

2024 / 2025



# MONEY MATTERS

YOUR FINANCIAL RESOURCE GUIDE







What every student should know about

# COLLEGE EXPENSES

Northwest Missouri State University provides resources to guide you through financing your college education.

The Office of Scholarships and Financial Assistance and the Student Account Services Office work closely together to help students complete the financial process for attending college.

Financial aid focuses on helping students find a way to pay for college through:

- Scholarships
- Grants
- Federal work study
- Student loans

If you have a question about financial aid call 660.562.1363, email [finaid@nwmissouri.edu](mailto:finaid@nwmissouri.edu), or visit [nwmissouri.edu/finaid](http://nwmissouri.edu/finaid)

Student Account Services assists with:

- Monthly billing and payment
- Installment plans
- Refunds

If you have questions about any of these topics, call 660.562.1583 or email [bursar@nwmissouri.edu](mailto:bursar@nwmissouri.edu), or visit [www.nwmissouri.edu/studentaccounts](http://www.nwmissouri.edu/studentaccounts)

## AUTHORIZED USERS

Set up a parent, guardian, or third party with Payment Center access to review billing statements and make payments.

### Online access to view account and pay bills

- Log into CatPAWS
- Click 'Account Tab'
- Navigate to 'Payment Center'
- Click 'Authorized Users'
- Add an authorized user

This will generate an email that will be sent to the new authorized user with login instructions to the Payment Center.

## BILLING POLICY

A monthly billing statement is produced with amounts due on or before the 15th of the following month.

Bills will be emailed to the student's Northwest email address each month. Students can also authorize a parent or guardian to receive emailed bills monthly.

Students will receive their fall billing statement in mid-July and their spring billing statement in mid-December. Full payment must be made on or before the due date to avoid finance charges. For more information, visit [nwmissouri.edu/studentaccounts/billing-and-payments.htm](http://nwmissouri.edu/studentaccounts/billing-and-payments.htm)

## HOW TO PAY

Students and authorized users have the following payment options:

### Online Options:

- Web check
- Debit Card
- Credit Card

### In-person Options:

- Check/Money Order

*If paying by check, please include the Student ID (919#) in the memo section of the check.*

## REFUNDS

Financial aid is disbursed to student accounts seven days after classes begin. Refunds will be processed within 14 days of financial aid disbursement. Student Account Services will continue to process refunds weekly throughout the term. To set up direct deposit of refunds:

- Log into the Payment Center in CatPAWS
- Complete the refund account setup

Refunds for Parent Plus loans are mailed to the parent who originated the loan. Parents can sign up for direct deposit if their student has authorized them to have their own access to the Payment Center.

## REPORTING PRIVATE SCHOLARSHIPS

Private scholarship checks will be credited to the account and cannot be used toward an installment payment. When mailing scholarship checks, include the Student ID (919#) on the memo section of the check.



## BEARCAT TIP

Tuition insurance provides reimbursement when a student can't complete an academic term due to an unforeseen, covered accident, injury or other covered reason.

Learn more at: [gradguard.com/tuition/nwmissouri](http://gradguard.com/tuition/nwmissouri)

## HOW MUCH WILL I HAVE TO PAY?

It is common for students to use multiple funding resources to pay for college. The student will likely use a combination of savings, family contributions, scholarships, grants, loans and work study. To help determine the student's estimated total balance, the Billing Estimate Calculator is available at the following:

[nwmissouri.edu/studentaccounts/costworksheet.htm](http://nwmissouri.edu/studentaccounts/costworksheet.htm)

Tuition	
Room	
Meal	
Miscellaneous*	<b>\$327.43</b>
Estimated Charges	
Financial Assistance	
Grants	
Scholarships	
Student Loans	
Parent Plus	
Student's Responsibility	

\* Miscellaneous charges include \$200 new student fee, \$90 optional parking permit and \$37.43 optional yearbook charge.

Mail scholarship checks to:  
**Office of Scholarships  
and Financial Assistance**  
800 University Drive Maryville, MO 64468



# SAMPLE BILL

Northwest Missouri State University  
 nwmissouri.edu  
 660-562-1583  
 800 University Drive  
 Maryville, MO 64468



**NORTHWEST**  
 MISSOURI STATE UNIVERSITY

Bobby Bearcat  
 800 University Drive  
 Maryville, MO 64468

**Student ID:** 919XXXXXX  
**Statement Date:** 07/19/2024  
**Amount Due:** \$ 2,737.23  
**Due Date:** 08/15/2024

Term	Date	Description	Charges	Credits
		* PREVIOUS BILLED BALANCE *	\$ 0.00	
		- CURRENT CHARGES -		
202510	07/11/2024	Tuition UG	\$4,195.50	
	07/11/2024	Designated Fees: UG	\$1,978.50	
	07/11/2024	Textbook Usage Fee	\$94.50	
	07/11/2024	Technology Fee	\$363.00	
	07/11/2024	Course Fee	\$129.00	
	07/11/2024	Course Fee	\$129.00	
	07/11/2024	Tower Yearbook & Tax	\$ 37.43	
	07/11/2024	New Student Fee	\$ 200.00	
	07/11/2024	Food Contract	\$ 2,267.00	
	07/11/2024	Housing Contracts	\$ 3,874.00	
		- CURRENT PAYMENTS -		
	07/11/2024	WebCheck		\$ 50.00
		* CURRENT BILLED BALANCE*	\$13,217.93	
		- AUTHORIZED FINANCIAL AID -		
202510		Northwest Promise Grant		\$3,338.80
		Northwest Merit		\$ 500.00
		Federal Pell Grant		\$ 1,273.00
		Missouri Access Grant		\$ 1,250.00
		Sub Loan - Federal Direct		\$ 1,732.00
		Unsub Loan - Federal Direct		\$ 990.00
		Private Scholarship 1-Fall		\$ 750.00
		Private Scholarship 2-Fall		\$ 500.00
		* AUTHORIZED BALANCE *		\$10,333.80



## BEARCAT TIP

Your bill will not reflect your installment plan. To view your installment plan and monthly minimum payment:

Log into CatPAWS

- Account tab
- Click Payment Center
- Click Payment Plans

**PLEASE BE SURE TO WRITE THE STUDENT ID (919#) ON ALL PAYMENTS!**

Payments cannot be taken over the phone.

**YOU MUST PAY TOTAL BALANCE ON OR BEFORE THE DUE DATE TO AVOID FINANCE CHARGES**

Fees above are estimates reflective of the 2024-2025 school year.

# UNDERSTANDING YOUR MONTHLY BILLING STATEMENT

The monthly billing statement includes important messages, due dates, financial assistance, total amount due and a detail of charges. The numbered items below correspond to numbered examples on the sample billing statement.

## HOW TO ACCESS YOUR BILLING STATEMENT

1. Go to [nwmissouri.edu](http://nwmissouri.edu)

2. Click the menu icon:



3. Click the LOGIN icon:



4. Select 'CatPAWS'

5. Select 'Login/Enter Secure Area'

*\*your login is your Northwest Network Account (S#)*

6. Once logged in, select 'Account'

7. Select 'Payment Center'

8. Choose 'Click here to go to payment center'

9. Under statements, select 'View Statements'



### BEARCAT TIP

*Northwest offers an installment plan for students intending to pay their total balance over four months, rather than the total balance in August/January. Any unpaid balance on the 16th of the monthly will incur a 1% finance charge.*

*For more info:*

[nwmissouri.edu/studentaccounts/billing-and-payments.htm](http://nwmissouri.edu/studentaccounts/billing-and-payments.htm)

## 1 PREVIOUS BALANCE

The account balance from the last monthly billing statement.

## 2 CHARGES/REFUNDS

New charges are billed and refunds are processed during this billing cycle. The account summary shows the total of the amounts detailed.

## 3 PAYMENTS/CREDITS

New payment and credits issued during this billing cycle include personal payments, private scholarships, out-of-state tuition waivers, financial assistance and any other mode of payment. The account summary shows the total of the payments and credits.

## 4 AUTHORIZED FINANCIAL AID

Financial aid awarded to the student that has not yet been applied. For any questions about authorized aid, contact the Office of Scholarships and Financial Assistance at 660.562.1363 or [finaid@nwmissouri.edu](mailto:finaid@nwmissouri.edu).

## 5 TOTAL BALANCE

The total amount due on the student's account for the current billing period. Anticipated financial aid has been deducted despite not being credited to the account.

## 6 FINANCE CHARGES

Unpaid bill balances will incur a 1% finance charge on the 16th of each month.



# HOW TO ACCESS YOUR FINANCIAL AID OFFER

Your aid offer was recently emailed to you.

## TO ACCESS YOUR AID OFFER IN CATPAWS:

1. Go to [nwmissouri.edu](http://nwmissouri.edu)

2. Click the menu icon:

3. Click LOGIN Icon:



4. Select 'CatPAWS'

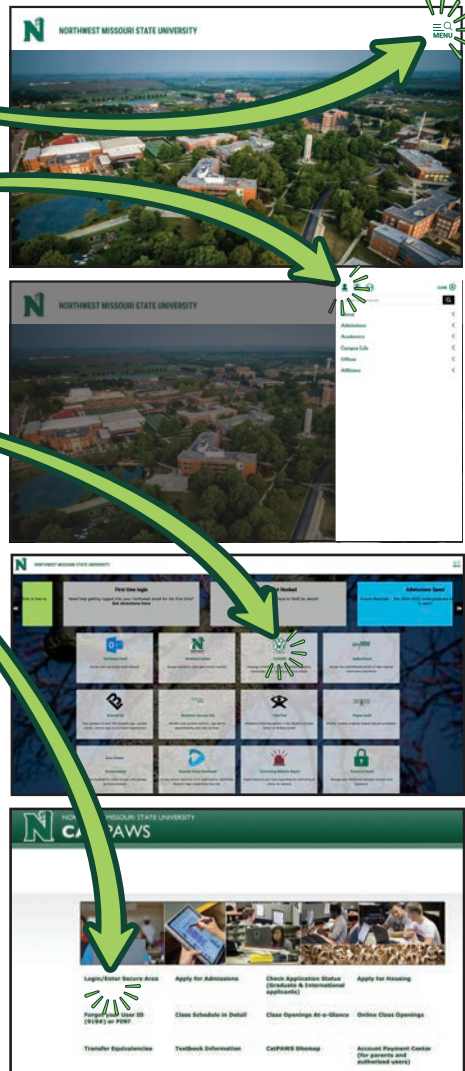
5. Select 'Login/Enter Secure Area'

Your login is your Northwest Network Account (S#)

6. Once logged in, select 'Financial Aid'

7. Select 'Award', then 'Award by Aid Year'

8. Award Overview will display your aid offer



### BEARCAT TIP

#### *Have questions?*

Contact our incoming freshmen and transfer students Financial Assistance Counselor

**Tracy Russell**

660.562.1363 | [tracyr@nwmissouri.edu](mailto:tracyr@nwmissouri.edu)



# FINANCIAL AID OFFER Example

NORTHWEST MISSOURI STATE UNIVERSITY		finaid@nwmissouri.edu nwmissouri.edu/finaid 660.562.1363   800.633.1175	
<b>2024 - 2025 FINANCIAL AID OFFER FOR BOBBY BEARCAT (STUDENT ID: 919XXXXXX)</b> The office of Scholarships and Financial Assistance is pleased to provide your aid offer for the 2024 - 2025 Aid Year. The financial aid offered is based on financial need and/or academic achievements. Awards are based on need, merit, and an expected enrollment status of full-time, and contingent on funding from federal, state, and institutional sources. If you plan to enroll at less than full-time status, you should report this information to our office. <b>Please contact our staff if you have questions about your aid offer.</b>			
<b>Estimated Cost of Attendance (COA)</b>	Fall 2024	Spring 2025	Summer 2025
<b>Billable Expenses</b> <i>These are items charged by Northwest such as tuition, fees, and housing/meals (only if you live on campus.)</i>			
Tuition and Student Fees	\$x,xxx.xx	\$x,xxx.xx	\$x,xxx.xx
Other Course Fees	\$xxx.xx	\$xxx.xx	\$xxx.xx
Housing and Meals	\$x,xxx.xx	\$x,xxx.xx	\$x,xxx.xx
<b>Estimated Billable Expenses</b>			\$xx,xxx.xx
<b>Non-billable Expenses</b> <i>are allowances for other items and may vary based on you need. Northwest will not bill you for these items</i>			
Educational Supplies	\$xxx.xx	\$xxx.xx	\$xxx.xx
Transportation Expenses	\$xxx.xx	\$xxx.xx	\$xxx.xx
Personal Expenses	\$xxx.xx	\$xxx.xx	\$xxx.xx
<b>Estimated Total Cost of Attendance</b>			\$xx,xxx.xx
<i>Remember to separate billable expenses from non-billable expenses when estimating the amount you may owe Northwest. Information about current tuition rates is available on the Student Account Services' website.</i>			
<b>Grant and Scholarship Eligibility</b>			
Federal Pell Grant	\$x,xxx.xx	\$x,xxx.xx	\$x,xxx.xx
Federal SEOG Grant	\$xxx.xx	\$xxx.xx	\$xxx.xx
Missouri Access Grant	\$x,xxx.xx	\$x,xxx.xx	\$x,xxx.xx
Northwest Merit	\$xxx.xx	\$xxx.xx	\$xxx.xx
<b>Total Grants and Scholarships</b>			\$xx,xxx.xx
<b>Estimated Net Cost (COA minus total grants and scholarships)</b>			\$xx,xxx.xx
<b>Options to Pay Remaining Costs</b>			
<i>Accepted awards are processed for you and don't require any action. For additional aid information or to accept/decline any offered awards, login to CatPAWS and navigate to Financial Aid&gt;Award&gt;Accept Award by Aid Year. Once accepted, our office will process your awards.</i>			
Federal Work Study Eligibility	\$x,xxx.xx	\$x,xxx.xx	\$x,xxx.xx
Federal Subsidized Loan	\$x,xxx.xx	\$x,xxx.xx	\$x,xxx.xx
Federal Unsubsidized Loan	\$x,xxx.xx	\$x,xxx.xx	\$x,xxx.xx
Parent Plus/Credit Based Loan	\$x,xxx.xx	\$x,xxx.xx	\$x,xxx.xx
<b>Estimated Financial Need Analysis (if applicable)</b>			
<i>Your EFC is calculated index based on the financial information you provided on your FAFSA. It is used to calculate eligibility for need-based aid and does not indicate your cost or the amount of aid you will receive.</i>			
Estimated Total Cost of Attendance	\$xx,xxx.xx		
Award Period EFC (from FAFSA)	-\$x.xx		
Estimated Additional Resources	-\$x.xx		
<b>Calculated Financial Need</b>	\$xx,xxx.xx		
Northwest Missouri State University   Office of Scholarships and Financial Assistance			

## 1 Estimated Total Cost of Attendance (COA):

While reviewing your award letter, remember the importance of separating amounts you pay directly to Northwest from other indirect costs. Additional information about tuition and fees is available on the Student Account Services website [nwmissouri.edu/studentaccounts/index.htm](http://nwmissouri.edu/studentaccounts/index.htm)

## 2 Billable expenses

are items you are charged by Northwest, such as tuition and fees. Housing and meals are charged only if you live on campus.

## 3 Non-billable expenses

are allowances for other items and may vary based on your needs. Northwest will not bill you for these items.

## 4 Scholarships and Grants

are free money that doesn't need to be repaid.

## 5 Options to pay remaining costs:

Financial aid in the form of student employment or loans. Loans are used to help pay the remaining net costs after gift aid is deducted.

## 6 Total Financial Aid Award

includes scholarships, grants, work-study and all loans offered.

**THIS IS A SAMPLE** of how your financial aid offer will appear. This chart explains the sections in detail. For more information or if you have questions, contact the Office of Scholarships and Financial Assistance at [finaid@nwmissouri.edu](mailto:finaid@nwmissouri.edu), 660.562.1363 or 800.633.1175.

## WHAT IS FINANCIAL AID?

Financial aid is money available from federal, state, institutional and private sources to help students and their families meet college costs. Financial assistance is designed to assist families in paying for the cost of attending college.

## SCHOLARSHIPS

Scholarships consist of gift aid that does not have to be repaid. Renewal criteria is contingent on the scholarship. For specific renewal information, visit [nwmissouri.edu/finaid/Freshman.htm](http://nwmissouri.edu/finaid/Freshman.htm)

## GRANTS

Grants are need-based gift aid that does not have to be repaid such as the Federal Pell Grant, Missouri Access Grant or Federal Supplemental Education Opportunity Grant (SEOG).

**Work Study:** The Federal Work-Study program is need-based while the student employment program is available to all students regardless of their financial aid eligibility. Students are responsible for finding their Northwest employment and will receive a monthly paycheck (via direct deposit) for hours worked. To learn about student employment opportunities on the Northwest campus, visit [nwmissouri.edu/hr/student](http://nwmissouri.edu/hr/student)

## LOANS

Loans are borrowed money that must be repaid, with interest.

- **Subsidized loans:** Loans available to students who demonstrate financial need, based on information submitted on the FAFSA.
- **Unsubsidized loans:** Loans that are not need-based. Students are responsible for accrued interest on these loans during all periods.
- **Parent PLUS/Credit Based Loan:** A credit-based loan borrowed by either the parent or student to fill the gap in the bill and cost of attendance.
  - To apply for a Parent PLUS loan, your parent will need to go to [studentaid.gov](http://studentaid.gov), sign in with FSA ID, select "Apply for Aid" and then click "Apply for a PLUS Loan."
  - Additional information about other credit-based loan options is available at [www.nwmissouri.edu/finaid/aid/loans/private.htm](http://www.nwmissouri.edu/finaid/aid/loans/private.htm)

## BORROWING TIPS

It is encouraged that students only borrow the minimal amount needed to cover education-related expenses.



## IMPORTANT NUMBERS

### STUDENT ACCOUNT SERVICES AND CASHIERING OFFICES

Billing and refunds..... 660.562.1578  
Payment arrangement ..... 660.562.1583

### SCHOLARSHIPS AND FINANCIAL ASSISTANCE

Scholarships, loans, grants, federal work study..... 660.562.1363

### STUDENT SUCCESS CENTER

Course schedule changes, advisement and Advantage ..... 660.562.1695

### RESIDENTIAL LIFE AND AUXILIARY SERVICES

Room selection, room changes and meal plan ..... 660.562.1214

### UNIVERSITY POLICE

660.562.1254

### WELLNESS SERVICES

Health History Form, immunizations..... 660.562.1348



#### BEARCAT TIP

*Log into CatPAWS and select the orientation tab to view your personalized incoming student checklist.*

## GENERAL INFORMATION

call 660.562.1212 or toll free 800.633.1175

For additional student and consumer information,  
visit [www.nwmissouri.edu/aboutus/facts/consumerinfo.htm](http://www.nwmissouri.edu/aboutus/facts/consumerinfo.htm)