR MORE INFORMATION, VISIT US ONLINE AT NNU.EDU/FINANCIALAID

Kendall Yake ('04) came to NNU to study biology and chemistry. Her studies were put on hold when she was diagnosed with Hodgkin's lymphoma, a cancer of the lymphatic system. Miraculously, Kendall made a full recovery thanks to medical advances and doxorubicin—the very drug she researched at NNU. Coincidence? Today, Kendall is a pharmacist working to help others find recovery.

Our graduates leave NNU prepared to embark on any and every career path, and to pursue advanced degrees at some of the best graduate schools in the country.

BUT MORE IMPORTANTLY, OUR GRADUATES LEAVE WITH THEIR MONEY'S WORTH—PREPARED TO MAKE THE WORLD A BETTER PLACE.



THE BREAKDOWN

Tuition	Semester	Annual
12-17 Undergraduate semester credits <i>Less than 12 or more than 17: \$1074 per semester credit</i>	\$12,395	\$24,790

Fees	Semester	Annual
Undergraduate: 12 or more credits <i>(SGA: \$95; Registration: \$5; Athletic Facilities: \$25)</i>	\$125	\$250

Undergraduate: 6-11 credits <i>(SGA: \$55; Registration: \$5; Athletic Facilities: \$15)</i>		
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Undergraduate: 12 or more credits <i>(Registration: \$5)</i>		
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Special Fees \$50 Contingency Deposit (a refundable deposit paid with tuition payment). Information regarding the following fees may be obtained from the Business Office: Late payment and/or late registration fee \$100	\$50	\$50
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Room & Board	Semester	Annual
Dining Plan <i>These charges are based on the Platinum Plan (full meal plan).</i>	\$3,200	\$6,400

Housing (Student Development 208.467.8643) • Room charge includes furniture and utilities • Dorm dues \$25 per semester (paid with tuition payment to Business Office) • Private room (when available) additional \$250 per semester • A limited number of units are available for married students		
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Total Estimated Semester/Annual Cost	\$15,770	\$31,490
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Note: As of the 2012-2013 academic year, all students are required to carry medical insurance. Students with existing health insurance coverage may be exempted from participation by completing a waiver form with the University; students without coverage will be enrolled in NNU's plan and will be billed for premiums.



NORTHWEST NAZARENE
UNIVERSITY

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877.NNU.4YOU

GETTING TO THE BOTTOM LINE.



NORTHWEST NAZARENE
UNIVERSITY

Office of Financial Aid

YOUR FINANCIAL AID TIMELINE

