

Northwest College

Financial Aid Information 1987-88

Money For College

We want to help you find the money so you can pay for college. While financial aid cannot fully fund your educational costs, it can help you meet the expenses you or your parents cannot pay.

Financing your college education will take hard work and determination. Financial aid is a resource that can help you meet part of your college costs. Summer savings, term-time employment and frugal budgeting will also help you meet your college costs.

What Makes Me Eligible For Financial Aid?

You must:

- (1) Be admitted to NC.
- (2) Be a citizen or national of the United States or in the U.S. on a permanent basis.
- (3) Be determined eligible based on information from the College Scholarship Service.
- (4) Submit all Financial Aid Transcripts from other colleges you have attended.
- (5) Be enrolled as at least a part-time student (6 or more credits).
- (6) Maintain satisfactory progress.
- (7) Not owe a refund on a previous grant or be in default on a previously received NDSL.
- (8) Apply by filing the Financial Aid Form for each year you plan to attend NC.



Am I A Dependent Or Independent Student?

To be considered an independent student, you must be described by one or more of the following situations:

- (1) Must be born before January 1, 1964
- (2) A veteran of the U.S. Armed Forces
- (3) An orphan or ward of the court
- (4) Have legal dependents other than a spouse

If you do not meet any of criteria one through four, you can also be considered independent if you meet all of the following criteria:

- (a) Student must not have been claimed by parent(s) as an income tax exemption during 1985 or 1986.
- (b) Student must have total income and benefits of \$4,000 or more during 1985 and 1986.

Any student not meeting the aforementioned conditions is considered to be dependent and must supply information concerning parental income to be considered for aid.

How Do I Apply For Financial Aid?

To apply for financial aid at Northwest the following forms must be submitted:

- Application for Admission to Northwest
- Northwest College Supplemental aid application
- Financial Aid Form
- Financial Aid Transcripts (if transfer student)
- IRS 1040 forms

Applications are available in the Financial Aid Office (F.A.O.) at Northwest College. Applicants submitting the required documents by May 1st will be given first consideration for available funds. Please note applications must be submitted for each year of attendance. In order to meet the May 1st target date, you should complete and mail the Financial Aid Form by March 31st of each year.

How Will I Be Notified Of The Aid Offered To Me?

You will receive a Notification of Financial Assistance (award letter) from Northwest College prior to the beginning of the semester. Award letters are usually mailed in July to applicants who have complied with the May 1st deadline for submission of materials. Students filing after May 1st will receive award letters at the earliest convenience of the financial aid office.

The Notification of Financial Assistance should be completed and returned to the F.A.O. before the beginning of the semester.

College Work Study, State Work Study, and Guaranteed Student Loan awards are not included in the award notices in July. Students interested in these programs must contact the F.A.O. for applications and further information.



TYPES OF AID AVAILABLE

	PROGRAM	FORMS	AMOUNT	REPAYMENT	SPECIAL NOTES
GRANTS	PELL		Has ranged from \$250 to \$2,100 per year (1/2 disbursed each quarter). Maximum 86-87 was \$2,100.	None	Direct notice of aid eligibility (called Student Aid Report-SAR) comes to student, which must be sent to Financial Aid Office.
	SEOG	Fill out FAF & FAF Side II. Mail to CSS with \$7.00 processing fee. Send N.C. Supplemental Aid Application and income tax forms to the Financial Aid Office.	Can range from \$200 to \$1,000 at Northwest.	None	Limited funds, for students with greatest need.
	WSNG		Up to \$870 during 86-87. Varies with State allocation each year.	None	All eligible WA state residents with high documented need will be nominated by Financial Aid Office. For NC students enrolled full-time in the Junior College division.
	NOTE:	"State Grants outside the state of Washington. If you would like information regarding the grant program in your state, the Financial Aid Office will direct you to the proper agency in your state upon request."			
SCHOLARSHIPS	BIA	Mail FAF to CSS with \$7.00 processing fee. Request a BIA grant application form and submit it to the appropriate BIA agency.	Varies, according to determined need.	None	Applicants must be at least one-fourth American Indian, Eskimo, or Aleut, as certified by a Tribal group served by BIA agency.
	Freshman Scholarship	Freshman Scholarship Application to Northwest College.	Ranges from \$600 to \$2,400 (1/4 disbursed each year).	None	For students just graduated from high school with cumulative GPA of 3.4 or above.
	Ministerial Assistance Grants	Application for Tuition Discount to Northwest College.	Ranges from 25% to 50% actual tuition costs.	None	25% recipients are ministers' dependents, 50% recipients are ministers, missionaries, minister's wives, home missionary dependents, & student spouses.
	Fine Arts Festival/Bible Quiz/National Youth Scholarship	No application required.	Ranges from \$600 to \$4,000 (1/4 disbursed each year). Check with College Relations Office for further details.	None	College Relations Department will maintain master file of all district and regional winners in the Northwest Region and all National winners. Winners from outside the Region should contact the C.R. Department. Amount varies per district, regional, or national level, with the highest scholarship amount awarded per year, per category. For college enrollment, recipients must maintain full-time status with 2.0 cumulative GPA.
	Other	Work scholarships are available for selected students for summer service in missionary internships, recruitment and in-school service. Other scholarships are offered to students based on need, academic record, and proven leadership qualities.			
LOANS	Perkins NDSL	Fill out FAF & FAF Side II. Mail to CSS with \$7.00 processing fee. Send NC Supplemental Aid Application and income tax forms to Financial Aid Office.	Up to \$4,500 for students before they attain junior status & a total of \$9,000 for all undergraduate work.	Minimum quarterly payments of \$90 begin after 6 consecutive months that a student is not enrolled 1/2-time, 5% interest; no interest while in school and during grace period.	Can defer repayment up to 3 years while in the Armed Forces, Peace Corps, or VISTA and because of further 1/2-time study. May obtain up to 100% cancellation of loan for teaching in certain areas.
	GSL	May be obtained from the lending institution (i.e. bank, credit union or savings & loan) or from Financial Aid Office. Applicant must also complete FAF and submit to CSS with \$7.00 processing fee and GSL Certification Statement.	Up to \$2,625 per year for freshman & sophomores; up to \$4,000 per year for juniors & seniors.	Minimum monthly payments of \$50 begin 6 months after the borrower leaves school.	Variable interest rates are charged; all GSL borrowers must continue to borrow at the same time interest rate as their first loan. 7%, 8% or 9% interest is charged beginning at the time loan repayment starts.
	PLUS (ALAS)	May be obtained from the lending institution (i.e. bank, credit union, or savings & loan) or from Financial Aid Office.	Up to \$4,000 per year less any GSL received that same year for independent students. Up to \$4,000 for parents of dependent students.	Begins 60 days after date of disbursement at a variable interest rate, based on 91-day T-bill rates for 12 month period, with a cap of 12%.	PLUS loans are also referred to as "Auxiliary Loans to Assist Students."
	Short-term Loan	Apply through office of Business Manager.	Varies, according to need.	To be repaid in 90 days, 9% interest.	To assist in unexpected situations.
	General Council Ministerial Loan	Apply through office of Business Manager.	Varies, according to need.	Starts when student is no longer enrolled at NC and may extend up to 5 years; 9% interest.	Some loan cancellation features are offered if the student enters full-time ministry after college graduation.
JOBS	CWS	Fill out FAF & FAF Side II. Mail to CSS with \$7.00 processing fee. Send NC Supplemental Aid Application and income tax forms to Financial Aid Office.	Usually 10-15 hours per week at \$3.70 per hour.	None	Job selections are coordinated through the Financial Aid Office. Fill out Application for On-Campus Employment.
	SWS		Usually up to 19 hours per week at \$4.00 to \$6.50 per hour.	None	Job selections are limited to eligible recipients according to need and available positions. For NC students enrolled full time in the Junior College division.
	Regular On-Campus Employment	Application for On-Campus Employment.	Varies, according to employment positions open.	None	Coordinated through the Financial Aid Office.
	Regular Off-Campus Employment	Contact Job Search Office for information form.	Varies, according to employment positions open.	None	Job Search is available to help students locate off-campus employment. It is a cooperative effort between the student and this office.
	Other	Financial Assistance is also available from the G.I. Bill, Veteran's Administration, Social Security, Vocational Rehabilitation, & Alaska Student Loan program. NOTE: Students receiving financial assistance from the above listed resources must report this to the Financial Aid Office. All off-campus earnings must be reported.			

Understanding Terms:

A.A.	Associate of Arts (two-year) degree.
AFSA	Application for Federal Student Aid sent to Pell Grant only.
ALAS	Auxiliary Loans to Assist Students (another name for PLUS loan).
B.A.	Bachelor of Arts (four-year) degree.
BIA	Bureau of Indian Affairs.
CSS	College Scholarship Services processes the FAF and sends the FAF Acknowledgement Form.

CWS	College Work Study (partial federal compensation to employer) for on-campus employment.
FAF	Financial Aid Form sent to CSS.
Form	This is sent to you from CSS directly to acknowledge receipt of your FAF. Keep this for your records.
GPA	Grade Point Average.
GSL	Guaranteed Student Loan (federal loan through banks and credit unions).
NDSL	National Direct Student Loan (federal loan through Northwest College). Recently renamed "Perkins Loans".

PELL	Formerly the Basic Grant (BEOG) program (federal grant).
PLUS	Parent Loans for Undergraduate Students (federal loan through banks and credit unions).
SAR	Student Aid Report sent from Pell Grant to you directly. This is your notification of eligibility which you send to the NC Financial Aid Office.
SEOG	Supplemental Educational Opportunity Grant (federal grant).
SWS	State Work Study (partial state compensation to employer) for off-campus employment.
WSNG	Washington State Need Grant (state grant).

REQUEST FOR FURTHER INFORMATION / APPLICATIONS

To: Financial Aid Office
Northwest College
P.O. Box 579
Kirkland, WA 98083-0579

Name _____ Telephone Number _____

Address _____ City, State, Zip _____

I will be attending year 1987-88 fall semester only, spring semester only

I would like the following forms sent to me:

- _____ Financial Aid Form (I want all available aid consideration, which includes the Pell Grant) _____ Application for On-Campus Employment/
Information on College Work Study program.
- _____ Guaranteed Student Loan Application Packet (I am a resident of the State of _____) _____ Application for Admission
- _____ Northwest College Supplemental Aid Application _____ College Catalog
- _____ Other _____ Information from Job Search office
(Off-Campus Employment)

What Are My Student Rights And Responsibilities?

You have the right to:

- (1) Access to all information available at Northwest College and for information concerning all federal, state and institutional aid programs.
- (2) Access to personal financial aid records and assurance of confidentiality of family financial information.
- (3) Freedom to accept only part of the assistance offered at the time you receive your award statement.

It is your responsibility to:

- (1) Complete the Financial Aid Form, submit it to College Scholarship Service in a timely manner, and provide all other needed information as requested to the NC Financial Aid Office.
- (2) Understand and accept responsibility for all agreements you sign.
- (3) Maintain satisfactory progress.
- (4) Notify the Financial Aid Officer if you receive additional funds from any sources not previously reported and/or if you attain a Baccalaureate Degree during the academic year in which you are the recipient of Pell Grant, SEOG, and/or WSNG. You will be responsible to repay any grant received when not an eligible recipient.

Who To Contact For Further Information:

Northwest College

P.O. Box 579

Kirkland, WA 98083-0579

Telephone Number: (206) 822-8266

Admissions Office:

Amos D. Millard, ext. 245

Business Manager:

Owen S. Hodges, ext. 224

Financial Aid Officer:

LaWonna Kerr, ext. 230

Job Search Office:

Bessie McMullen, ext. 221

V.A. Representative:

Judy Collingridge, ext. 238

How Does Satisfactory Progress Affect My Eligibility For Financial Aid?

Satisfactory progress is intended to measure your progression towards an A.A. or B.A. Degree. You are achieving satisfactory progress when your cumulative grade point average is above the following probation standards (Freshman - 1.7, Sophomore-1.8, Junior-2.0, Senior-2.0) and you complete 12 credit hours each semester as a full-time student. In addition students must also maintain a cumulative G.P.A. of 2.0 or better at the end of their second academic year. Part-time students must complete at least 6 credit hours each semester. The complete satisfactory progress policy is obtainable from NC Financial Aid Office.

How Does The Repayment Policy Affect Me?

SEOG, NDSI, GSL, or CWS/SWS earnings will be affected only if you withdraw or drop below six credit hours. Pell Grant recipients will be paid according to number of credit hours being carried as of the sixth class day. If you withdraw before the end of the fourth week of class, you must repay part of your financial aid.

Refund Period	Tuition Refund to the Student	Tuition to be Paid by Student	Financial Aid Received by Student	Financial Aid to be Repaid by Student
1st Week	80%	20%	20%	80%
2nd Week	60%	40%	40%	60%
3rd Week	40%	60%	60%	40%
4th Week	20%	80%	80%	20%
After 4th Week	0%	100%	100%	0%

The complete refund/repayment policy is available upon request.

When Would I Qualify For A Refund?

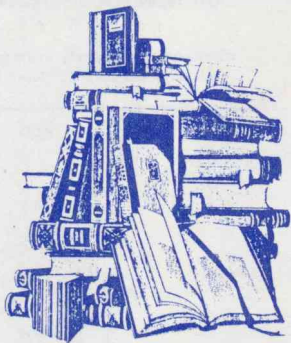
You may be eligible for a refund if you withdraw from college and/or the residence halls when you present your written application to the Business Office. Any refunds you may receive will be applied: (1) to your unpaid balance, (2) to your financial aid overaward (unused portion of aid), (3) to you.

Determining Need And Disbursement Of Aid

Financial need is defined as the difference between the cost of attendance and the amount of student and family contribution. The total family contribution is determined by applying the Uniform Methodology formula to information supplied on the Financial Aid Form.

An independent student's contribution is based on summer and academic earnings, spouse's yearly earnings (if married) and assets. Dependent student's contribution is based on parents' contribution from earnings and assets (as determined by the Uniform Methodology) and the student's summer and academic earnings and assets. Veteran, social security, vocational rehabilitation, welfare benefits, and outside scholarships and gifts are also included as resources available to the family.

The Northwest College F.A.O. attempts to package financial aid resources (grants, loans, employment) that will meet 70% of each student's assessed need. The percentage of need met depends upon the availability of funds and the student's acceptance of loan offers.



The F.A.O. notifies the Business Office of aid offered the student providing all requested documents have been submitted. Pell Grants, SEOG, NDSL are credited directly to the student's account. NDSL recipients must also sign a promissory

note for each disbursement. WSNG/GSL and CWS checks may be claimed at the cashier's window in the Administration Building. Students are notified by the F.A.O. of the arrival of WSNG/GSL checks and when they are available for claim.

Estimated Educational Costs and Personal Costs for 1987-88

Single On-Campus

Tuition and Fees	\$4501	
Room and Board	2096	
Books and Supplies	<u>435</u>	
TOTAL EDUCATIONAL COSTS		\$7032
Transportation	\$730	
Personal Expenses	1065	
TOTAL PERSONAL COSTS		<u>1795</u>
Total Cost		\$8827

Student Living w/Parents

Tuition and Fees	\$4501	
Books and Supplies	<u>435</u>	
TOTAL EDUCATIONAL COSTS		\$4936
Room and Board allowance	1115	
Transportation	730	
Personal Expenses	<u>850</u>	
TOTAL PERSONAL COSTS		<u>2695</u>
Total Cost		\$7631

Single Off-Campus

Tuition and Fees	\$4501	
Books and Supplies	<u>435</u>	
TOTAL EDUCATIONAL COSTS		\$4936
Room and Board allowance	3225	
Transportation	730	
Personal Expenses	1065	
TOTAL PERSONAL COSTS		<u>5020</u>
Total Cost		\$9956

Married Student (Living On-Campus)

Firs Apts. 1-24 and 25-36

Tuition and Fees	\$4501	
Books and Supplies	<u>435</u>	
TOTAL EDUCATIONAL COSTS		\$4936
*Room and Board		\$3800/4000
Transportation	865	
Personal Expenses	<u>2030</u>	
TOTAL PERSONAL COSTS		<u>\$6695/6895</u>
Total Cost		\$11631/11831

*Room and Board calculations

(Apts. 1-24) Board $\$230 \times 8 = \1840
 Rent $\$245 \times 8 = \1960
 \$3800

(Apts. 25-36) Board $\$230 \times 8 = \1840
 Rent $\$270 \times 8 = \2160
 \$4000

Married Off-Campus/Single Parent

Tuition and Fees	\$4501	
Books & Supplies	<u>435</u>	
TOTAL EDUCATIONAL COSTS		\$4936
Room and Board allowance	5750	
Transportation	865	
Personal Expenses	<u>2030</u>	
TOTAL PERSONAL COSTS		<u>\$8645</u>
Total Cost		\$13581



Northwest College

P.O. Box 579

Kirkland, WA 98083-0579