Provisionally Admitted Students

Students who are admitted on a provisional basis must satisfy the conditions of their acceptance in order to continue in their program.

A student may be provisionally admitted for the following reasons:

1. Inadequate GPA

   An undergraduate student, who is admitted on a provisional basis because of inadequate GPA, must have a minimum Northwestern cumulative GPA of 2.00 by the end of the first registered semester. A graduate student, who is admitted on a provisional basis because of inadequate GPA, must have a minimum Northwestern cumulative GPA of 3.00 by the end of the first registered semester. If the applicable GPA provision is not satisfied, the student will be administratively withdrawn from GCE and may apply for reenrollment after two consecutive semesters.

2. Missing Official Transcript(s)

   A student, who is admitted on a provisional basis because of missing official transcript(s), must submit all official documents to the GCE office by the end of the first course. If all official transcript(s) are not received prior to the student being admitted, a hold will be placed on the student's account. The student must complete an Individual Course Registration Form to register for his/her first course, but will not be allowed to register for any future courses until the provision has been satisfied.

3. Other

   Other provisions may be stipulated as determined by Northwestern and must be satisfied in order to continue registering for courses. If any other provisions are not satisfied, the student will be administratively withdrawn from GCE and may apply for reenrollment after waiting two consecutive semesters.

New Student Orientation

New students are strongly encouraged to participate in New Student Orientation which occurs prior to the beginning of each semester. This orientation helps new students learn and understand how to navigate Northwestern from a policy, process, and technology perspective. It is a time of learning and interaction with other students and staff members and sets the foundation for a successful university experience.

STUDENT ACCOUNTS

Tuition

Tuition rates are subject to change each fall semester. Current rates are posted on the university website.

Fees

Admission Application (Undergraduate).....$30
Admission Application (Graduate).....$50
Change of Venue.....$50
Course Withdrawal $50
Diploma Replacement.....$10
Directed Study $50
DSST Administration $40
Excessive Printing (Per page over 300 pages/semester) ....$.10
Graduation Application (Undergraduate).....$50
Graduation Application (Graduate) $75
Internship $50
Late Course Registration.....$50
Payment Plan Enrollment $20
Prior Learning Assessment $225
Prior Learning Assessment Resubmission $50
Reenrollment.....$50
Replacement of ID Card.....$25
Science Lab $75

NOTE: All fees are nonrefundable

Billing Notifications

Students are responsible for checking theROCK monthly to view their online billing statement. Billing notifications will be *e-mailed* to the student's university e-mail account by the 6th of each month if a balance is due at the end of the month (no paper statements are mailed to permanent addresses). Contact GCE Student Accounts at 651-631-5177 or gcestudentaccounts@unwsp.edu for more information.

Payment Plans

Students may select one of the following payment options for their tuition and fees:

1. Full Payment

   Students pay the entire bill from Northwestern by the last business day of the month in which the billing notification has been e-mailed. Full payment could also include financial aid; however, if the aid is not applied to the student account by the due date, the account is subject to a 1% monthly interest fee (12.7% per annum).

2. Monthly Payments

   Payment plans are per semester. Students may enroll in a monthly payment plan and make up to four monthly payments on the account. The enrollment period for a scheduled payment plan will be the first month of each semester; enrollment is available on theROCK > Finances > Student Accounts > View Account/Make Payment > Payment Plan Options. Scroll down to reveal the plan for GCE students. Students should choose the appropriate plan for their venue. There is an enrollment fee per semester, and students need to enroll each semester if interested.

3. Financial Aid Plus Payment

   If students receive financial aid, but do not receive enough aid to cover 100% of the expenses for the semester, students may choose either option 1 or 2 (listed above) to pay the remaining balance.

Students are responsible for the purchase of their own textbooks (which are available through the Campus Store). Textbook purchases can be charged to the student account by providing their Northwestern ID card at the time of purchase or providing their Northwestern ID number for online purchases.

Submission of Payment

- *In Person*: Accounting Services, R1420.
- *USPS*: University of Northwestern – St. Paul, MI 92, PO Box 1414, Minneapolis, MN 55480-1414.
- *Online*: Pay on theROCK from a savings or checking account without a service fee (have your 9-digit routing number and account number available). Payments may also be made on theROCK using MasterCard, American Express, or Discover; however, there is a 2.75% service fee for using a credit card payment.
- *Phone*: Call 651-631-5226 or 651-631-5177 to make an electronic payment from a savings or checking account (have 9-digit routing number and account number available).

Students should not give their payment to instructors. To help quickly identify the account, students should reference their student ID number on all payments.

Tuition Reimbursement

Northwestern encourages students to seek employer-sponsored tuition reimbursement. Students who are participating in employer-sponsored reimbursement plans must make arrangements to cover their student account charges through the full payment option or the monthly payment option and then seek reimbursement from their employers. To request a confirmation of payment statement, students should e-mail their request to gcestudentaccounts@unwsp.edu. Include ID number, course code(s), semester(s) taken, any specific documentation required (i.e., financial aid disbursement), and whether the statement should be e-mailed, faxed, or mailed to their home address.

Veteran Affairs Benefits

Northwestern cooperates with the U.S. Department of Veterans Affairs (VA) to make it possible for eligible students to request VA benefits for GCE courses and programs. To qualify, eligible students must be enrolled in an approved degree program at University of Northwestern – St. Paul or another institution. Students are responsible for securing the required forms and including them with their application, and they are required to pay the full tuition and fees when enrolling in courses. Any subsequent VA payments to students will be determined by the number of courses they have completed and the VA educational benefit available to them. The VA has the final authority regarding any Northwestern reimbursement for GCE courses. Contact the GCE office for more information.

Credit Balances

Students may choose to have refunds automatically deposited into their personal bank checking or savings accounts. Enrollment is available on theROCK > Finances > View Account > E-Refunds > 9-digit bank routing number and personal account number. If not enrolled, refund checks will be mailed to the permanent address.

Delinquent Accounts

All bills are due in full by the last business day of the month in which the billing notification has been e-mailed. If enrolled in a scheduled payment plan, the scheduled installment amount is due the last day of each month to avoid a late fee. Students are not eligible to register online for the next semester or receive official transcripts until their account balance is paid in full or payment plan has been brought current. Account balances must be paid in full in order to receive a diploma. Students with any doubt about their ability to keep their account balance current should apply for financial aid as soon as possible.

FINANCIAL AID

How Financial Aid Is Determined

Financial aid is awarded on the basis of need which is determined by the student's family's financial strength. Items such as income, spouse's income, number of dependents in the family, other family members in college, and asset information are used to determine eligibility for federal and state programs. This ensures fair and equal treatment of everyone applying for financial aid.

How to Apply

The financial aid process begins when a student completes the Free Application For Federal Student Aid (FAFSA) at fafsa.gov. Students should be sure to complete the application for the appropriate academic year (example: if planning to start in Fall 2013, Spring 2014, or Summer 2014, complete the 2013–14 FAFSA); enter code 002371 for Northwestern. Two to three days after submitting the FAFSA, students should receive the Student Aid Report (SAR) indicating their eligibility for financial aid.

A student's financial aid file is complete when the following items have been received:

- The electronic copy of the student's FAFSA. GCE must have the student's Social Security number on file in order to receive this electronically.
- Official transcripts for all courses attempted, whether high school or postsecondary institutions.
- Any other information that FAFSA is requesting Northwestern to verify.

Once a student has a complete financial aid file and is admitted to a program, GCE Financial Aid will evaluate his/ her file. Students should allow up to three weeks for their application to be processed. An official award packet and letter will be sent. To be eligible for any federal or state financial aid, students must be registered for summer semester by July 31st.

Minnesota State Grant

These state funds are awarded to undergraduate Minnesota residents who demonstrate financial need. To receive the maximum amount of Minnesota State Grant, you must be registered for 15^{+} credits each semester. If you plan to enroll for less than 15 credits per semester, you will receive a smaller award based on the state guidelines. You must inform GCE Financial Aid if you do not plan to register for the number of credits listed on your award letter or if you withdrew from school for major medical or military service so that your grant can be recalculated. If you have attended college for an equivalent of four or more years (eight semesters of full-time attendance), you are ineligible to receive funding through the state grant program.

Federal Pell Grant

This is a grant awarded to undergraduate students on the basis of financial need. Your eligibility for this grant is determined based on the results of your Free Application For Federal Student Aid (FAFSA). The maximum award per academic year is $5,550.00, based on your demonstrated financial need and your enrollment level. If you are taking less than a full-time credit load (12^+ credits per semester) your grant will be prorated.

Minnesota GI Bill

Undergraduate and graduate students who meet the state's residency definition and have served or are serving in the military may be eligible for this grant. It is a supplement to other military benefits a student may be receiving. To apply, students should visit getreadyforcollege.org.

Federal Direct Loan Programs

A Federal Direct Loan is a long-term, fixed rate loan for students. A student's eligibility is determined by completing a Free Application For Federal Student Aid Form (FAFSA). Students must be enrolled at least half-time to be eligible to receive a Federal Direct Loan. Half-time registration is defined as 6 credits per semester for undergraduate and 3 credits per semester for graduate students. Repayment begins 6 months after a student graduates or drops below half-time enrollment.

DIRECT SUBSIDIZED STAFFORD LOAN (UNDERGRADUATE STUDENTS)

This loan is awarded to undergraduate students who demonstrate financial need as determined by the FAFSA. The federal government pays interest on this loan while the student is enrolled in school (at least half-time, pursuing a degree or certificate) and during a six-month grace period after leaving in-school status. The fixed interest rate of the loan is based on the date of the first disbursement.

DIRECT UNSUBSIDIZED STAFFORD LOAN (UNDERGRADUATE AND GRADUATE STUDENTS)

This loan is non-need based and the student borrower is responsible for the interest which accrues on the loan while enrolled and prior to repayment. The student may choose to make interest payments during the in-school period or capitalize the unpaid accrued interest when repayment begins.

DIRECT PLUS LOANS (PARENT LOAN FOR DEPENDENT STUDENTS)

This loan is a loan that a parent of a dependent student may be eligible to borrow. It is the parent's loan, not the student's loan. The parent borrower must complete a Master Promissory Note at studentloans.gov and complete a Request Form that is returned to Northwestern (this can be downloaded from the university website). Northwestern will electronically transmit the application to the U.S. Department of Education, its servicers, and/or agents. The applicant's credit history will be reviewed to determine eligibility.

GRADUATE PLUS LOANS (GRADUATE STUDENTS)

This loan is a federal loan that is only available to graduate students. The student must complete a Master Promissory Note at studentloans.gov and complete a Request Form that is returned to Northwestern (this can be downloaded from the university website). Northwestern will electronically transmit the application to the U.S. Department of Education, its servicers, and/or agents. The applicant's credit history will be reviewed to determine eligibility.

Completion of Coursework

Federal and state aid funding sources expect students who receive financial aid to complete the coursework for which they have registered. Dropping, withdrawing, or adding a course may affect financial aid. In the event that financial aid recipients do not complete their coursework, Northwestern has received a directive by the Department of Education to check the students' status for any incomplete courses. If these students receive an extension of time to complete their work, Northwestern will check to see that there is evidence that the students have completed some portion of the coursework.

If financial aid recipients receive all failing ("F") grades for their coursework or an "F" in their last course, Northwestern will check to see that they have attended. If the class is delivered online GCE will check for academic activity. If the class is delivered on-site or blended, GCE will check for attendance. If there is no evidence of that, Northwestern will have to return all funds to the appropriate federal and state agencies.

Repeating a Course

The credit value of the course is considered in both (all) semesters in determining the student's full-time or part-time status. However, the credits count only once toward minimum credit requirements for satisfactory academic progress. Students repeating a course will be charged full tuition for each registration.

In regard to financial aid and Title IV funding in relation to repeating a course, the following applies:

1. A failed course may be repeated as many times as needed until passed.
2. A previously passed course may only be repeated once.
   - This includes even those courses where a higher grade is required for the major (e.g. minimum of "C" for Business Core courses, etc.).
   - This does not include courses designated as repeatable (e.g. ensembles, workshops, etc.) as these are not restricted nor limited (unless designated otherwise) and, therefore, a student may repeat these courses as often as needed.
3. If a student passes a failed course with a passing grade, he/she may repeat the course one more time to try and achieve a higher grade.

Academic Year for Financial Aid

For all GCE programs, an academic year consists of fall, spring, and summer semesters. Semesters are 15–17 weeks for undergraduate and 12–16 weeks for graduate programs. GCE programs are in a module delivery system: one course at a time.

Satisfactory Academic Progress for Financial Aid

Federal and state regulations require all colleges/universities to establish standards of Satisfactory Academic Progress (SAP) for students receiving financial aid. The intent of the law is to encourage students receiving financial aid to make satisfactory progress toward their degrees.

- All federal, state, and institutional aid is governed by this policy.
- All Northwestern venues are governed by this policy: Traditional Undergraduate, Undergraduate Pathways, Adult Undergraduate, and Center for Graduate Studies.
- SAP is reviewed annually for all students.
- Students online, in blended learning, and attending class must meet the same standards of SAP.

To be making SAP, all students must declare a program of study, so their progress can be measured. They must also meet these two minimum requirements to receive financial assistance: qualitative and quantitative.

QUALITATIVE

Halfway through the student's declared program, a student must have a minimum cumulative GPA of 2.00. Failure to accomplish this requirement will result in the denial of assistance until a cumulative GPA of 2.00 or better has been reestablished. See "Academic Standards–Good Academic Standing" for more information.

QUANTITATIVE

A student must progress from year to year, earning a minimum number of credits per year to be eligible for financial aid. Students must earn a minimum of 2/3 (67%) of credits attempted (Table 1).

Just as there is a minimum credit completion requirement per year, there are guidelines for a maximum time frame for the completion of a program (Table 2).

A student who fails to satisfy the stated minimum credit completion requirements will be denied future financial aid (unless an appeal is granted) and will be placed on financial aid probation for one semester, during which he/she will continue to receive aid. At the end of the probationary semester, the student must meet the minimum credit completion requirements or financial aid will be cancelled for subsequent semesters until SAP is reestablished.

After a student's financial aid has been denied/cancelled, it may be reinstated when the student's cumulative credits completed and cumulative GPA meet the minimum requirements for SAP.

Table 1: Minimum Credit Completion Requirements for Financial Aid Eligibility Program

YEARS OF ENROLLMENT COMPLETED	1	2	3	4	5	6
CERTIFICATE	20	30	*	*	*	*
ASSOCIATES	20	40	60	*	*	*
BA / BS	*	20	40	61	81	102

Table 2: Maximum Time Frame for Students Receiving Aid in a Program

PROGRAM	EXPECTED COMPLETION TIME	MAXIMUM COMPLETION TIME FOR FINANCIAL ELIGIBILITY	PERCENT OF TIME ALLOWED	TOTAL CREDITS FOR COMPLETION
CERTIFICATE	1 Year	1.5 Years	150%	45
ASSOCIATES	2 Years	3 Years	150%	135
BA / BS	4 Years	6 Years	150%	180
BS (Adult UG)	*	*	150%	187
MASTERS	*	*	150%	54
M.DIV.	*	*	150%	114

Financial Aid Appeals

At the time a student is denied assistance, in the event of mitigating circumstances, a student may appeal for continuation of financial assistance. A student may submit a written appeal for continuation of financial assistance with the appropriate information included.

Students must specify:

- The conditions under which they are appealing.
- Why they failed to make SAP.
- What has changed that will allow them to make SAP by the next evaluation.

If the student is put on financial aid probation, he/she must set up a plan for recovery of the deficiency in credits or cumulative GPA. Students may appeal once, and if SAP is made, they will continue to receive financial aid.

- *Appeal*: A process by which a student petitions the institution for reconsideration of eligibility for Title IV, HEA program assistance.
- *Financial Aid Probation*: A status assigned by an institution to a student who has appealed and has had eligibility for aid reinstated.

Example: Typical Credits Completed Progression per Year

YEARS OF ENROLLMENT COMPLETED	1	2	3	4	5
CREDITS	30	60	90	120	150

Suspension of Financial Aid

If a student is suspended due to academic standing, no financial aid will be offered by any of the university venues. Example: if a student is suspended in the Adult Undergraduate program, no aid will be offered during the time of the suspension for Undergraduate Pathways courses or Traditional Undergraduate courses until the student meets the minimum requirements for SAP.

Not attending Northwestern for a semester or more is not grounds to allow reinstatement of financial aid. A student may be allowed to attend Northwestern at the student's own expense, until the qualitative and quantitative measures are improved. At the point the student meets the expected minimum requirements for SAP, he/she may be reinstated for financial aid eligibility.

Grade Evaluations for Financial Aid

"AU" Grade: Not counted in the qualitative or quantitative review due to there being no financial aid allowed for these courses.

"I" Grade: Has been attempted and not completed, will receive no earned credit. Once final grades are received, they will be used to monitor SAP.

"F" Grade: Has been attempted and completed, will receive no earned credit. A student that is assigned an "F" grade and does not do any work in the course will be evaluated and may lose financial aid during that period immediately at the end of the term.

"W" Grade: Has been attempted, but are not included in the qualitative measure. "F" and "W" courses must be included in the maximum time frame of the quantitative requirements.

Summer Enrollment

Summer is counted as a semester for SAP evaluation.

Non-Degree Courses

Only courses which apply toward the student's declared academic program are used to monitor SAP.

Transfer Students

All accepted transfer credits applied to a student's academic program at Northwestern will be counted as attempted and/or completed in the maximum time frame to complete. Transfer credits will not be subject to qualitative measurements for SAP.

Changing Majors

Students who change majors will still be evaluated based on all credits attempted and completed.

Scholarships

APPLICATION PROCESS

An announcement will be made in the *Daily Journal* with application acceptance and deadline dates. These scholarships are applied for in the spring for the subsequent academic year.

Submit a one-page typed essay explaining why you feel you should receive the scholarship to gcefinaid@unwsp.edu. Students may apply for only one scholarship. Be sure to include your name, ID number, and the scholarship for which you are applying.

UNDERGRADUATE SCHOLARSHIPS

Northwestern Adult Undergraduate Scholarship
Criteria: Undergraduate student, minimum Northwestern cumulative GPA of 3.25.

Northwestern General Endowed Scholarship
Criteria: Undergraduate student, minimum Northwestern cumulative GPA of 3.25.

Sphere Scholarship
Criteria: Undergraduate student, minimum Northwestern cumulative GPA of 2.50, single or married parents.

For all of the above undergraduate scholarships, students must also meet the following criteria:

- Demonstrate financial need.
- Must have completed at least one full semester in the program.
- Must typify and represent the high ideals of Northwestern.
- Must be enrolled in the program for the subsequent academic year.

Tzedakah Scholarship
Criteria: Undergraduate student, student needs to be a resident of the state of Minnesota, completed one year of education at Northwestern, and currently enrolled as a full-time student at Northwestern. The student shall also represent and demonstrate the high ideals of the Mission, Vision and Values of Northwestern. The applicant should have letters of recommendation from a community leader, church leader, or family and friends that show both the need for the assistance and the ability of the potential recipient to impact his/her community through the education received.

GRADUATE SCHOLARSHIP

Donald B. Krause Scholarship
Criteria: Graduate student accepted into the Master of Divinity program, minimum GPA of 3.00, displays merit, displays financial need, and displays a motivation to serve in Christian ministry as a chaplain in a hospital, extended care facility, hospice, or similar pastoral care. A personal interview may be included as part of the selection process.

Tuition Discounts

Students may only receive one discount. In the event that a student receives full tuition funding from federal and state, Northwestern reserves the right to reduce any discounts given by the university. To apply for either discount, students should contact GCE Financial Aid.

Christian Worker's and Family discounts would be $250 per semester for full-time (12^+ credits) undergraduate students. Christian Worker's and Family discounts would be $200 per semester for full-time (6^+ credits) graduate students.

CHRISTIAN WORKER'S DISCOUNT

This is a discount for students employed as full-time pastors, missionaries, or Christian educators. The organization must send a letter verifying the student's full-time employment status to GCE Financial Aid at gcefinaid@unwsp.edu.

FAMILY DISCOUNT

There is a discount for families who have more than one student attending at the same time within GCE. Each student must be seeking a degree through GCE at Northwestern to qualify. There is also a discount for GCE students who have a son or daughter attending the Traditional Undergraduate program. The parent(s) must be seeking a degree, and the Traditional Undergraduate student does not receive the discount. Students must reapply for this discount every academic year.

Contact for Questions

Contact GCE Financial Aid at 651-631-5105 or gcefinaid@unwsp.edu with any questions.