

2023 - 2024

MONEY MATTERS

YOUR FINANCIAL RESOURCE GUIDE



NORTHWEST
MISSOURI STATE UNIVERSITY



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, or visit 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 660.562.1578 or email cashier@nwmissouri.edu, or visit nwmissouri.edu/studentaccounts.

AUTHORIZED USERS

There are two authorizations a student must complete to allow parent(s) or other individuals access to the student's information.

1. Online access to view your 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.

2. Release of information concerning grades, student account and financial assistance

- Log into CatPAWS
- Click 'Student Tab'
- Click 'Authorize Release of Information'

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. For more information, visit www.nwmissouri.edu/studentaccounts/billing-and-payments.htm

HOW TO PAY

Students and authorized users have the following payment options:

Online Options:

- Web check
- Debit
- Credit Card

In-person Options:

- Check/Money Order
- Cash
- Debit

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

Mail scholarship checks to:

Office of Scholarships and Financial Assistance

800 University Drive Maryville, MO 64468



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

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

Tuition _____

Room _____

Meal _____

Miscellaneous* _____ **\$327.43**

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.



SAMPLE BILL

Northwest Missouri State University
 nwmissouri.edu
 660-562-1578
 800 University Drive
 Maryville, MO 64468



Bobby Bearcat
 800 University Drive
 Maryville, MO 64468

Student ID: 919XXXXXX
Statement Date: 07/19/2023
Amount Due: \$ 2,737.23
Due Date: 08/15/2023

Term	Date	Description	Charges	Credits
		* PREVIOUS BILLED BALANCE *	\$ 0.00	
		- CURRENT CHARGES -		
202410	07/11/2023	Tuition UG	\$ 4,026.30	
	07/11/2023	Designated Fees: UG	\$ 1,897.50	
	07/11/2023	Textbook Usage Fee	\$ 90.00	
	07/11/2023	Technology Fee	\$ 348.00	
	07/11/2023	Ed Curriculum/Instr Course Fee	\$ 123.00	
	07/11/2023	Ed Curriculum/Instr Course Fee	\$ 82.00	
	07/11/2023	Tower Yearbook & Tax	\$ 37.43	
	07/11/2023	New Student Fee	\$ 200.00	
	07/11/2023	Food Contract	\$ 2,176.00	
	07/11/2023	Housing Contracts	\$ 3,718.00	
		- CURRENT PAYMENTS -		
	07/11/2023	Housing Pre-payment Fall		\$ 50.00
		* CURRENT BILLED BALANCE*	\$ 12,648.23	
		- AUTHORIZED FINANCIAL AID -		
202410		Northwest Promise Grant		\$ 3338.80
		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 *		\$ 9,911.50
			TOTAL DUE	\$ 2,737.23



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 2023-2024 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
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

PREVIOUS BALANCE

The account balance from the last monthly billing statement.

CHARGES/REFUNDS

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

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.

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.

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.

FINANCE CHARGES

Unpaid 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
2. Click the menu icon:



LOGIN is under this menu icon

3. Click LOGIN Icon:

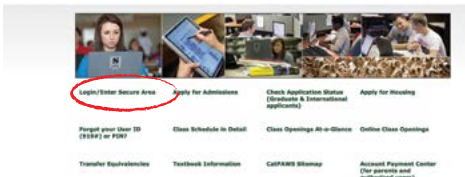


4. Select 'CatPAWS'



5. Select 'Login/Enter Secure Area'

- a. 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 In-person incoming freshmen and transfer students Financial Assistance Counselor

Tracy Russell

660.562.1363

tracyr@nwmissouri.edu



Financial aid offer EXAMPLE

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		finaid@nwmissouri.edu nwmissouri.edu/finaid 660.562.1363 800.633.1175			
2023-2024 Financial Aid Offer for Bobby Bearcat (Student ID: 919XXXXXX)					
The Office of Scholarships and Financial Assistance is pleased to provide your aid offer for the 2023-2024 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. Please contact our staff if you have questions about your aid offer.					
Estimated Cost of Attendance (COA)		Fall 2023	Spring 2024	Summer 2024	Total
Billable Expenses These are items charged by Northwest such as tuition, fees and housing/meals (only if you live on campus).					
Tuition and Student Fees		\$1,200.00	\$1,200.00		\$2,400.00
Other Campus Fees		\$225.00	\$225.00		\$450.00
Housing and Food		\$1,544.00	\$1,544.00		\$3,088.00
Estimated Billable Expenses					\$3,968.00
Non-Billable Expenses These are estimated allowances for other items and may vary based on your need. Northwest will not bill you for these items.					
Meal Allowance		\$200.00	\$200.00		\$400.00
Transportation Allowance		\$200.00	\$200.00		\$400.00
Personal Expenses		\$200.00	\$200.00		\$400.00
Estimated Total Cost of Attendance					\$4,368.00
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 .					
Grant and Scholarship Eligibility		Fall 2023	Spring 2024	Summer 2024	Total
Federal Pell Grant	Approved	\$1,200.00	\$1,200.00		\$2,400.00
Missouri Access Grant	Approved	\$1,200.00	\$1,200.00		\$2,400.00
Professional Scholarship	Approved	\$200.00	\$200.00		\$400.00
Work-Study	Approved	\$200.00	\$200.00		\$400.00
Northwest Promise Grant	Approved	\$1,200.00	\$1,200.00		\$2,400.00
Total Grants and Scholarships					\$6,800.00
Estimated Net Cost (COA minus total grants and scholarships)					(\$2,432.00)
We have determined you are eligible for the Northwest Promise 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, a Northwest Promise Grant is awarded to cover any remaining tuition and standard student fees.					
Options to Pay Remaining Costs		Fall 2023	Spring 2024	Summer 2024	Total
Federal Direct Unsubsidized Loan	Offered	\$1,200.00	\$1,200.00		\$2,400.00
Federal Direct Subsidized Loan	Offered	\$1,200.00	\$1,200.00		\$2,400.00
Federal PLUS Credit Based Loan	Offered	\$1,200.00	\$1,200.00		\$2,400.00
Federal PLUS Credit Based Loan	Offered	\$1,200.00	\$1,200.00		\$2,400.00
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.					
Estimated Financial Need Analysis (if applicable)					
Estimated Total Cost of Attendance		\$4,368.00			
Award Period EFC (from FAFSA)		-\$1,936.00			
Estimated Additional Resources		-\$400.00			
Calculated Financial Need		-\$2,432.00			
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.					
Northwest Missouri State University Office of Scholarships and Financial Assistance Administration Building Room 273 800 University Drive Maryville, MO 64468					

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 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.

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.

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 www.nwmissouri.edu/finaid/Alternative.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 in to CatPAWS and select the orientation tab to view your personalized incoming student checklist.



NORTHWEST
MISSOURI STATE
UNIVERSITY

GENERAL INFORMATION

call **660.562.1212** or toll free **800.633.1175**

For additional student and consumer information, visit nwmissouri.edu/facts/consumerinfo.htm.