



NORTHWEST
NAZARENE UNIVERSITY

Student Financial Services
623 S. University Blvd., Nampa, ID 83686-5897
BusinessOffice@nnu.edu— 208.467.8010
toll free: 877.668.8010 —fax: 208.467.8597

FREQUENTLY ASKED QUESTIONS

Graduate and Adult Studies

Academic Year 2020-2021

When is my bill due?

You will be billed per semester, even though your aid is published based on a full year enrollment. Expect to be billed for each semester separately. **Financial arrangement** of the balance due on your student account must be completed by the Friday preceding the first day of the semester: **August 28, 2020** for the Fall Semester, **January 8, 2021**, for the Spring Semester, and **May 7, 2021**, for Summer.

What is considered a Financial Arrangement?

By the due date, the student account must be covered by any combination of the following:

- ◆ **Paid in Full:** Pay your portion of the balance due online through the NNU Portal at my.nnu.edu.
- International Students may pay in your own currency using your credit card or from any foreign bank by using *flywire* at nnu.flywire.com.
- ◆ **Monthly Payment Plan:** Enroll through Nelnet (formerly, Tuition Management Systems). Please visit the enrollment site at nnu.afford.com for details regarding this interest-free payment plan option. The first payment is due September 1 so enrollment should be completed by August 15th.
- ◆ **Military Benefits:** NNU Student Financial Services must be aware of these benefits in advance of the due date, and the benefits must be paid directly to NNU in order for these to be considered a component of satisfactory payment arrangements.
- ◆ **Financial Aid:** You must have completed ALL paperwork including but not limited to, any verification documentation that might have been requested of you. Aid must be ready for disbursement on the first day of the semester. Please contact the Office of Financial Aid for information regarding eligibility and availability of aid.

Any student NOT falling into a combination of the above categories will be charged a \$150 late fee. A HOLD will be placed on any Student Account with a balance due without a financial arrangement in place. Refer to the Student Financial Responsibility for policies regarding delinquent accounts.

What is a HOLD?

If there is a balance due on the Student Account without a Financial Arrangement that will pay the total balance due, then a HOLD is put on the account. The hold prevents the release of an official transcript or diploma, prevents changes to the current semester schedule, and blocks reenrollment for future semesters.

How do I pay my account online?

Please review your Student Account by logging into your NNU portal at my.nnu.edu. Under the Student tab select **Pay Bill**.

- Create a semester account summary by generating a **Course and Fee Statement** anytime. Check regularly to ensure all aid is applied as expected and that course changes have not generated additional charges.
- The My Account Balance page only displays the pending charges and NOT the pending financial aid.
- Evaluate which items of financial aid you intend to use and subtract that from your charges.
 - Enter your payment amount (that you have calculated is your portion of the balance due) in the *Prepayment or Partial Payment* box. E-checks are always free. NNU accepts all major credit or debit card, however a service fee applies.

What is Student Financial Responsibility?

The Student Financial Responsibility Statement that you accept when you first log into your NNU portal, details the financial obligations associated with enrollment as a student at Northwest Nazarene University. Enrollment at NNU constitutes a contractual agreement to pay all costs, both direct and indirect, for tuition and fees assessed for the courses for which you have registered. *Failure to read and understand these obligations is not a waiver of these obligations.* Student Financial Services will be happy to answer any questions and wants to ensure you understand what is expected. **Financial responsibility** is a critical aspect of the university experience.

How can I give someone else permission to view & pay the account online? (parent or spouse recommended)

- Students may log into the NNU portal: my.nnu.edu and click “Info Release.” The NNU portal is a secure site, so please do not give anyone your login and password information.
- Follow the directions to add, edit or give the someone else listed permission to view grades and/or financial information.
- The added person will be sent an email containing their own login and temporary password to the NNU portal.
- The added person will not be sent statements. The student is responsible for all communication regarding an outstanding balance.

What if someone else is paying my bill?

It is the **STUDENT’S RESPONSIBILITY** to ensure that information regarding payment amounts and deadlines are communicated to the person who will be paying the account, including employers.

Why is My Account Balance different from the Course and Fee Statement?

The Course and Fee Statement indicates the expected balance due after pending financial aid is applied to the current charges. The online My Account Balance is updated daily to reflect payments made and adjustments made to your schedule. Pending aid will not appear on this page until it is applied beginning the first day of class. Your pending financial aid will be applied as it is completed following the guidelines below.

- Private or outside scholarships are applied to your student account within a week of when the funds are received.
- Federal loan funds will be released *beginning the first day of classes* but only after **ALL** steps in the loan process are completed.
- Private loans will be applied following the 10 days right of rescission once the loan is certified.

NOTE: **“Offered Aid”** is not necessarily guaranteed aid. Financial aid that is not applied to the account for any reason could result in balance due and is the responsibility of the student to cover. It is the student’s responsibility to initiate action on any aid not disbursed after the first week of classes. Questions regarding Financial Aid need to be direct to financialaid@nnu.edu (208) 467-8638 or (877) 668-4968

Are payment options available?

NNU payment plans are managed through Nelnet, which enables interest-free, monthly payments.

- There is an \$85 enrollment fee for a **12-month** or **8-month** plan (September through August or January through August). Payments to Nelnet are due the 1st of each month beginning in September and are applied to the student account 10 days later. Enroll on the Nelnet website at nnu.afford.com. Enroll by **August 15** to ensure correct billing arrangements have been established.
- A 4 month **semester plan** is available for \$60 each: Fall: September through December, Spring: January through April, or Summer: May through August.

NNU Student Financial Services will make adjustments to the Nelnet budget as necessary. For special requests regarding your Nelnet account, please contact Student Financial Services. Note: The due date cannot be changed and a \$35 late fee will be applied for payments made after the 5th of the month. **Payments made to NNU instead of Nelnet may result in non refundable late fees.**

What does the Technology Fee cover?

The required Technology Fee per semester covers general costs for technology services and assistance, as well as registration.

How are my Direct Loan funds applied to my account?

- All first time NNU borrowers of the Federal Direct Student Loan will need to apply for this loan at www.studentaid.gov by logging in with your FSA ID. Please carefully follow the instructions that will accompany your Master Promissory Note (MPN). First time borrowers must also complete entrance counseling found on the same site.
- The new FSA ID replaces your FAFSA PIN number. If you do not already have one, you can create one by going to www.fafsa.gov or www.studentaid.gov.
- If you are a continuing student and had a Direct Loan this past year while attending NNU, you should have already completed an MPN and will not need to do it again.
- The FAFSA must be completed for each academic year.

What if I change my schedule?

- Changes to your schedule may result in changes to your amount due. Tuition is prorated for the time you participated in the course. There is no refund if you withdraw after 60% of the course is completed.
- Log in to the NNU Portal to review the charges to your account.
- Some financial aid is based on full-time enrollment. Changes in your schedule may result in changes to your Financial Aid. Questions concerning Financial Aid should be directed to (208) 467-8638 or (877) 668-4968 or financialaid@nnu.edu.

How do I get my refund if there is a credit on my account?

- If a student receives more financial aid than is needed to cover tuition and fees, a refund of the credit balance will be issued within 14 days of the date aid was applied. Checks will not be available until Fridays after 1 pm. Please note that Student Financial Services is required to refund any credit card payments made on semester charges before issuing a refund check for the remaining amount.

What if I withdraw from NNU?

The official date of withdrawal from school will be determined by your Program Coordinator. There is a withdrawal fee of \$100. The cost of tuition is adjusted on a prorated schedule. Financial Aid is also adjusted according to length of enrollment. Please contact Student Financial Services for additional information regarding withdrawals. Be aware of the academic and financial impact before you begin the process.

**Questions concerning financial aid should be directed to
(208) 467-8638 or (877) 668-4968 or financialaid@nnu.edu.**