

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 notifications are sent to the student's university email if a balance is due by the last day of the month.

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.

Payment of Accounts

Payments may be made in person, by phone, mail, or online. All payments should reference the student's ID number. In order to help students and their families make convenient arrangements for payment of their educational expenses, University of Northwestern offers two options:

1. Full Payment – Students pay the entire semester balance from Northwestern by August 31, 2025 for fall semester or January 31, 2026 for spring semester. With this payment option, a \$40 late payment fee will be assessed on any unpaid balance.
2. Monthly Payment Plans – Students may make up to four monthly payments, and there is a \$50 enrollment fee per semester. Deadline for enrollment in a payment plan is August 30, 2025 for fall semester or January 30, 2026 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.

Students are responsible to pay any charges that post to their account after a refund has been issued to them.

Adult Undergraduate Tuition

TUITION

Tuition rates are subject to change each Fall semester. More information may be found at unwsp.edu/admissions/financial-aid/tuition-fees/.

Per credit \$480

TUITION REIMBURSEMENT

Northwestern encourages students to seek employer-sponsored tuition reimbursement. Students who are participating in employer-sponsored reimbursement plans must arrange to pay their student account balance through the full payment option or the monthly payment option and then seek reimbursement from their employers. To request a payment confirmation statement for an employer, students should email their request to studentaccounts@unwsp.edu. Include name, ID number, course code(s), semester(s) taken, any specific documentation required (i.e., financial aid disbursement). The PDF document will be sent to the student's university email in compliance with privacy regulations.

Dual Enrollment Tuition

TUITION

Per Online Credit \$480

EARLY COLLEGE TUITION

Per Online Credit \$245
Early College students pay for their own textbooks.

UNIVERSITY COSTS

Traditional Undergraduate Tuition

University of Northwestern offers quality education, comfortable housing, and excellent meals at the lowest possible cost. Charges listed are for the 2025–2026 school year.

Traditional Undergraduate Charges (excludes Nursing students)

TUITION

12–18 billed/attempted credits	\$18,998
Per credit 19 or over	\$1,005
Per credit 11 or fewer	\$1,580
Summer school per credit	\$570

HOUSING

Standard Room	\$3,450
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MEAL PLAN REQUIREMENTS*

Residential Students	Dining Funds	Dining Fee	Total Cost/ Semester
First Year Resident	\$2,001	\$501	\$2,502
Non-First Year Resident (<small><21 AS OF FIRST DAY OF FALL CLASSES</small>)	\$1,579	\$393	\$1,972
Non-First Year Resident (<small>≥21 AS OF FIRST DAY OF FALL CLASSES</small>)	\$321	\$81	\$402
Commuter Students:	Dining Funds	Dining Fee	Total Cost/ Semester
First Year Commuter	\$347	\$87	\$434
Non-First Year Commuter	\$321	\$81	\$402
PSEO Commuter (OPTIONAL)	\$108	\$21	\$129

*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.

SUMMARY OF TRADITIONAL UNDERGRADUATE CHARGES FOR THE YEAR

Tuition (non-nursing)	\$37,996
Room	\$6,900
Board	\$5,004
Technology Fee	\$340
Health Fee	\$400
Student Activity Fee	\$210
Total	\$50,850

Nursing Tuition & Related Charges

FALL, SPRING, SUMMER 2025–2026 TUITION

12–18 billed/attempted credits	\$18,998
Per credit 19 or over	\$1,005
Per credit 11 or fewer	\$1,580

POST-BACCALAUREATE PER SEMESTER (FALL, SPRING, SUMMER)

(per NUR credit)	\$645
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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) \$775

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

Note: Fees are nonrefundable and are subject to change.

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 2025–2026 CHARTS ON PAGE 20

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.

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 Experience 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.

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.

Fees and Other Charges

GENERAL FEES

Chapel Fine (for each absence; not to exceed \$140 per Quad)	\$20
Diploma Replacement Fee	\$10
DSST Administration	\$40
Enrollment Deposit	\$200
(BEFORE INITIAL REGISTRATION, APPLIED TO FIRST SEMESTER TUITION)	
Excess Printing Fee	\$0.015 (B&W)/\$0.057 (color)
(PER PAGE FEE IN EXCESS OF \$30 PER SEMESTER)	
Graduation Administration Fee	\$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)	\$165
Parking Fee Resident (PER SEMESTER)	\$195
Payment Plan Fee	\$50
Replacement ID Card	\$25
Student Activity Fee (PER SEMESTER; EXCLUDES POST-BACCALAUREATE NURSING)	\$105
Technology Fee—Commuter (PER SEMESTER)	\$125
Technology Fee—Resident (PER SEMESTER)	\$170
Transcript Fee	varies by service requested

COURSE/PROGRAM-RELATED FEES

ANI, ART, and DES Lab Fee (PER COURSE)	\$100
ART2048 Ceramics I Course Fee	\$150
ART3243 Ceramics II Course Fee	\$150
BIO3157L Anatomy Lab Fee	\$200
BIO3158L Human Physiology Lab Fee	\$200
BIO3175L Ecology Lab Fee	\$200
BIO3246L Genetics Lab Fee	\$200
BIO4841 Research Fee	\$200
Biology Lab Fee	\$200
BIO3276L Summer Field Biology Fee	\$300
BUS3835 Professional Skills Course Fee	\$50

CHE1021, CHE1022 Course Fee	\$75
CHE4841 Research Fee	\$200
Chemistry Lab Fee	\$200
CYS3265 Course Fee	\$100
Directed Study Processing Fee	\$50
Education Program Fee (PER SEMESTER)	\$250
Ensemble Fee (Amata Women's Chorale, Con Brio Men's Chorus, Chamber Singers, Jazz Ensemble, Northwestern Choir, Orchestra, Symphonic Band)	\$10–\$15
EGR-Prefix Course Fee (PER COURSE—ALL EGR COURSES EXCEPT EGR4995)	\$200
Laboratory Fee—All Sciences with 'L' Designation (unless noted otherwise)	\$200
LDR1011, LDR2112, LDR4425, LDR4825 Leadership Course Fee	\$25
LDR1015, LDR1825, LDR3415 Leadership Course Fee	\$50
MEN3002 Men's Chorus Tour	\$75
MEN3003 Women's Chorale Tour	\$75
MIN3227 Camping Fee	\$50
MIN3231 Care and Counseling Course Fee	\$100
MUP3695, MUP4695 Recital Fee	\$200
MUP4696 Recital Fee	\$400
Online Course Technology Fee (per credit)	\$25
PHE1056 Bowling Fee	\$40
PHE1057 Golf Fee	\$55
Physics Lab Fee	\$200
Prior Learning Evaluation (per credit sought)	\$65
Prior Learning Submission (one time)	\$100
Private Music Instruction Fee (SURCHARGE PER CREDIT—MUSIC MAJOR LEVEL LESSONS)	\$400
Private Music Instruction Fee (SURCHARGE PER CREDIT)	\$450
Science Lab Fee	\$200
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

UNIVERSITY COSTS

Traditional Undergraduate and Early College 2025–2026 Refund Schedule

SEMESTER COURSES

	% REFUND	FALL	SPRING
Week 1–2	100%	– Sept 10	– Jan 26
Week 3	70%	Sept 11–17	Jan 27–Feb 2
Week 4	60%	Sept 18–24	Feb 3–9
Week 5	40%	Sept 25–Oct 1	Feb 10–16
Week 6	20%	Oct 2–8	Feb 17–23
Week 7	0%	Oct 9 or after	Feb 24 or after

QUAD* COURSES

	% REFUND	Q1 (Fall)	Q2 (Fall) & Extended Registration	Q3 (Spring)	Q4 (Spring) & Extended Registration
Days 1–6	100%	– Sept 4	– Oct 29	– Jan 20	– Mar 23
Days 7–8	70%	Sept 5–8	Oct 30 – Nov 2	Jan 21–22	Mar 24–25
Days 9–10	60%	Sept 9–10	Nov 3–4	Jan 23–26	Mar 26–29
Days 11–13	40%	Sept 11–15	Nov 5–9	Jan 27–29	Mar 30 – Apr 1
Days 14–15	20%	Sept 16–17	Nov 10–12	Jan 30 – Feb 2	Apr 2–7
Day 16	0%	Sept 18 or after	Nov 13 or after	Feb 3 or after	Apr 8 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 2025–2026 Refund Schedule

NURSING SUMMER 2026 SEMESTER REFUND (Term 3: Begins May 18)

	% Refund	
Week 1–2	100%	– June 1
Week 3	70%	June 2–8
Week 4	60%	June 9–15
Week 5	40%	June 16–23
Week 6	20%	June 24–30
Week 7	0%	July 1 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 October, 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 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 October 1 for the following fall semester.

(NOTE: THE AID PROGRAMS LISTED ARE EFFECTIVE FOR THE 2025–2026 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 **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.

Direct Lending (DL)

The **Federal Direct Student Loan (DL)** program provides college loans through the U.S. Department of Education.

The **Parent Loan to Dependent Undergraduate Students (PLUS/DL)** program enables parents to borrow funds for their students through the U.S. Department of Education.

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.

For Minnesota Residents only:

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.

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 for further information.

* FOR TRADITIONAL UNDERGRADUATE STUDENTS ONLY

Completion of Coursework

Federal and state 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 for any incomplete courses. If students receive an extension of time to complete their work, Northwestern will check to see that there is evidence that they have completed some portion of the coursework.

If financial aid recipients receive all failing grades for their coursework or a failing grade in their last modular course, Northwestern will check to see if they have attended or completed any assignments. If there is no evidence of attendance or academic activity, Northwestern will have to return all funds to the appropriate federal and state agencies.

FINANCING THE COST OF EDUCATION

Traditional Undergraduate Students

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 Traditional Undergraduate students enrolling in fall 2025. Financial aid recipients prior to fall 2025 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	\$18,000
Deans Scholarship	\$16,000
Faculty Scholarship	\$14,000
Founders Scholarship	\$11,000
Directors Grant.....	\$7,000

*STUDENTS WHO HAVE EARNED COLLEGE CREDIT BEFORE GRADUATING FROM HIGH SCHOOL ARE CONSIDERED FRESHMEN FOR SCHOLARSHIP PURPOSES.

TRANSFER SCHOLARSHIPS

Students (Traditional Undergraduates only) 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	\$18,000
Deans Scholarship	\$16,000
Faculty Scholarship	\$14,000
Founders Scholarship	\$11,000
Directors Grant.....	\$7,000

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 January. 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 Traditional Undergraduate Students

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 or call the Music Office at 651-631-5218 or 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 or contact the Theatre Office at 651-286-7536 or 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 Traditional Undergraduate 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 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.

EAGLE SCHOLARS HONORS PROGRAM

Students admitted to UNW for the 2024-2025 school year or prior, were invited to apply for the Eagle Honors Program if they met certain academic requirements. To be eligible, students needed to have 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.). 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.

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.

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 17 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

Adult Undergraduate Discounts and Scholarship Opportunities

Endowed Scholarships (Continuing Students)

Adult Undergraduate Students can apply for scholarships during the Spring semester (opens in March) that are awarded the following academic year. More information including applicable criteria and deadlines may be found at unwsp.edu/admissions/financial-aid/unw-scholarships/ (ADULT tab).

The following scholarships are available to Adult Undergraduate students:

- Adult Undergraduate Student Scholarship
- Northwestern Foundation General Endowed Scholarship
- SPHERE Scholarship
- Tzedakah Scholarship
- Vern & Ruth Larson Family Scholarship

Tuition Discounts

Students may only receive one discount. In the event that they receive full tuition funding from federal and state, Northwestern reserves the right to reduce any discounts given by the university. Students should contact Financial Aid for more information.

Military Discount

- This 15% discount is for students who are seeking an undergraduate or graduate degree and are currently serving in or were discharged/retired from any branch of the US Armed Forces.

Christian Worker's Discount

- This discount is for students employed as full-time pastors, missionaries, chaplains, or teachers at Christian institutions.

Family Discount

- This discount is for families who have more than one student (parent, child, sibling, or spouse) enrolled in an Adult Undergraduate or Graduate program at the same time. Both students must be seeking a degree or certificate as an Adult Undergraduate or Graduate student at Northwestern to qualify.
- There is also a family discount given to the Adult Undergraduate student who has a son or daughter attending the Traditional Undergraduate program. The parent must be seeking a degree or certificate, and the Traditional Undergraduate student does not receive the discount. Students must reapply for this discount every academic year.

Note: Christian Worker's and Family discounts are \$250 per semester for full-time (12+ credits) undergraduate students. These discounts are prorated if students are enrolled less than full-time

FINANCING THE COST OF EDUCATION**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. For the Minnesota GI Bill grant, both undergraduate and graduate Veteran students who meet eligibility requirements and have completed the FAFSA may be eligible for this grant. It is supplemental funding to any other military benefits that they could receive. Students should apply at the Minnesota Department of Veteran Affairs website.

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. For further information about the Army ROTC, contact the Department of Military Science, University of Minnesota, Minneapolis, MN 55455, 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.

U.S. Department of Veteran Affairs (VA)

Northwestern cooperates with the U.S. Department of Veterans Affairs to make it possible for eligible students to request VA benefits for courses and programs. To qualify, eligible students must be enrolled in an approved degree program at the University of Northwestern. The VA has the final authority regarding disbursement of all benefits for eligible students. For more information, contact Northwestern's VA School Certifying Official at 651-631-5119 or registrar@unwsp.edu.

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

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 highest 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 Dual Enrollment, AP, CLEP, and DSST) accepted from other schools are counted toward completion of the degree as both attempted credits and earned credits.

Dual Enrollment Courses

Dual Enrollment 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.

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.

FINANCING THE COST OF EDUCATION

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, RONALDA 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, Myrtle
 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, WNWC-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
