



INVESTED IN *you*



FINANCIAL AID 101

Paying for a college education may seem like a real challenge, but we are here to assist you. In this brochure, you will find some basic information about the financial aid process and types of aid available at Northwest.



TEXTBOOKS & LAPTOP INCLUDED
SAVES STUDENTS MORE THAN
\$7,200
OVER FOUR YEARS

NWMISSOURI.EDU/ADMISSIONS/LAPTOP
*FOR MARYVILLE STUDENTS



NEARLY
\$25
MILLION
IN SCHOLARSHIPS AND
GRANTS AWARDED
ANNUALLY

**90% OF
FIRST-YEAR
STUDENTS**
RECEIVE AN INSTITUTIONAL
SCHOLARSHIP OR GRANT



THE RIGHT SIZE
MORE THAN
7,200+
STUDENTS



Below 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, 660.562.1363 or 800.633.1175.

NORTHWEST MISSOURI STATE UNIVERSITY		2022-2023 Financial Aid Offer			
OFFICE OF SCHOLARSHIPS AND FINANCIAL ASSISTANCE		Fall 2022	Spring 2023	Summer 2023	Total
Dear Bobby Bearcat: Student ID: 919XXXXX					
The Office of Scholarships and Financial Assistance is pleased to provide your aid offer for the 2022-2023 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. Accepted awards will be processed for you and do not require any action. Please use CatPAWS to inform us of any scholarships or private resources you will receive. Send private scholarship checks to the Office of Scholarships and Financial Assistance. Receipt of aid not reported to our office may impact your eligibility for aid listed on this aid offer. For additional information about your aid offer, review our Aid Offer Guide , email us, or call us at 660.562.1363.					
Estimated Cost of Attendance (COA)					
Tuition and Student Fees	\$5,695.00	\$5,695.00	\$5,695.00	\$17,085.00	
Other Course Fees	\$71.00	\$71.00	\$71.00	\$213.00	
Housing and Meals	\$5,161.00	\$5,161.00	\$5,161.00	\$15,483.00	
Estimated Billable Expenses				\$32,581.00	
<i>Billable expenses are items charged by Northwest such as tuition, fees and housing/meals (only if you live on campus).</i>					
Non-billable Expenses					
Educational Supplies	\$100.00	\$100.00	\$100.00	\$300.00	
Transportation Expenses	\$100.00	\$100.00	\$100.00	\$300.00	
Personal Expenses	\$788.00	\$788.00	\$788.00	\$2,376.00	
<i>Non-billable expenses are allowances for other items and may vary based on your need. Northwest will not bill you for these items.</i>					
Estimated Total Cost of Attendance					
\$34,890.00					
<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>					
Grant and Scholarship Eligibility					
Federal Pell Grant	Accepted	\$3,148.00	\$3,147.00	\$3,147.00	\$9,442.00
Federal SEOG Grant	Accepted	\$225.00	\$225.00	\$225.00	\$675.00
Missouri Access Grant	Accepted	\$1,000.00	\$1,000.00	\$1,000.00	\$3,000.00
Freshman Multicultural	Accepted	\$500.00	\$500.00	\$500.00	\$1,500.00
Northwest Merit	Accepted	\$500.00	\$500.00	\$500.00	\$1,500.00
American Dream Grant	Accepted	\$222.50	\$225.00	\$225.00	\$672.50
Total Grants and Scholarships					
\$11,990.00					
Estimated Net Cost (COA minus total grants and scholarships)					
\$22,900.00					
<i>We have determined you are eligible for the American Dream Grant program. This program ensures your tuition and standard student fees are covered using federal, state, and institutional scholarship and grant funds. In the event your tuition and fees are not covered with existing scholarships and grants, the American Dream Grant is awarded to cover any remaining tuition and standard student fees.</i>					
Options To Pay Remaining Costs					
Federal Work Study Eligibility	Offered	\$1,200.00	\$1,200.00	\$1,200.00	\$3,600.00
Federal Subsidized Loan	Offered	\$1,750.00	\$1,750.00	\$1,750.00	\$5,250.00
Federal Unsubsidized Loan	Offered	\$1,000.00	\$1,000.00	\$1,000.00	\$3,000.00
Parent PLUS/Credit Based Loan	Offered	\$1,380.00	\$1,380.00	\$1,380.00	\$4,140.00
<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>Award>Accept Award by Aid Year. Once accepted, our office will process your awards.</i>					
Estimated Financial Need Analysis (if applicable)					
Estimated Total Cost of Attendance					\$34,890.00
Award Period EFC (from FAFSA)	-	0			0
Estimated Additional Resources	-	5.00			5.00
Calculated Financial Need	=				\$34,890.00
<i>Your EFC is a 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>					
Northwest Missouri State University Office of Scholarships and Financial Assistance Administration Building Room 273 800 University Drive Maryville, MO					

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.

4 **Scholarships & 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.

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.

8 **Information** about your awards, including instructions about how to accept or decline any offered awards.

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.

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

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, 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 <https://www.nwmissouri.edu/finaid/Alternative.htm>

BORROWING TIPS

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



96% PLACEMENT RATE

96% of bachelor's degree earners secure employment or continue their education within six months of graduation.

NORTHWEST LISTED AMONG THE
23% OF
**MOST AFFORDABLE
4-YEAR
UNIVERSITIES**
OVER THE LAST FIVE YEARS

SOURCE: NATIONAL COLLEGE ATTAINMENT
NETWORK (2014-2019 DATA)

FINANCIAL AID CHECKLIST

- Search and apply for private scholarships.
- Review and accept financial aid offer in CatPAWS. (Merit scholarships are awarded for fall 2022.)
- Submit private scholarship information in CatPAWS and send check to the Office of Scholarships and Financial Assistance.
- Request final high school transcripts be sent to Northwest by recommended date of June 30.
- Attend Summer Orientation, Advisement and Registration (SOAR) in June or July.
- Review University bill sent to your Northwest email account in July.



MENU & SEARCH IS UNDER THIS ICON



TO ACCESS YOUR AWARD OFFER IN *CatPAWS*

- 1 Go to nwmissouri.edu
- 2 Click Menu & Search
- 3 Click LOGIN
- 4 Select CatPAWS
- 5 Select Login/Enter Secure Area
* Use Login information provided in your acceptance materials.
- 6 Once logged in, select **Financial Aid**
- 7 Select **Award**, then **Award by Aid Year**
- 8 Select Aid Year: **2022-2023 Aid Year**

Award Overview will display your aid offer summary



We are here for you **CONTACT INFORMATION**

Scholarships and Financial Assistance

Scholarships, grants, federal work study, loans660.562.1363

Student Account Services and Cashiering

Billing, refunds, payment arrangements, parking permits660.562.1578

Student Success Center

Orientation, academic advising and degree planning, academic support660.562.1695

Residential Life and Auxiliary Services

Room selection, room changes and meal plan660.562.1214



NEW! Bearcat Fast Pass!

RESIDENCE HALL SELECTION FOR FIRST-YEAR STUDENTS BEGINS JAN. 20 FOR STUDENTS WITH A ROOMMATE OR PRIVATE ROOM.

DATE YOU SUBMITTED YOUR HOUSING PREPAYMENT	CHOOSE YOUR ROOM
Nov. 1, 2021 with roommate or private room	Jan. 20, 2022
Nov. 1, 2021 without roommate	Jan. 21, 2022
Nov. 2 - Dec. 15, 2021 with roommate or private room	Jan. 24, 2022
Nov. 2 - Dec. 15, 2021 without roommate	Jan. 25, 2022
Dec. 16, 2021 - Jan. 27, 2022 with roommate or private room	Jan. 27, 2022
Dec. 16, 2021 - Jan. 27, 2022 without roommate	Jan. 28, 2022
Jan. 28, 2022 and after	open to all

Fast Pass FAQ's

What time do I select my room on my assigned day?

You will receive an email with your specific selection date and time before your selection date.

What happens if my chosen roommate has a different selection day than me?

As long as you have locked yourself in as roommates in My College Roomie, whichever of you has the earliest selection date will be able to book you both in a room together. On selection day, only one person in each roommate pair needs to do the process.

Why are students with roommates able to select a day earlier?

Finding a good roommate match is very important!

After all, you're going to be sharing a single room for nine months. Students who aren't spending their energy on roommate conflicts can focus on classroom and overall college success.

What if I want a private room?

Northwest allows incoming first-year students to buy out the 2nd bed in their room for an additional \$825/semester. This is permitted in Dieterich and Millikan halls only.

Any student who buys out their room will qualify to select their room on the first day of their applicant group.

For example, a November 1st applicant who buys out their room can select on January 20th as if they have a roommate and not wait until the next day.