

Financial Assistance

Available Aid

Northwest awards and/or administers many types of financial aid from federal, state, University, and private sources. Financial aid can be divided into four general categories:

- Grants, which are financial gifts usually based on financial need.
- Scholarships, which are financial gifts usually based on academic, athletic, or other high achievement.
- Loans, which can be from the University or the Department of Education.
- Employment, which can be either on- or off-campus. If the student is employed on-campus, he or she may be “regularly” employed, or employed as “work-study.”

Grants and scholarships are gifts and usually do not have to be repaid. Loans must be repaid with interest at a future date, which usually commences six months after the student ceases to be enrolled as at least a half-time student. For information, contact the Office of Scholarships and Financial Assistance, (660) 562-1363.

Financial aid programs assume that the primary responsibility for educational and living expenses rests with the students and/or parents to the extent they are able to provide assistance. Most of Northwest’s aid is designed to supplement family resources. In addition to parental contributions and student savings, other sources of non-University funding to be considered are monetary service and religious organization awards, and high school awards.

Maximum Time Frame and Credit Hours

Undergraduate and graduate students are eligible to apply for aid for up to one and one half times the normal program length. The normal program length for an undergraduate degree is 124 credit hours; therefore undergraduates are eligible to apply for aid for up to 186 attempted semester credit hours, including transfer credit.

Students who have attempted the maximum number of credit hours are ineligible for any type of federal financial aid. A change of major does not extend the number of credit hours that may be attempted.

Application Procedures

Students should contact the Northwest Office of Scholarships and Financial Assistance on or after January 3 for information and application procedures for federal student financial aid. Some of the information required on the Free Application for Federal Student Aid (FAFSA) must be taken from the student’s and/or parents’ federal income tax forms. **Northwest holds all financial information in strictest confidence and uses the information only to determine eligibility for federal aid.** See the “Student Records” section of this catalog for more information on records privacy.

Deadlines

For maximum consideration, applications and required documentation should be submitted at the earliest possible date after January 3 for the following academic year. Some federal programs have limited funds that will be awarded to the earliest pool of applicants.

Award Processing

The Office of Scholarships and Financial Assistance will attempt to meet all students' financial need pending the availability of funds. Federal financial assistance will continue to be awarded until all funds are committed or until the specified deadlines, whichever occurs first.

The priority order for awarding federal financial assistance is as follows:

- Federal Supplemental Educational Opportunity Grant (must be Pell eligible)
- Federal College Work Study Program
- Federal Perkins Loan
- Federal Direct Loan (subsidized)
- Federal Direct Loan (unsubsidized)

Award Notification

The Office of Scholarships and Financial Assistance will notify students of the types and amounts of federal financial aid for which they qualify. Students may accept all or part of their awards. Offers of financial aid are void if award notifications and all associated promissory notes, contracts, and required counseling sessions are not properly completed and returned.

Satisfactory Academic Progress

To be eligible to receive federal, state, and some private student aid, students must be maintaining satisfactory academic progress toward a degree or certificate. Federal law requires that the University monitor both quantitative and qualitative academic progress.

Quantitative progress requires students to pass a minimum number of credit hours. Qualitative progress requires students to earn predetermined Northwest and cumulative grade point averages. Students must be in compliance with the University's written standards for both quantitative and qualitative progress to maintain eligibility for any type of federal financial aid.

The University will attempt to notify students when they have not maintained satisfactory academic progress. However, students are responsible for being aware of the satisfactory academic progress policies and will remain ineligible, even if the University's notification is not received.

Quantitative Progress

Final quantitative progress will be determined at the end of **each trimester**. To be considered making satisfactory quantitative progress, undergraduate students must pass at least 75% of the cumulative credit hours which they have attempted, and graduate students must pass at least 66% of the cumulative credit hours which they have attempted. Failure to meet the appropriate completion rate at the end of the trimester will result in the student being placed on financial aid probation status for the next term.

Failure to meet the appropriate completion rate by the end of the probationary term will result in the loss of eligibility for all types of federal aid until the deficiency is removed.

Course Audits

Students are not eligible to receive federal financial aid for courses audited. Courses audited will not be included when determining the number of credit hours a student has attempted or completed.

Delayed/Incomplete Grades

Courses in which students receive delayed/incomplete grades will be counted as hours attempted but will not be counted as successfully completed until the final passing grade is officially posted to the student's permanent record.

Qualitative Progress

Qualitative academic progress will be determined at the end of **each trimester**. To be considered making satisfactory qualitative progress, students must have the following minimum Northwest cumulative grade point averages:

Freshman	1.75
Sophomore	2.00
Junior	2.00
Senior	2.00

Students who do not meet qualitative academic progress will be placed on financial aid probation for the next term of attendance. Students who have not removed this grade point average (GPA) deficiency by the end of the probation period will not be eligible to receive aid for subsequent periods of enrollment until the required Northwest and cumulative GPA are attained.

Appeals Process

A student who fails to make satisfactory academic progress may appeal, in writing, the loss of eligibility. The appeal must be based on documented mitigating circumstances that were clearly beyond the student's control. Types of required documentation may include doctor and hospital reports, legal documents, and written confirmation from a parent or other official sources as deemed appropriate by the Financial Review Committee.

Written appeals and all supporting documentation must be submitted to the Office of Scholarships and Financial Assistance. The Financial Review Committee will review the written appeal, supporting documentation and notify the student in writing of the appeal decision within 14 days from the date received.

To appeal the decision of the Financial Review Committee, the student must submit a written appeal and all supporting documentation to the Provost Office within seven days from the date on the financial review committee's written response. The decision of the Office of the Provost is final.

Financial Assistance Programs

The following types of student financial assistance are available to eligible Northwest undergraduate students:

- Federal Pell Grant
- Federal Supplemental Educational Opportunity Grant
- Federal Work Study Program
- Federal Perkins Loan
- Federal Direct Loan (subsidized)
- Federal Academic Competitiveness Grant (ACG)
- Federal SMART Grant
- Federal Direct Loan (unsubsidized)
- Federal Parents Loan for Undergraduate Students (PLUS)
- Missouri Access Grants
- Institutional Employment
- State, Institutional, and Private Scholarships

The following types of financial assistance are available to eligible Northwest graduate students:

- Federal Work Study Program
- Federal Perkins Loan
- Federal Direct Loan (subsidized)
- Federal Direct Loan (unsubsidized)
- Institutional Employment
- Private Scholarships
- Graduate Assistantships

Withdrawal from the University

If a student withdraws from the University while receiving federal financial assistance, the hours of enrollment will be counted as attempted but not passed. The student must pass the required percentage of cumulative hours attempted to be considered as meeting satisfactory academic progress requirements.

Summer

Students may not receive a Pell Grant for more than the equivalent of two trimesters of full-time study during an academic year. Therefore, students who receive Pell Grants for full-time enrollment for both the fall and spring trimesters are ineligible to receive a summer Pell Grant. Students with summer Pell Grant eligibility will be paid on the basis of their combined summer sessions enrollment status. Students must be enrolled in at least six credit hours to receive a loan or Federal Work Study.

Online Aid Applicants

Students must be degree seeking at Northwest and be enrolled at least half-time through Northwest before federal aid will be processed except for those who qualify for Federal Pell Grants.

Students must be enrolled in a minimum of 12 credit hours at Northwest to receive Northwest scholarships or to receive consideration for State of Missouri assistance programs.

- Students choosing to enroll in courses from other institutions concurrently with their Northwest enrollment must file a completed financial aid consortium agreement for each term with the Office of Scholarships and Financial Assistance.
- Consortium agreements are for courses that are not available at Northwest and are necessary to complete degree requirements.
- Each student is responsible for initiating consortium agreements for hours taken at institutions other than Northwest.
- Students must have grades from classes covered by a consortium agreement transferred back to Northwest before aid for future terms will be released.
- Contact the Office of Scholarships and Financial Assistance for details.

Taxation of Financial Assistance

Scholarships and fellowships are tax exempt only if used for tuition and fees, books, supplies, and equipment required for the course of study. Students must be candidates for degrees.

Scholarships and fellowships are taxable if designated for purposes other than tuition and related expenses or if attributable to service performed.

Fee reductions for employee dependent graduate students must be reported as taxable income for the employee.

For specific information, contact a tax preparation professional.

Veterans' Affairs

The University maintains an Office of Veterans' Affairs to assist veterans and eligible persons in all phases of certification and retention of educational benefits. The Veterans' Office, located in the Office of Scholarships and Financial Assistance, also assists veterans and eligible persons in receiving payment for tutorial assistance, veterans' work-study and giving advice and counsel.

Northwest students receiving benefits from the Veterans' Administration will meet VA conditions for satisfactorily pursuing a program of study by meeting the University's general catalog requirements. However, a few VA requirements are more stringent than the general catalog requirements.

- **Regular Attendance.** VA students must attend all classes according to each instructor's attendance policies. VA students must have their attendance cards completed and signed by each of their instructors at the end of each month. The completed card must be promptly submitted to the Office of Veterans' Affairs by the student. VA benefits will be terminated as of the last date of attendance reported by the instructor for students with unsatisfactory attendance.
- **Unsatisfactory Progress.** The University is required to notify the Veterans' Administration that a student did not make satisfactory progress if the student:

a) fails or withdraws from all classes; b) accumulates more than 12 hours of grades of "F" (9 hours for graduate students); or c) is suspended by the University.

Education benefits will be terminated for students who fail to make VA satisfactory progress.

- **Classes Not Completed.** The Veterans' Administration may require students to repay benefits received for classes dropped.
- **Delayed/Incomplete Grades.** Delayed/incomplete grades must be removed by the end of the next trimester or they will be changed to grades of "F."

VA students should contact the Office of Veterans' Affairs before deciding to repeat a course, withdraw from the University, drop a class, take a delayed grade or interrupt class attendance to assure compliance with VA regulations.

Vocational Rehabilitation

All students receiving vocational funding from the State Department of Rehabilitation or Veterans' Administration should contact the Office of Scholarships and Financial Assistance for certification and counseling assistance.