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.

Tuition & Fees

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

Tuition

Per credit (excluding MBA)	$595
Per credit (MBA)	$650

General Fees

Diploma Replacement	$10
Graduation Administration	$100
Payment Plan Enrollment	$50
Replacement of ID Card	$25

Course-Related Fees

Directed Study Processing	$50
Online Course Technology (per credit) Also applies to Directed Studies and Tutorials	$25
Tutorial Processing	$50

Note: Fees are nonrefundable and are subject to change.

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.

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 the form of scholarships and loans. 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 and loans, to help with their university costs.

How to Apply

Students begin the financial aid process by completing a Free Application for Federal Student Aid (FAFSA) at studentaid.gov/h/apply-for-aid/fafsa for the appropriate academic year (e.g., if planning to start in Fall 2025, Spring 2026, or Summer 2026, complete the 2025–26 FAFSA); enter code 002371 for Northwestern.

A financial aid file is complete once students have been officially admitted to Northwestern and the following items have been received:

- Electronic copy of the FAFSA and the student's Social Security number must be on file in order to receive this electronically.
- All official transcripts.
- Any other information that FAFSA is requesting Northwestern to verify.

Timely submission of the FAFSA is important to be eligible for financial aid. Allow up to three weeks for your application to be processed by Financial Aid, and an official award letter with information will be sent to the student's university email. Call 651-631-5212 or email financialaid@unwsp.edu for more information.

How Financial Aid is Determined

Graduate students are eligible for Direct Unsubsidized Loans from the U.S. Department of Education by completing the FAFSA and meeting certain eligibility requirements (i.e., enrolled at least half-time per semester).

Minnesota GI Bill

Graduate students who meet the state's residency definition, have served or are serving in the military, and have completed the FAFSA may be eligible for this discount. It is supplemental funding to any other military benefits that they could receive. Students should apply at the Minnesota Department of Veteran Affairs website.

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.

Federal Direct Loan Programs

A Federal Direct Loan is a long-term, fixed rate loan for students. Eligibility for students is determined by completing the FAFSA. Students must be enrolled at least half-time per semester (graduate = 3 credits) to be eligible to receive a Federal Direct Loan. Repayment begins six months after students graduate or drop below half-time enrollment.

Direct Unsubsidized Stafford Loan

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

Graduate Plus Loans

This loan is a federal loan that is only available to graduate students. Students must complete an Application Form and Master Promissory Note at studentaid.gov/plus-app/grad/landing. Northwestern will electronically transmit the application to the U.S. Department of Education, its servicers, and/or agents.

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.

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, including summer, will be placed on financial aid warning.

Credits Attempted	Required Cumulative Grade Point Average
Graduate Credits	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). 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
Graduate Certificate	14–16	21–24
Master	36–76	54–114

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

Remedial Courses

Remedial courses are counted as both attempted credits and earned credits.

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 Program

If students change their program, coursework applying specifically to the original program 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.

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.

Scholarships Available Through Northwestern

Application Process

Students 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/.

Graduate Scholarships

The following scholarship is available to graduate students:

- Donald B. Krause Scholarship – must be accepted into the M.Div. program

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.

Alumni Discount

This 20% discount is for students who have a previous degree awarded from Northwestern in any venue.

Military Discount

This 15% discount is for students who are seeking a 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 Graduate 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 $220 per semester for full-time (6+ credits) graduate students. These discounts are prorated if students are enrolled less than full-time.