



NORTHWEST
NAZARENE UNIVERSITY

Student Accounts

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FREQUENTLY ASKED QUESTIONS

NNU Traditional Undergraduate

Academic Year 2020-2021

When is my bill due?

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. By that 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 August 1st so enrollment should be completed by **July 20th**.
- ♦ **Military Benefits:** The NNU Business Office 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.

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.* The Business Office 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 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.

How can I give my parent(s) permission to view & pay the account online?

- 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 give the parents listed permission to view grades and/or financial information.
- Parents will be sent an email containing their own login and temporary password to the NNU portal.
- Parents will not be sent statements. The student is responsible for all communication regarding an outstanding balance.

Why am I being billed for Health Insurance?

NNU requires that all students have health insurance. All undergraduates are automatically billed for the NNU Student Health Insurance Plan. You may waive this insurance by providing proof of comparable insurance. For more information about the insurance policy itself and the process for submitting a waiver request by the deadline, please visit <http://wellnesscenter.nnu.edu/medical-insurance>, or call (208) 467-8466.

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 parents. Once school begins only the student will receive reminders and notices on their NNU email or assigned campus mailbox.

What does the Student Fee cover?

The required "TRAD Student Fee" covers the general fees for Student Government Association, Registration, Conrad Commons library, research databases, and academic support, campus Safety and parking, but also allows full access to: Technology resources, Wi-Fi, and help desk; Wellness Center; physical and mental health services, and the Johnson athletic facilities for all traditional undergraduate students who reside on or off campus. Part-time students have a reduced Student Fee based on enrollment.

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.

- Grants and scholarships from NNU are applied to your student account when **ALL** requirements are met.
- Church awards and the corresponding match are applied to your account within a week of when they are received.
- Private or outside scholarships are applied to your student account within a week of when the funds are received. If your scholarship has specific requirements, it is your responsibility to see to it that those are met.
- 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 (formerly Tuition Management Systems), which enables interest-free, monthly payments.

- There is an \$85 enrollment fee for a **full-year plan**. Payments are made to Nelnet/TMS and are due the 1st of each month beginning August 1st. Payments are applied to the NNU Student Account about 10 days later. Enroll on the Nelnet/TMS website at nnu.afford.com. Enroll by **July 20th** to ensure correct 10-month billing arrangements have been established.
- A 5 month **semester plan** is available for \$60 each: **Fall**: August through December, or **Spring**: January through May.

The NNU Business Office will make adjustments to the payment plan budget as necessary. For special requests regarding your Nelnet/TMS account, please contact the Business Office. Note: The due date cannot be changed and a \$35 late fee will be charged by Nelnet/TMS for payments made after the 5th.

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.studentloans.gov by logging in with your FSA ID number. 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. Direct Parent loans require completion of both an Application and MPN at www.studentloans.gov. Log in using parent Social Security number and FSA ID number. 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 this step again. Continuing students may accept their aid on the NNU portal.

What if I change my schedule?

Changes to your schedule may result in a change to your balance due. The regular full time tuition rate of \$16,065 per semester does not change after the 10th day of classes. -Taking more than 18 credits costs extra.

Dropping below 12 credits can have a drastic affect your available financial aid and completion date. Always consult your Academic Advisor and Financial Aid Officer before you consider dropping below full time. Part-time enrollment will result in an adjustment to your offered aid if you have not completed your registration prior to the 10th day of classes.

If you are currently only listed as part-time and you intend to be full-time contact, the Office of Financial Aid regarding possible financial aid adjustments to your account. Your charges will adjust automatically when you complete your full-time schedule, but you need to verify that your financial aid is adjusted also.

What if I withdraw from NNU?

The Director of Academic Advising will determine the official date of withdrawal from school. There is a Withdrawal Fee of \$100. The cost of tuition, fees, room, and board are adjusted on a prorated schedule. Financial aid is also adjusted according to length of the enrollment. Please contact the Business Office for additional information regarding withdrawals. Be aware of the academic and financial impact *before* you begin the process.