



# FINANCIAL AID DISCLOSURES & CONSUMER INFORMATION

(Policies Effective Beginning Fall 2017 Semester / Revised 11.14.17)

## NWC FINANCIAL AID PHILOSOPHY

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The fundamental purpose of student financial assistance programs is to assist students in meeting the cost associated with attending NWC. Financial aid may help students who might not otherwise be able to pursue the higher education program of their choice. Although the primary responsibility for meeting college costs rests with the student and their family, it is recognized that families may have limited resources and may be unable to meet such costs. For this reason, the federal, state and local governments, private organizations, friends and alumni, and Northwest College have established financial aid programs.

The College's Financial Aid Office is a student service oriented office. We serve students by helping them explore funding options necessary to pursue their educational goals. NWC Financial Aid staff are committed providing information that educates students about all types of financial aid available through the College. We do this to help students become fiscally responsible and understand their rights and responsibilities incurred with the receipt of financial aid. We recognize that every student's financial situation is unique and we make every effort to treat each student fairly, equitably, and with respect.

The College's Financial Aid Office works in compliance with federal and state regulations. We are a resource for financial aid information which we share with other NWC departments in order to comply with regulations, guaranteeing that the College acts in a responsible manner with funds received from federal and state agencies.

The College's Financial Aid Office contacts students, potential students, parents and families in a proactive manner to educate them about the benefits of a higher education and the availability of financial aid.

## CONTACT INFORMATION

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## STUDENT RIGHTS & RESPONSIBILITIES

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Federal student aid regulations require each eligible institution participating in Title IV financial aid programs to provide students with financial assistance information and other institutional data. This information is available to you in this publication, the NWC catalog, and on our Web site at [www.nwc.edu/fapolicy](http://www.nwc.edu/fapolicy).

### Students have the right to:

- Know all the federal, state, institutional, and private student financial assistance programs available, including both need-based and non-need-based programs.
- Know the correct procedures for applying for aid.
- Know the deadlines for submitting applications.
- Know the cost of attending Northwest College, how those costs are determined, and how estimated expenses are developed.
- Know what resources the Financial Aid Office has considered in calculating financial need, how the Expected Family Contribution was determined, and how much of financial need has been met.
- Know the standards required for maintaining satisfactory academic progress for financial aid eligibility.
- Know how to reestablish eligibility if satisfactory academic progress is not met.
- Know how and when financial aid is credited to the student account, the refund policy for costs paid to Northwest College, and any refund due to Title IV student assistance programs.
- Know the terms and conditions of any loans, scholarships, or grant aid received.
- Receive loan entrance & exit counseling, including loan repayment and debt management information.
- View the contents of the financial aid file, in accordance with the Family Educational Rights and Privacy Act of 1974 (FERPA).

### It is the student's responsibility to:

- Review all information about financial aid programs at Northwest College.
- Complete all admission and readmission applications accurately and submit them by the appropriate deadlines.
- Read and understand all forms that are required and keep copies of all forms that are signed.
- Know and comply with the rules governing the aid received.
- Ask questions when unsure of terms or procedures.
- Notify the Financial Aid & Scholarships Office of any resources and assistance received which is not included on the College's Award Letter.
- Notify the Financial Aid & Scholarships Office if attending two schools concurrently (at the same time). Students may only receive federal or state aid at one school for the same period of enrollment.
- Receive entrance loan counseling (first time borrowers only) & exit loan counseling materials (all borrowers) if borrowing from the Federal Direct Stafford Loan Program while attending Northwest College.
- Repay the entire principal and interest on all student loans borrowed.
- Register for classes in a timely manner so that the Financial Aid Office can calculate the correct enrollment status.
- Keep local and permanent addresses current at the Enrollment Services Office (Ordendorff Bldg #102) at all times (required to ensure receipt of documents and notifications).
- Notify the federal loan servicers of student loan(s) of changes in name, address, and enrollment status.
- Meet all payment deadlines.

## TYPES OF AID – NWC SCHOLARSHIPS

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### GENERAL INFORMATION

**Available To** – NWC scholarships are available to students who pursue Associate of Arts (AA), Associate of Science (AS), or Associate of Applied Science (AAS) degrees, and students who earn a degree from NWC are ineligible for NWC scholarships for all additional degrees (students who pursue the Associate Degree in Nursing may be eligible for NWC Trapper and/or Academic Scholarships even if a previous NWC degree is earned).

**Cost of Attendance** – If financial aid awards for the award year exceed the [Cost of Attendance](#), NWC scholarship funding may be reduced.

**Withdrawals** – Student who withdraw during the College's 100% tuition & fee refund period (first 10% of each semester or course – if course begins after the semester commences – measured in whole days from the first day of the semester or course) may have their NWC scholarships reduced if the scholarship contributes to a post-withdrawal student credit balance. The College will retain scholarship awards to bring a student's account to a zero post-withdrawal balance.

**Reinstatement / Extension Appeals** – Students who lose their eligibility for any NWC scholarships due to failing to meet the academic requirements for continued eligibility (enrollment status, GPA, completion pace, or maximum timeframe) may appeal once through the Financial Aid Office’s Appeal procedure to have their scholarship eligibility reinstated. Length of extension is as follows:

<u>Condition</u>	<u>If Appeal is Approved</u>
Fail to meet fall semester requirement <i>(minimum fall semester GPA)</i>	Reinstate for one semester (spring semester) <i>At the end of the spring semester for which the reinstatement is granted, to be considered for scholarships for the following academic year, the student must complete these requirements:</i> <ol style="list-style-type: none"> <li>1. <i>have earned 12.0+ credits during the spring semester</i></li> <li>2. <i>have earned the minimum cumulative GPA requirement</i></li> </ol>
Fail to meet spring semester requirements <i>(minimum cumulative spring semester GPA &amp; 24.0+ credits earned during fall/spring semesters)</i>	Reinstate for one academic year (fall & spring semesters) <i>At the end of the academic year for which the reinstatement is granted, to be considered for scholarships for the following academic year, student must complete all regular academic accomplishment requirements by end of spring semester:</i> <ol style="list-style-type: none"> <li>1. <i>have earned 24.0+ credits during the fall/spring semesters)</i></li> <li>2. <i>have earned the minimum required cumulative GPA</i></li> </ol>
Exceed Maximum Timeframe	Extend for one semester (next semester of enrollment) <i>After reinstatement for one semester, student’s eligibility terminates.</i>

Students may only be approved for NWC scholarship reinstatement or extension once through the appeal process during their enrollment at the College.

Students who graduate from an NWC degree program are ineligible to appeal for scholarship extension (exception is Associate Degree in Nursing students as listed below). Student who receive Athletic scholarships are exempt from these NWC scholarship eligibility policies as the College follows NJCAA and NIRA student athlete eligibility rules, as evaluated and enforced by the respective Athletic Coach.

**Nursing Degree Students** – Associate Degree in Nursing students who lose their eligibility for NWC Trapper & Academic scholarships after graduating from another NWC degree program or after exceeding their Maximum Timeframe limit, may appeal for continued NWC Trapper and/or Academic scholarships for their remaining Associate Degree in Nursing program requirements, as long as all other Associate Degree in Nursing academic progress requirements are met. For more information, visit the FA Office’s forms page to review the *Financial Aid Appeal* application: [www.nwc.edu/faforms](http://www.nwc.edu/faforms), then select *the appropriate year’s forms*.

**End of Year Reporting** – All NWC scholarships are reported on a student’s 1098T form at the end of the calendar year (a calendar year, Jan 1<sup>st</sup> – Dec 31<sup>st</sup>, differs from the definition of an academic year, which runs July 1<sup>st</sup> – June 30<sup>th</sup>).

**Policy Revision** – Changes to any provisions of the College’s aid programs may be made at any time, without publication, due to changes in Institutional or Federal regulations or policies.

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## ***Trapper Scholarships***

**Summary** – The NWC Trapper Scholarship Program is supported by institutional funds and contributions made to the NWC Foundation by generous citizens, businesses, and organizations.

**Application & Awards** – To apply for the NWC Trapper Scholarships visit [www.nwc.edu/scholarships](http://www.nwc.edu/scholarships). Students must complete the online scholarship application each year to be considered for awards but completion of the application does not imply or guarantee the student will be eligible for an award. Students are notified of specific scholarship donors in late summer and, to receive the scholarship, may be required to write “thank you” letters to donors as well as attend a donor luncheon in November. Scholarships are awarded on a first-come, first-served basis until funds are exhausted.

**Award Criteria** – NWC Trapper Scholarships are awarded on three levels based on academic performance and residency status.

## Calculations & Renewal Requirements –

### *Presidential / Excellence / Achievement Level Scholarships:*

- Students are encouraged to enroll in at least 12.0 credit hours (full time status) each semester, but must successfully complete (defined as A,B,C,D, P, or S) a minimum of 24.0 credit hours at the conclusion of the student's academic year (fall & spring semesters added together). Associate Degree in Nursing students must complete a minimum of 18.0 credits at the conclusion of the student's academic year and must remain in enrolled in the Associate Degree in Nursing program for their next period of enrollment.
- At the end of the academic year (end of spring semester), GPAs and credits successfully completed are evaluated to determine eligibility for the following academic year (fall & spring semesters). Students must earn a minimum cumulative GPA of at least 2.5 and have successfully completed (earned) a minimum of 24.0 credits by the end of each spring semester to qualify for renewed Trapper Scholarship eligibility. Students who do not earn the minimum GPA requirements and/or do not successfully complete the minimum 24.0 credit hours (18.0 for Associate Degree in Nursing) at the end of the academic year (fall & spring semesters) become ineligible for NWC Trapper scholarships for their next full academic year (fall & spring semesters).
- A student who has lost eligibility after their first academic year for their entire second academic year, may reapply for NWC Trapper scholarships for their third academic year if they have met the cumulative GPA requirement after their second academic year.
- Trapper Scholarship amounts could decrease or increase depending on academic year GPA performance (ex. a *Presidential* scholarship recipient who earns a cumulative GPA of 2.7 at the end of the spring semester – his first academic year – will be ineligible for a continued *Presidential* scholarship for his second academic year, but will qualify for an *Achievement* scholarship, due to his change in GPA tier).

See the Trapper Scholarship grid below for details.

AWARD LEVEL	ANNUAL AWARD AMOUNT			HIGH SCHOOL GPA	GED 2002 GRADUATE SCORE	GED 2014 GRADUATE SCORE	HiSET GRADUATE SCORE	HOME SCHOOL GRADUATE SCORE	
	Park County Resident	Out of State	WY Resident					ACT	SAT
Presidential	\$1,500	\$1,500	\$1,200	3.5 and up	575	170	16	25	1150
Excellence	\$1,200	\$1,200	\$1,000	3.0-3.49	540	164	14	21	990
Achievement	\$1,000	\$1,000	\$800	2.5-2.99	500	157	12	19	910

*Open to high school graduates, home school graduates, and students who earn a GED/HiSET equivalency, who all enroll full time. Please refer to the grid for specific GPA and residency criteria and ensure official high school transcripts, or final GED/HiSET equivalency records, or ACT/SAT scores are sent to NWC no later than June 30<sup>th</sup>. If a student's Trapper Scholarship eligibility changes after the College reviews the final transcript/test scores, the student is notified via e-mail. If the College does not receive a student's official transcripts/test scores by June 30<sup>th</sup>, NWC reserves the right to retract the Trapper scholarship offer.*

*To originally qualify, students must have a final GPA of at least a 2.5 from their last school attended, or if never attended, GED recipients must have a score of at least 500 (Pre-2014 GED test), 157 (Post-2014 GED test), HiSET recipients must have an average score of at least 12 (average the five completed HiSET test components), and home schooled students must have an ACT score of at least 19/SAT score of at least 910.*

*NWC reserves the right to exchange or substitute individual scholarship donors to fulfill the student's full awarded Trapper Scholarship amount as needed after initial awarding without notification to the student.*

**Disbursement** – Eligible recipients receive one-half of their academic year Trapper scholarship each semester, with spring semester funding eligibility dependent upon their fall semester GPA, as specified by the donor GPA requirement for the scholarship received. Students who do not earn the minimum GPA specified by the original donor scholarship they received will not be eligible to receive the second disbursement of that specific donor scholarship. However, if those students (who do not earn the minimum donor specific semester GPA), do earn a semester GPA of at least 2.5 to remain eligible for the Trapper scholarship program may receive one half of the NWC scholarship award level for which they originally qualified at the beginning of the academic year.

An example: a student earns a Presidential Level Trapper scholarship, valued at \$1,500 for the year (\$750 fall/\$750 spring). The student is matched with a donor who requires a minimum 3.0 semester GPA at the end of the fall semester and receives an annual award of \$2,000 (\$1,000 fall/\$1,000 spring) that exceeds the minimum Presidential Trapper award of \$1,500. The student then earns a 2.7 GPA at the end of the fall semester. The student remains eligible to participate in the Trapper scholarship program (2.5 is the minimum required GPA), but cannot receive the second half of the \$2,000 original award as they have not met that donor's mid-year GPA requirement. Instead, the student may receive half of their original tier award (Presidential Trapper at \$1,500 annually), so the student may receive \$750 for the spring semester funded by a different Trapper scholarship donor who does not have a 3.0 minimum mid-year minimum GPA requirement.

All students must maintain a Grade Point Average (GPA) of at least 2.5 cumulative GPA at have earned 24.0 credits after the conclusion of each spring semester to be eligible to apply for Trapper scholarships for the next academic year.

**Eligibility Limits** – Once a student has attempted 150% of the credits required to graduate from the enrolled program, (109.0 credits for AA Music Performance or Education, 107.0 credits for AAS Music Technology, 90.0-96.0 credits for most other degree programs) the student becomes ineligible for Trapper Scholarships (this is known as the Maximum Timeframe requirement). Maximum Timeframe eligibility calculations include all periods of enrollment, even those where NWC scholarship funds were not disbursed. Students who graduate from an NWC degree program are ineligible for NWC scholarships for all additional programs. Associate Degree in Nursing students who have graduated from a previous NWC degree program, or have reached their Maximum Timeframe requirement, may appeal for continued scholarship eligibility for the remainder of their AAS Nursing degree enrollment.

**Cost of Attendance** – Scholarships may be reduced if they cause a student's total financial aid package to exceed their Cost of Attendance (COA).

**Summer Semester** – Summer semesters are ineligible for Trapper scholarships and do not count as part of the minimum annual credit completion requirement (Associate Degree in Nursing program: 18.0 credits after the conclusion of the spring semester. All other programs: minimum 24.0 credits completed after conclusion of the spring semester). A student cannot use summer credit hours earned as part of their annual minimum credit requirement (Associate Degree in Nursing: 18.0 credits / All other programs: 24.0 credits required after fall & spring semesters only) or to improve a cumulative GPA to the required scholarship minimum.

### ***International Students Trapper Scholarships (1st Enrollment)***

**Summary** – All international students are eligible to apply for NWC scholarship during the annual application cycle. International students who are attending NWC for the first time and did not complete the online application are eligible to apply for the NWC Trapper Scholarship (Explorer Level Award) through the *Intercultural Program Manager* upon arrival at the campus. The number of scholarships awarded each year will depend on the number of applicants as well as available funds; all applicants may not qualify for, or be selected to receive, this scholarship.

**Cost of Attendance** – Scholarships may be reduced if they cause a student's total financial aid package to exceed their Cost of Attendance (COA).

#### **Application & Eligibility Criteria –**

1. Must be a degree-seeking, F1 classified student who is in their first semester/year of enrollment at NWC
2. Applicants must complete the application by September 1<sup>st</sup> of each year. Return completed applications to: Financial Aid & Scholarships Office, Orendorff Building, Room 104
3. Applicants must complete the NWC COMPASS\* or ACCUPLACER assessment test prior to scholarship application and must earn a minimum of the following scores (Failure to meet each of these minimum requirements will automatically disqualify applicant.):

	<b><u>WRITING SCORE</u></b>	<b><u>MATH SCORE</u></b>
<b>COMPASS:</b>	<b>Minimum score of 47</b> (placement into ENGL-0610 or higher)	<b>Minimum score of 66 in Algebra Domain</b> (placement into any college level MATH)
<b>ACCUPLACER:</b>	<b>Minimum score of 55</b> (placement into ENGL-0610 or higher)	<b>Minimum score of 85 in Elementary Algebra Domain</b> (placement into any college level MATH)

\*COMPASS Reading score is excluded, as it is not a prerequisite for college-level English courses.

4. Applicants must answer the essay questions listed on the application, or attach a separate essay that answers the essay questions to this application
5. Eligible recipients receive one-half of their scholarship each semester, with spring semester funding eligibility dependent upon their fall semester GPA. A minimum of a 2.0 GPA required at end of fall semester
6. Students must maintain a cumulative GPA of at least a 2.5 after the conclusion of each spring semester to be eligible to apply for NWC scholarships for the next academic year
7. Students must comply with their F1 Visa rule, which requires a minimum enrollment of 12.0 credits each semester. To remain eligible to apply for NWC scholarships for the following academic year, students must successfully complete (defined as A,B,C,D, P, or S) a minimum of 12.0 credit hours at the conclusion of the student's academic year (fall & spring semesters added together; excluding summer)

**Awarding Procedure** – Those International Students who are selected to receive a Trapper Scholarship are chosen by the International Student Scholarship Selection Committee, comprised of members of the Intercultural Program Office, the Financial Aid Office, and the NWC Foundation. The Committee selects candidates from the pool of applicants who have successfully completed the application progress as described above based on assessment of ACT/SAT/COMPASS/ACCUPLACER test scores and the required essay questions. The number of scholarships awarded each year will depend on the number of applicants as well as available funds; all applicants may not qualify for, or be selected to receive, this scholarship.

**Returning International Students** – Returning international students who return for a subsequent year of enrollment at the College are eligible to apply for Presidential, Excellence, and Achievement level Trapper Scholarships by following the standard Trapper Scholarships application procedure.

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## **Academic Scholarships**

**Summary** – Academic Scholarships are available to degree seeking NWC students enrolled in any AA, AS, or AAS program and are awarded by faculty for the next academic year. Awarding concludes when annual funds are exhausted and not all AA, AS, or AAS enrolled students will receive an Academic scholarship.

**Eligibility Limits** – Once a student has attempted 150% of the credits required to graduate from the enrolled program, (109.0 credits for AA Music Performance or Education, 107.0 credits for AAS Music Technology, 90.0-96.0 credits for most other degree programs) the student becomes ineligible for Academic Scholarships (this is known as the Maximum Timeframe requirement). Maximum Timeframe eligibility calculations include all periods of enrollment, even those where NWC scholarship funds were not disbursed. Students who graduate from an NWC degree program are ineligible for NWC scholarships for all additional programs. Associate Degree in Nursing students who have graduated from a previous NWC degree program, or have reached their Maximum Timeframe requirement, may appeal for continued scholarship eligibility for the remainder of their Associate Degree in Nursing enrollment.

**Summer Semester** – Summer semesters are ineligible for Academic scholarships and do not count as part of the minimum annual credit completion requirement (Associate Degree in Nursing program: 18.0 credits after the conclusion of the spring semester. All other programs: minimum 24.0 credits completed after conclusion of the spring semester). A student cannot use summer credit hours earned as part of their annual minimum credit requirement (Associate Degree in Nursing: 18.0 credits / All other programs: 24.0 credits required after fall & spring semesters only) or to improve a cumulative GPA to the required scholarship minimum.

**Cost of Attendance** – Scholarships may be reduced if they cause a student's total financial aid package to exceed their Cost of Attendance (COA).

### **Calculations & Renewal Requirements** –

- To confirm GPA of at least 2.0 for initial eligibility, students must ensure official high school transcripts, or final GED/HiSET equivalency records, or ACT /SAT scores are sent to NWC no later than June 30<sup>th</sup>. If a student's Academic Scholarship eligibility changes after the College reviews the final transcript/test scores, the student is notified via e-mail. If the College does not receive a student's official transcripts/test scores by June 30<sup>th</sup>, NWC reserves the right to retract the Academic scholarship offer.
- Students must apply/reapply each year by the academic scholarship application deadline, must enroll full time, must maintain a cumulative Grade Point Average (GPA) of at least a 2.0 after the fall semester, and are expected to major in the program in which the scholarship was offered.
- Eligible recipients receive one-half of their Academic scholarship each semester, with spring semester funding dependent upon their fall semester GPA (minimum of 2.0 required).

- In order to be considered for an Academic scholarship for a subsequent academic year, a student must have a minimum cumulative GPA of at least 2.0 at the conclusion of the spring semester and must have successfully completed a minimum of 24.0 credit hours (18.0 Associate Degree in Nursing) during the previous academic year (fall & spring semesters added together).
- In select circumstances, a student's Academic Scholarship may be funded, in whole or in part, by one or more NWC Foundation private donors. Students who receive private donor awards may be required to submit donor thank you letters and/or attend the annual NWC Foundation Scholarship Luncheon event in order to receive private donor funds.

## ***Activity-Talent Scholarships***

**Summary** – Activity-Talent scholarships are determined and awarded by the Activity Coordinator, may require participation in the Activity as determined by the Activity Coordinator, and may be required to be repaid if participation requirements are not met. Students may apply for multiple Activity-Talent Scholarships, but must participate in each to remain eligible. Awarding concludes when annual funds are exhausted and not all students who participate in eligible Activity-Talent activities will receive an Activity-Talent scholarship. Activity-Talent scholarships are not automatically renewed each semester. Continued eligibility is determined by Activity Coordinators each semester. Scholarships are available for these Activities:

- |  |                                 |
|--|---------------------------------|
| • Speech & Debate                          | • Music – instrumental or vocal |
| • Livestock Judging                        | • ENACTUS                       |
| • Humanities (formerly Spanish & Japanese) | • Equine Judging                |

**Eligibility Limits** – Once a student has attempted 150% of the credits required to graduate from the enrolled program, (109.0 credits for AA Music Performance or Education, 107.0 credits for AAS Music Technology, 90.0-96.0 credits for most other degree programs) the student becomes ineligible for Activity-Talent Scholarships (this is known as the Maximum Timeframe requirement). Maximum Timeframe eligibility calculations include all periods of enrollment, even those where NWC scholarship funds were not disbursed. Students who graduate from an NWC degree program are ineligible for NWC scholarships for all additional programs.

**Summer Semester** – Summer semesters are ineligible for Activity-Talent scholarships. Credit hours successfully completed during summer semesters do not count as part of the minimum annual credit completion requirement. A student cannot use summer credit hours earned as part of their annual minimum credit requirement (fall & spring semesters only) or to improve a cumulative GPA to the required 2.0 minimum.

**Cost of Attendance** – Scholarships may be reduced if they cause a student's total financial aid package to exceed their Cost of Attendance (COA).

### **Calculations & Renewal Requirements –**

- To confirm GPA of at least 2.0 for initial eligibility, students must ensure official high school transcripts, or final GED/HiSET equivalency records, or ACT/SAT scores are sent to NWC no later than June 30<sup>th</sup>. If a student's Activity-Talent Scholarship eligibility changes after the College reviews the final transcript/test scores, the student is notified via e-mail. If the College does not receive a student's official transcripts/test scores by June 30<sup>th</sup>, NWC reserves the right to retract the Activity-Talent scholarship offer.
- Students must apply/reapply each year by the academic scholarship application deadline, must enroll full time, must maintain a cumulative Grade Point Average (GPA) of at least a 2.0 after the fall semester, and are expected to participate in the activity for which the scholarship was awarded.
- Eligible recipients receive one-half of their Activity-Talent scholarship each semester, with spring semester funding dependent upon their fall semester GPA (minimum of 2.0 required) and Activity Coordinator approval (Activity-Talent scholarships may be canceled at the discretion of the Activity Coordinator).
- In order to be considered for Activity-Talent scholarships for a subsequent academic year, a student must have a minimum cumulative GPA of at least 2.0 at the conclusion of the spring semester and must have successfully completed a minimum of 24.0 credit hours (18.0 Associate Degree in Nursing) during the previous academic year (fall & spring semesters added together).
- In select circumstances, a student's Activity-Talent Scholarship may be funded, in whole or in part, by one or more NWC Foundation private donors. Students who receive private donor awards may be required to submit donor thank you letters and/or attend the annual NWC Foundation Scholarship Luncheon event in order to receive private donor funds.

## ***Athletic Scholarships***

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**Summary** – NWC offers scholarships to selected athletes for participation in intercollegiate sports teams. Students should begin inquiry by speaking with the appropriate coach about Athletic scholarships available to members of intercollegiate sports teams. International students are eligible for Athletic scholarships. Athletic scholarships recipients are determined and awarded by the respective team Coach and may be funded by private donors. Students who receive private donor awards may be required to submit donor thank you letters and/or attend the annual NWC Foundation Scholarship Luncheon event in order to receive private donor funds. To be considered for athletic scholarships, the student must complete the institutional scholarship application during the annual application cycle. Recipients require participation in team activities as determined by the Coach, and may be required to be repaid if participation requirements are not met. Awarding concludes when annual funds are exhausted and not all students who participate in intercollegiate sports teams may receive an Athletic scholarship. Athletic scholarships may not be automatically renewed each semester. A student's continued eligibility and eligibility limits are determined the respective Coach, in addition to complying with all NJCAA or NIRA academic eligibility rules, as evaluated by the Coach. Intercollegiate scholarships are available for these Sports:

- Men's & Women's Basketball
- Men's & Women's Rodeo
- Men's & Women's Soccer
- Men's Wrestling
- Women's Volleyball

**Eligibility Limits** – NJCAA & NIRA rules, as evaluated by the appropriate Coach

**Cost of Attendance** – Scholarships may be reduced if they cause a student's total financial aid package to exceed their Athletic Cost of Attendance (ACOA) as required by NJCAA or NIRA rules.

## ***Student Senate Scholarships (ASNWC)***

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**Summary** – The NWC Student Senate (Associated Students of NWC – ASNWC) is a diverse group of peers, working as a team of leaders and role models, who serve and represent the students while seeking to provide a voice for the entire student body and build relationships between all students, faculty, staff and legislators.

**Eligibility** – Elected Officers of the ASNWC receive a Student Senate Scholarship equivalent to the College's in-state tuition rate while ASNWC Representatives receive a \$300 Scholarship per semester (fall & spring). All members of the ASNWC receive a ASNWC scholarship, scholarships are paid to the student's account each semester, and can be rescinded mid-semester or cancelled outright for the next semester by the Vice President for Student Services for lack of participation, failure to meet eligibility requirements (ex. Enrollment status and/or minimum 2.5 cumulative GPA), failure to fulfill performance expectations, violation of student code of conduct, or if the student resigns from the Senate. Rescinded scholarships are prorated if lost during the semester. While there are academic requirements for participation (enrollment status and GPA), there is no lifetime value limit on the amount of Student Senate Scholarships a person can receive. To review the substantial membership application rules, eligibility requirements, and codes of conduct, review the Senate's Constitution/By-Laws here: <https://nwc.edu/life/senate/>. For more information contact any of the Student Senate Advisors.

**Cost of Attendance** – Scholarships may be reduced if they cause a student's total financial aid package to exceed their Cost of Attendance (COA).

## ***Trailblazer Scholarships***

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**Summary** – NWC Trailblazers are student ambassadors who assist students, faculty, and staff to promote NWC. Trailblazers also help to promote college spirit by participation in a variety of activities and events. Trailblazers are managed through the Admissions Office.

**Application & Eligibility** – Interested students must apply each academic year within the Admissions Office. Applicants must complete an interview with the Admissions Manager and maintain a Grade Point Average (GPA) of at least a 2.0 after each semester. Not all students interviewed will be offered Trailblazer positions and scholarships. All Trailblazers receive the same scholarship amount which can be rescinded mid-semester or cancelled outright for the next semester by the Admissions Manager for lack of participation (minimum of two hours per week), failure to meet eligibility requirements (ex. GPA), failure to fulfill performance expectations, or violation of student code of conduct. Rescinded scholarships are prorated if lost during the semester. Contact the NWC Admissions Office for more information and a Trailblazer's application form.



**Awards** – Students who are approved to be Trailblazers receive a \$400 scholarship each semester (fall & spring) which is paid directly to the student's account to help offset tuition charges. While there are academic requirements for participation (GPA), there is no lifetime value limit on the amount of Trailblazer Scholarships a person can receive.

**Cost of Attendance** – Scholarships may be reduced if they cause a student's total financial aid package to exceed their Cost of Attendance (COA).

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### ***NWC Foundation Scholarships (by Academic Division)***

**Application** – To apply for the NWC Foundation Scholarships (by Academic Division), visit [www.nwc.edu/scholarships](http://www.nwc.edu/scholarships) for the application procedure through AcademicWorks. Awarding begins after the College assesses its donor contributions, usually in February or March for the forthcoming academic year. Awarding concludes when annual funds are exhausted and not all AA, AS, or AAS enrolled students will receive a Foundation scholarship. Not all Academic Divisions will offer Foundation Scholarships every year (subject to change annually).

**Eligibility Limits** – Once a student has attempted 150% of the credits required to graduate from the enrolled program, (109.0 credits for AA Music Performance or Education, 107.0 credits for AAS Music Technology, 90.0-96.0 credits for most other degree programs) the student becomes ineligible for Foundation Scholarships (this is known as the Maximum Timeframe requirement). Maximum Timeframe eligibility calculations include all periods of enrollment, even those where NWC scholarship funds were not disbursed. Students who graduate from an NWC degree program are ineligible for NWC scholarships for all additional programs. Associate Degree in Nursing students who have graduated from a previous NWC degree program, or have reached their Maximum Timeframe requirement, may appeal for continued scholarship eligibility for the remainder of their Associate Degree in Nursing enrollment.

**Summer Semester** – Summer semesters are ineligible for Foundation scholarships. Credit hours successfully completed during summer semesters do not count as part of the minimum annual credit completion requirement (Associate Degree in Nursing: minimum of 18.0 credits after the conclusion of the spring semester. All other programs: minimum 24.0 credits completed after conclusion of the spring semester). A student cannot use summer credit hours earned as part of their annual minimum credit requirement (fall & spring semesters only) or to improve a cumulative GPA to the required 2.5 minimum.

**Cost of Attendance** – Scholarships may be reduced if they cause a student's total financial aid package to exceed their Cost of Attendance (COA).

#### **Calculations & Renewal Requirements –**

- Students must apply each year, must enroll full time, must maintain a cumulative Grade Point Average (GPA) of at least a 2.5 after the fall semester, and are expected to major in a program within the Division in which the scholarship was offered.
- Eligible recipients receive one-half of their Foundation scholarship each semester, with spring semester funding dependent upon their fall semester GPA (minimum of 2.5 required).
- In order to be considered for a Foundation scholarship for a subsequent academic year, a student must have a minimum cumulative GPA of at least 2.5 at the conclusion of the spring semester and must have successfully completed a minimum of 24.0 credit hours (18.0 for Associate Degree in Nursing students) during the previous academic year (fall & spring semesters added together).

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### ***Steve Smith Physical Science Textbook Scholarship***

**Summary** – Students who are actively enrolled within the Physical Science Division, who the faculty feel deserve recognition, may be nominated by their faculty for this spring semester-only text book scholarship. Faculty members within the division nominate students during the fall semester and after considering all nominations, award recipients are chosen by the faculty. The total number of scholarships & scholarship amounts may vary from year-to-year depending on the availability of funding and the number of nominations and all students nominated may not receive a Textbook Scholarship.

**Eligibility** – There is no lifetime value limit on the amount of the Steve Smith Physical Science Textbook Scholarships a student may receive, but the student must be enrolled during the spring semester in the physical sciences programs to be eligible for nomination. Unlike other types of NWC scholarships, there are no satisfactory academic progress requirements associated with this scholarship.

**Awards** – Textbook scholarships are paid to the student's Business Office account and appear as a College Bookstore credit, which may only be used to purchase textbooks or other educationally related items from the College Bookstore. Textbook scholarships

have no outside cash value, cannot be applied towards tuition, fees, room & board expenses, or other NWC charges the student has amassed from their enrollment and cannot be disbursed directly to the student. Unused textbook scholarship credits on a student's account are forfeited after the spring semester concludes and may not be forwarded to a future semester of enrollment or transferred to another student recipient.

**Cost of Attendance** – Scholarships may be reduced if they cause a student's total financial aid package to exceed their Cost of Attendance (COA).

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## **NWC Institutional GEAR UP Scholarships**

**Summary** – Northwest College offers scholarships to NWC GEAR UP graduates who meet the specific GEAR UP and NWC eligibility requirements outlined below. The total number of scholarships & scholarship amounts may vary from year-to-year depending on the availability of institutional funding and are awarded on a case-by-case basis. Visit [www.nwc.edu/gearup/](http://www.nwc.edu/gearup/) for complete GEAR UP program information. *(Note: this scholarship is different from federal GEAR UP scholarship eligibility & awarding criteria.)*

**Cost of Attendance** – Scholarships may be reduced if they cause a student's total financial aid package to exceed their Cost of Attendance (COA).

### **Award Eligibility Requirements –**

A candidate must:

*(Items 1-11 determined by participation in NWC GEAR UP Program as evaluated by GEAR UP Program Coordinators)*

1. Receive 21st Century Certificate
2. Attend tutoring/advising at least 4 times per year
3. Attend at least one summer academy (before senior year)
4. Go on a college visit at an institution other than host institution (before graduation)
5. Complete GEAR UP senior check list
6. Engage in extensive career exploration
7. Engage in extensive learning regarding financial aid for post-secondary education
8. Engage in a rigorous college prep curriculum
9. Attend GEAR UP activities on a consistent basis
10. Participate in GEAR UP for two academic years
11. Apply to participate in the NWC Student Success Center (TRIO) programs

*(Items 12-15 verified by NWC Financial Aid Office)*

1. Have applied for at least one NWC scholarship *in addition to* Hathaway and GEAR UP through NWC online Scholarship Application each year (visit [www.nwc.edu/scholarships](http://www.nwc.edu/scholarships) for specifics)
2. Be a U.S. Citizen as determined by the Free Application for Federal Student Aid (FAFSA). <https://fafsa.ed.gov/>
3. Be a high school graduate or a GED/HiSET equivalency recipient
4. Be enrolled at NWC within one year after high school graduation or GED/HiSET completion

### **Awarding Criteria –**

*(Failure to meet these requirements will render the student ineligible)*

1. All applicants must file a Free Application for Federal Student Aid (FAFSA) each year by January 15<sup>th</sup> to determine eligibility for the forthcoming academic year (ex. by 1.15.XX for fall 20XX/spring 20XY awards). <https://fafsa.ed.gov/>
2. All applicants must successfully complete the NWC online scholarship application each year by January 15<sup>th</sup> to determine eligibility for the forthcoming academic year (ex. by 1.15.XX for fall 20XX/spring 20XY awards). [www.nwc.edu/scholarships](http://www.nwc.edu/scholarships).
3. Non-first year students wishing to renew the NWC GEAP UP Scholarship for their next academic year must have:
  - a. earned a minimum 2.0 GPA at the end of their first year (end of spring semester) at NWC to remain eligible to apply for subsequent years; and,
  - b. successfully completed (defined as earning a passing grade) a minimum of 24.0 credits hours at the end of their first year (end of spring semester) at NWC to remain eligible to apply for subsequent years

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## **NWC Cody Center Scholarships**

**Summary** – Scholarships are available to eligible Cody high school graduates who have completed NWC concurrent or Dual Enrollment courses and enroll in courses taught at the NWC Cody Center.

**Application** – To apply for the NWC Cody Center Scholarships, visit [www.nwc.edu/scholarships](http://www.nwc.edu/scholarships) for the application procedure through AcademicWorks. Awarding begins after the College assesses course registration at the Cody Center in mid-August and mid-January each year.

**Eligibility Criteria** – Candidates must:

- have graduated from Cody High School and enroll in for-credit courses at the NWC Cody Center for the fall semester immediately after high school graduation; and,
- have successfully completed at least 0.5 credits of Concurrent or Dual Enrollment at NWC during their senior year of high school; and,
- have earned a cumulative high school GPA of at least 2.0 (NWC semester GPA of at least 2.0 necessary for spring disbursement of scholarship); and,
- be accepted for Admissions into a degree program offered at NWC (AA, AS, AAS); and,
- register for course(s) at the Cody Center no later than August 1<sup>st</sup> for the fall semester and prior to the commencement of the spring semester; and,
- have completed the College's annual scholarship application process.

**Awards** – Scholarships are paid directly to the student's account to help offset tuition charges. Disbursement occurs after the conclusion of the add/drop period of the fall & spring semesters. Students who drop out of (or if the College cancels) some/all of their Cody Center courses prior to scholarship disbursement will have their scholarship amounts recalculated to reflect the amount of Cody Center course credits in which the student remains. Eligible students will receive the following scholarship amounts:

- 0.5 – 11.5 credits = \$20/credit semester award
- 12.0 – 14.5 credits = \$20/credit + \$160 full time enrollment bonus semester award
- 15.0+ = \$500/semester award

**Eligibility Limit** – Cody Center scholarships are only available to eligible students during their first year of enrollment at NWC (fall & spring semesters). Eligibility is discontinued after the spring semester of the student's first academic year of College enrollment.

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## **TYPES OF AID – INSTITUTIONAL WAIVERS & TUITION DISCOUNTS**

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**General Information** – The College offers a variety of discounts and waivers to its employees, their spouses/dependents, and community members. Federal Tax Laws require that tuition waiver benefits for employees, spouses, and dependent children must be reported to the IRS. The amount of the tuition waiver may be reported to the employee on a 1098T form at the end of the year.

All NWC waivers cannot be redeemed for cash, cannot create a credit balance on the student's account by themselves, and cannot be paid directly to the student. All Waivers, Discounts, and Scholarships listed in this section are counted in the student's financial aid [Cost of Attendance](#) (COA) calculation (see the *How Eligibility is Calculated* section for more information on COA), with the exception of the *Full Time Enrollment Flat Rate* policy.

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### **NWC Employee Tuition Waivers**

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**Summary** – The College offers tuition waivers to fully-benefited NWC employees, their legal dependents, and spouses.

**Application** – Waivers must be requested individually and require a separate application for each semester. Application forms may be accessed through NWC Human Resources page in the NWC Portal (<https://my.nwc.edu/hr/default.aspx>). Please review the NWC Employment Handbook for additional details.

**Eligibility** – Fully-benefited employees, their legal spouse and dependents are eligible for tuition waivers through Northwest College. Fully benefited employees are eligible for tuition waivers through the University of Wyoming. Provisional employees generally do not qualify for this benefit. Exceptions to this are subject to written approval by the employee's supervisor and the Vice President for Administrative Services and Finance. Supervisors may cover the cost of associate fees and books with departmental funds if the class directly relates to the employee's work responsibilities.

#### Employees

- Requests for Tuition Waivers by provisional employees, interim, and employees within their first six months of employment are subject to written approval by the employee's supervisor and the Vice President for Administrative Services and Finance.
- Fully-benefited employees may take a combination of courses up to seven credit hours each semester.
- Tuition and college fees (not course fees) are waived.
- For classes taken during work hours, supervisory approval is required.

- Full-time staff may use a maximum of three work hours per week to attend class. Time beyond three hours per week must be made-up.
- Staff working less than full-time must make-up all work hours.
- For classes taken outside of work hours, supervisory approval is not required, however, release time during the work day is not offered.

#### Spouses and Dependents

- Spouses and dependents of fully-benefited employees, who are not employed by the College, may utilize Tuition Waivers for up to 96 credit hours.
- Dependents for purposes of this policy refer to dependent children equal to or under age 24 at the time of each semester's enrollment.
- Spouses and dependents who enroll in classes are responsible for general college fees and specific class or course fees.
- A spouse or dependent is not eligible to receive a tuition waiver if their Northwest College cumulative GPA is less than 2.0.

#### Spouses and Dependent of Deceased and Disabled Employees

For purposes of this policy, disabled is defined as having been permanently disabled to the extent that the employee is no longer capable of performing the essential functions of their position, as verified by medical diagnosis and the awarding of long-term disability benefits.

The spouse and dependents of deceased or disabled fully-benefited employees shall retain their Tuition Waivers, subject to the following conditions:

- The deceased or disabled was a fully-benefited College employee at the time of their death or disability and had been a full-time College employee for six or more years immediately preceding death or disability.
- The child was a dependent of the employee at the time of death or disability.

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### ***University of Wyoming Employee Tuition Waivers***

**Summary** – Through a reciprocal agreement with the University of Wyoming, Tuition Waivers are available each semester (including summer). The agreement covers tuition but not fees.

#### **Eligibility** –

- Fully-benefited College employees who work at least 40 hours per week are eligible for up to 3.0 credit hours.
- Part-time fully-benefited employees who work less than 40 hours per week are eligible for up to 1.5 credit hours.
- Spouses and dependents of College employees are not eligible for the UW Tuition Waiver benefit.

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### ***NWC Golden Age Tuition Waivers***

**Summary** – The College offers tuition waivers to Park County residents 60 years of age or older for up to 6.0 credit hours per semester. Fees are not waived. NWC Golden Age Tuition Waiver recipients are billed applicable NWC tuition costs, then the waiver is applied to their student account balance.

**Application** – To obtain a NWC Golden Age tuition waiver, contact the Financial Aid and Scholarships Office. Golden Age cards are also available. The cards admit holders to most college social, cultural and athletic events without charge, and to the Johnson Fitness Center and selected events at reduced rates. To obtain a Golden Age card, contact the Enrollment Services/Registrar's Office.

**Eligibility Limits** – Participants must enroll in credit classes. Audited, noncredit and workforce development classes do not qualify. Agency waivers do have an application procedure and minimum enrollment expectations (courses must be for credit) but do not have satisfactory academic progress or enrollment classification (matriculating vs. non-matriculating student) components. There is no lifetime value limit on the amount of Golden Age Waivers a person can receive.

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### ***NWC Education Department Nursing Practicum Participants Tuition Waivers***

**Summary** – In exchange for participating in the NWC Nursing Department's Preceptor program, Nursing Preceptors can receive a tuition waiver for up to 3.0 credit hours.

**Eligibility Limits** – While there is a 3.0 credit hour limitation per waiver/certificate and the certificate must be used before the expiration date specified on the certificate, there is no lifetime value limit on the amount of NWC Education Department Nursing Practicum Participants Tuition Waivers a person can receive. For more information about this tuition waiver and the Nursing Preceptor application/service requirements, contact the Director of Nursing or the Life & Health Science and Agriculture Division Chair.

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### ***NWC Agency Tuition Waivers***

**Summary** – The College has entered into reciprocal agreements with several local agencies to allow agency employees to utilize the education services of NWC at reduced or no cost. Each agreement is unique and has specific requirements and limitations.

**Application** – Interested parties should request details from the NWC Human Resources department.

**Eligibility Limits** – NWC Agency Tuition Waiver recipients are billed applicable NWC tuition costs, then the waiver is applied to their student account balance. Agency waivers do have an application procedure but do not have satisfactory academic progress, minimum enrollment expectations, or enrollment classification (matriculating vs. non-matriculating student) components. There is no lifetime value limit on the amount of NWC Tuition/Agency Waivers a person can receive.

**Agreements** – Agency agreements exist between the College and the following agencies (this is not an exhaustive list and agreements may be discontinued at any time without notice):

- University of Wyoming
- Buffalo Bill Center of the West (formerly the Buffalo Bill Historical Society)
- Powell Valley Community Education

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### ***Residence Assistant Waivers***

**Summary** – Students who wish to hold leadership roles within the NWC residence halls may apply each semester for Residence Assistant (RA) positions. RAs are an excellent source of information and can help students answer social or academic questions about where to go and who to see when students need personal or academic help. Additionally, RAs can be an arbitrator in cases of conflict and help to enforce the College policies and residence hall regulations.

**Responsibilities** – RA positions require a commitment to leadership and responsibility and demand good customer service and interpersonal skills. They plan activities within the wing/hall and assist residents in making a successful transition to college life. RAs establish and promote a sense of community within the residence hall. For more information regarding RA positions contact the Director of Residence and Campus Life.

**Awards** – Students hired as RAs will receive a residence hall waiver which covers the cost of room & board for the semester. Waivers are paid directly to the student's account each semester of employment to offset residence hall / meal plan costs. Not all applicants will be selected to be Residence Assistants. RAs may be terminated from the position at any time during the semester or the RA waiver may not be renewed for subsequent semesters by the Director of Residence Life for violation of College policy, code of conduct, other job performance related infractions, or if the RA resigns from the position. Waiver awards will be prorated for students who are terminated prior to the conclusion of the semester.

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### ***WUE Scholarships (Tuition Discount)***

**Summary** – WUE is an acronym for the Western Undergraduate Exchange Program, a voluntary organization of western states. Under this agreement, students residing in the states of Montana, Alaska, Arizona, California, Colorado, Commonwealth of the Northern Mariana Islands (CNMI) Hawaii, Idaho, Nevada, New Mexico, North Dakota, Oregon, South Dakota, Utah, and Washington may attend Northwest College at 150 percent of Wyoming tuition, rather than the out-of-state rate. Currently, tuition rates will also be calculated at 150% of Wyoming tuition for Nebraska residents.

**Awards** – A WUE scholarship is not a monetary scholarship and is not disbursed to a student's account. Operationally, it is simply a method of assessing the student's tuition cost. When awarding a student a WUE scholarship, the College's Business Office simply charges the student a reduced tuition rate and no scholarship funds are applied to the account. A WUE award is counted as part of the student's financial aid awards.

**Eligibility Limits** – The value of this tuition discount scholarship is more than \$3,000 per academic year (more than a 40% discount over regular out of state tuition costs). WUE scholarships are technically tuition discounts and do not have an application procedure, a satisfactory academic progress component, a minimum enrollment expectation, or an enrollment classification (matriculating vs.

non-matriculating student) but is included in a student's Cost of Attendance (COA). In other words, an eligible student receives a WUE scholarship, based on their state of residence recorded on their application for admission, for as long as they remain enrolled at NWC regardless of their enrollment status, program of choice, or academic performance.

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### **Full Time Enrollment Flat Tuition Rate (tuition discount)**

**Summary** – Students who enroll in at least 12.0 credit hours but less than 20.5 credit hours per semester pay one flat full time tuition rate. In other words, once the student has enrolled in 12.0 credit hours, all additional credit hours from 12.5 – 20.0 have no additional tuition cost (additional fees apply, however). All credits attempted count in the College's Satisfactory Academic Progress calculations and the eligibility requirements for NWC scholarships. Students enrolled in 20.5 or more credit hours per semester pay the flat rate plus additional tuition at the per credit rate. A student does not have to apply for this full time flat rate tuition discount. Flat full time Tuition Rates will automatically be calculated for students who enrolled in 12.5-20.0 credit hours each semester by the College's Business Office. View the current College's expenses by visiting <http://catalog.nwc.edu/> and selecting the *Expenses and Financial Aid* section or visit <https://nwc.edu/scholarships/costs.html>.

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### **TYPES OF AID – FEDERAL / STATE AID**

Additional information on *federal student aid* programs can be found at <https://studentaid.ed.gov>. All federal aid programs are subject to the Satisfactory Academic Progress requirements explained later in this document.

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### **Grants**

**Summary** – Grants are based on financial need and do not have to be repaid. Grants are usually funded through the federal and/or state government.

#### **Types of Grants –**

- **Federal Grants** – Students must complete the Free Application for Federal Student Aid (FAFSA) in order for NWC to award federal grants, loans and federal work-study funds. The FAFSA can be completed online at <https://fafsa.ed.gov/>. The College's priority deadlines are March 1 for the Fall semester and October 1 for the Spring semester. **Students who have already received a prior bachelor's degree (or higher) are ineligible for the grants listed below.** The funds are disbursed each period of enrollment (semester), applied to any outstanding accounts of the student first, and then any remaining balance is refunded to the student. Federal Grants are credited to a student's account by the Payment Fees Date (first day of classes each semester), and may be used to purchase textbooks & supplies, if the student's financial aid file has been completed (and if necessary, verified) and grants have been awarded.
  - **Federal Pell Grant** – This federally funded grant is based on financial need, enrollment level, expected family contribution (EFC, as determined by the FAFSA), and Cost of Attendance at Northwest College. A student must begin attendance in all courses upon with Pell grant enrollment calculation is based. Failure to begin attendances in any course upon which Pell grant enrollment calculation is based, will trigger a Pell grant enrollment recalculation and may result in a decrease of funding after recalculation of federal aid eligibility.
  - **Federal Supplemental Educational Opportunity Grant (FSEOG)** – Funds for this need-based grant are provided by the federal government and Northwest College. This grant is awarded on a 1<sup>st</sup> come, 1<sup>st</sup> served basis for exceptionally needy students who qualify for Federal Pell Grant and meet additional requirements. Annual awards vary, depending on Northwest College's federal allocation, the student's eligibility, (EFC, as determined by the FAFSA), and enrollment level. Because these funds are limited, it is recommended that students meet NWC's March 1 priority deadline for filing the FAFSA. No special application, other than the FAFSA, is required.
- **Hathaway Scholarship** – The Wyoming Legislature has established a scholarship fund for Wyoming students to attend Northwest College or any other Wyoming community college and University of Wyoming. The scholarship provides merit and need-based awards to eligible students to assist them with the cost of attending college. For additional information, visit the **Wyoming Department of Education** or Northwest College website at [www.nwc.edu/scholarships/hathaway/](http://www.nwc.edu/scholarships/hathaway/).
- **State Grants** – The state grant for WY residents is the Hathaway Scholarship (see above). Students who are residents from states other than WY may be eligible for a state grant from their home state. Visit

[http://wdcrobcolp01.ed.gov/Programs/EROD/org\\_list.cfm?category\\_ID=SHE](http://wdcrobcolp01.ed.gov/Programs/EROD/org_list.cfm?category_ID=SHE) for a link to the State Higher Education Agency in each state. Review each state agency for funding options, eligibility requirements, and applications.

## **Federal Direct Loans (Student)**

**Summary** – Low interest rate student loans are available to students through the Federal Government. Parents of dependent students may also qualify for educational loans.

**Application** – Applicants must first file the Free Application for Federal Student Aid (FAFSA), then must complete a Master Promissory Note (MPN), entrance loan counseling (first time student borrowers), exit loan counseling (all student borrowers) requirements, and must agree to all loan requirements stipulated on the promissory note. Before a first time borrower can receive their first Stafford Loan disbursement, they must complete an entrance counseling session about loan rights, responsibilities and repayment. Finally, as NWC does not automatically include student loans as part of a student's financial aid package, the student must notify the NWC Financial Aid Office of their intent to borrow.

Entrance Loan Counseling: <http://www.nwc.edu/entrance>  
Master Promissory Note: <http://www.nwc.edu/stafford>  
Exit Loan Counseling: <http://www.nwc.edu/exit>

**Disbursement** – NWC disburses all federal loans (Direct & PLUS) in two payments, one at the beginning of the loan period, and the other at the midpoint of the loan-period. Loans made only for only one semester will be disbursed in two payments: one disbursement at the start of the semester and a second disbursement after the midpoint in the semester. Please review the "Midpoint Academic Progress" portion of the Satisfactory Academic Progress (SAP) policy for loan disbursement eligibility after the midpoint of the semester ([www.nwc.edu/fapolicy](http://www.nwc.edu/fapolicy)). First-time student loan borrowers must be enrolled for 30 days before the first disbursement of any federal loan can be released.

**Enrollment Status** – Student must begin enrollment in at least 6.0 credits per semester to qualify for student loans (half time enrollment). Loans for students who drop below half-time enrollment will be canceled if not already fully disbursed. If a student who has withdrawn did not begin attendance in enough courses to establish a half time enrollment status, the College cannot make a first disbursement of a federal loan to the student after the student withdraws. However, the funds are included as aid that could have been disbursed in the Unearned Federal Aid process ([Return to Title IV calculation](#)).

**Credit Balance** – If, after a loan is credited to a student's account, it creates a credit balance, the Business Office will mail a refund check to the student within 14 days of the date the credit appears on the account.

### **Types of Federal Loans –**

- **Federal Direct Stafford Loan** – This federally funded loan program includes both need-based and non-need-based loans. Loan funds are sent to NWC electronically.
  - **Subsidized Loans** – The *need-based* loans for students are called Subsidized Stafford Loans because the federal government pays the interest while the student is enrolled at least half-time and during periods of deferment. Subsidized loans require the filing of the FAFSA and are available to borrowers who have financial need. Eligible freshmen students, who demonstrate financial need, may qualify to borrow up to \$3,500 to help meet educational costs. Students who have successfully completed 30.0 credits by the end of the spring semester in their academic program may qualify to borrow up to \$4,500 during their next academic year (sophomore). At the student's request, annual loan limits may be increased to the next annual loan limit threshold if a student ascends a grade level mid-academic year (for example, a freshmen student who earns 30.0 credits at the end of the fall semester ascends to sophomore level at the beginning of the spring semester, meaning, the student would receive 50% of a freshman annual award and 50% of a sophomore annual award during their academic year). Repayment begins 6 months after the student ceases to be at least a half-time student.

**Subsidized Usage Limit Applies (SULA)** – For students who are considered "New Borrowers" (those who do not have a Direct Subsidized Loan balance on/after 7.1.13), their Subsidized loan *Maximum Eligibility Period* is capped at 150% of the length of the program, measured in academic years

General Examples:

- A student may have up to three (3) academic years of Subsidized loan eligibility while enrolled in a two (2) year Associate Degree program. (NOTE: the vast majority of NWC programs are considered to be 2-year programs. Select NWC Title IV eligible certificate programs are less than 2 years in length, but no program offered at NWC exceeds the definition of a two year program. While it may take a student longer than 2 academic years to complete an AA/AS/AAS

program at NWC, the Department of Education's definition of the program's length remains 2-years.)

- A student may have up to six (6) academic years of Subsidized loan eligibility while enrolled in a four (4) year Bachelor Degree program.
- The *Subsidized Usage Period* a student has used and whether interest accrues or is deferred are calculated by the Department of Education's *National Student Loan Data Service (NSLDS)* and *Common Origination & Disbursement (COD)* website databases by reviewing annual loan amounts disbursed, enrollment status (full time, half time, etc.), the dates of the student's loan period, and the dates of the college's academic year.
- It is very possible that students who have a *Remaining Eligibility Period* **MAY NOT** be able to receive the remainder of their eligibility if the percentage of their remaining eligibility is less than the *Subsidized Usage Period* (the number of calendar days in a minimum period of enrollment – a single semester – is divided by the total number of calendar days in the school's academic year – the fall/spring semester combined). Essentially, this means that if a student has an eligibility percentage remaining that is less than the percentage of the academic year represented by the enrollment semester, the College is prevented from awarding a Subsidized loan irrespective of the students remaining eligibility.
- Loan principle and interest are deferred depending on the amount of *Maximum Eligibility Period* a student has used, the enrolled program's length, and the student's enrollment pattern.
- Students who transfer from one NWC program to another do not refresh their *Maximum Eligibility Period* and all *Subsidized Usage Periods* follow the student for the remainder of their undergraduate enrollment no matter which college/university the student attends.
- Once a student has exhausted their *Maximum Eligibility Period* for the length of the program in which they are enrolled, the student may only borrow Federal Direct Unsubsidized loans, providing they have not exceeded their aggregate Unsubsidized loan limits and are otherwise eligible for federal student aid programs.
- If a student exhausts their *Maximum Eligibility Period* and interest begins accruing on Subsidized loans while a student remains enrolled, the interest may be paid quarterly or the student can choose to capitalize the interest which increases the original principal amount and must be paid back. The Northwest College Financial Aid & Scholarships Office highly recommends that students attempt to make quarterly interest payments on the Unsubsidized Stafford-loans and on Subsidized loans which are accruing interest.
- For more information about Subsidized loan *Maximum Eligibility Period*, including how *Subsidized Usage Periods* are calculated, please visit the Financial Aid Office or review Department of Education's [studentaid.ed.gov](https://studentaid.ed.gov) section here: <https://studentaid.ed.gov/sa/types/loans/subsidized-unsubsidized#is-there-a-time-limit>.
- **Unsubsidized Loans** – The *non-need-based* loans are called Unsubsidized Stafford Loans. The terms of this loan are the same as the Subsidized Stafford Loan, except that interest accrues while the student is in school. Interest may be paid quarterly, or the student can choose to capitalize the interest, which increases the original principal amount, and must be paid back. The Northwest College Financial Aid & Scholarships Office highly recommends that students attempt to make quarterly interest payments on the Unsubsidized Stafford-Loans.

**Monitoring** – Borrowers are encouraged to track their student loans through the National Student Loan Data System (NSLDS) website, the repository where the College records all federal student loan information (accessible by the borrower and all authorized guaranty agencies, lenders, and institutions of higher education determined to be authorized users of the system). Please visit <https://www.nsls.ed.gov/>. Funds borrowed through student or parent loan programs must be repaid and loan balances cannot be discharged through bankruptcy. For more information, visit: <https://studentaid.ed.gov/sa/types/loans>.

**Sample Repayment** – Sample Loan Repayment Schedule using the Repayment Estimator calculator at <https://studentloans.gov/myDirectLoan/mobile/repayment/repaymentEstimator.action#view-repayment-plans> (Standard Repayment Plan Option for 10 yrs @ 3.86% interest rate for a Subsidized loan disbursed after 7.1.13)



<u>Amount Borrowed</u>	<u>Monthly Payment Amount</u>	<u>Total Repayment Amount</u>
\$1000.00	\$50.00	\$1,036.00
\$5,000.00	\$50.00	\$6,046.00
\$10,000.00	\$101.00	\$12,092.00

Sample repayment calculators (to determine estimated monthly repayment amounts for Standard, Extended, Graduated, Income Based, Income-Contingent, Pay-As-You-Earn, and Revised Pay-As-You-Earn repayment plan options) can be found at <https://studentaid.ed.gov/sa/repay-loans/understand/plans>. For more information and the application process, visit <https://nwc.edu/financialaid/types/>.

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### **Federal Direct Parent Loan for Undergraduate Students (PLUS)**

**Summary** – Parents of *dependent* students may borrow up to the full Cost of Attendance (COA), minus any other financial assistance received by the student to meet educational costs.

**Application** – A parent must complete a Master Promissory Note and a Credit application when applying for a PLUS loan. To apply for the PLUS loan apply online at [www.nwc.edu/plus](http://www.nwc.edu/plus).

**Award** – An approved parent may borrow up to the full Cost of Attendance (COA) in a PLUS loan, minus all other aid awarded to the student. Unlike federal student loans, PLUS repayment of principal and interest begins 60 days after the 2<sup>nd</sup> disbursement. Parent loan funds are sent to NWC electronically. If the student has a balance on their NWC account, the PLUS loan will be applied to the balance due. If there is a credit due a check will be issued and sent to the student or the parent based on the PLUS Request Form completed by the parent.

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### **Wyoming Investment in Nursing Loan (WYIN)**

**Summary** – Wyoming offers a student loan product for students enrolled in a Nursing program. The loan funds are for students who are accepted into nursing programs at the University of Wyoming or one of the six Wyoming community colleges and are to assist with educational expenses as determined by the financial aid office at each academic institution (there are limited funds made available by the State each award year). The Wyoming Investment in Nursing (WYIN) Loan, originally adapted by the 2003 Wyoming legislature, was amended by the 2014 Legislature to continue until June 30, 2020.

**Application** – The need for financial assistance through WYIN is based on a student applying for federal financial aid by completing the FAFSA and by completing a separate loan application (<http://communitycolleges.wy.edu/undergraduate-student-info.aspx> ). Because this state funded loan can be repaid through eligible nursing public service in the state of Wyoming, it does not necessitate a Preferred Lender arrangement with the College. Eligible applicants considering applying for the WYIN loan should compare this loan option to federal loan options to determine they are applying for the loan product that they find most favorable. For more information regarding the WYIN loan, visit <http://www.nwc.edu/financialaid/types/loans.html> and click on the WYIN loan link.

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### **TYPES OF AID – STUDENT EMPLOYMENT PROGRAMS**

**Summary** – NWC offers student employment to help with educational expenses. Employment opportunities are funded by both Federal Student Aid Federal Work Study programs (FWS) and by the College itself for student who are not eligible for need-based FWS program. A student does not need to file a Free Application for Federal Student Aid (FAFSA) to explore student employment programs at NWC. Additionally, employment positions may be posted as available through the Office of Work Based Learning Programs.

**Federal Work-Study (FWS)** – The Federal Work-Study Program (FWS) provides funding for part-time employment (no more than 20 hours a week), for students who are degree seeking, have completed the FAFSA (Free Application for Federal Student Aid), have unmet financial need, and are enrolled in at least 6.0 credit hours per semester. FWS allows students to earn money to help pay for educationally related expenses. The program has a variety of positions, encourages community service work, and may provide work experience that is related to a student’s course of study. For additional information, please visit [www.nwc.edu/financialaid/types/](http://www.nwc.edu/financialaid/types/) and click on “Student Jobs”.

**Institutional Student Employment Program** – NWC has a large institutional student employment program where need is not a factor as an eligibility requirement. The only criteria are the student's willingness to work and the availability of student employment positions. Other terms are the same as Federal Work-Study Program. For additional information, please visit [www.nwc.edu/financialaid/types/](http://www.nwc.edu/financialaid/types/) and click on "Student Jobs".

**Off-Campus Employment Opportunities** – Offered through the Office of Work Based Learning Programs. Many businesses in the community employ students on a part-time basis. Visit [www.nwc.edu/wbl/](http://www.nwc.edu/wbl/).

#### **Student Employment Policies –**

1. Students must complete the College's Human Resource Hiring Process before being allowed to begin any student employment position. Visit [www.nwc.edu/financialaid/types/](http://www.nwc.edu/financialaid/types/) and click on "Student Jobs" for the requirements.
2. Students are paid at least federal minimum wage and are paid on a monthly basis.
3. Both Federal and Institutional employment earnings are paid in monthly checks to the student based on the hours worked during that pay period.
4. Students utilizing the FWS program have a limit (determined by unmet financial need as part of the FAFSA process) to the maximum amount of FWS funds they can earn within a given academic year. Upon reaching this maximum, the student who wishes to continue working may switch to the College's Institutional Employment Program (non-federal funding).

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### **TYPES OF AID – MILITARY BENEFITS**

**Veterans' Affairs** – Veterans who wish to use their VA benefits **must** complete an application online at <http://benefits.va.gov/gibill/>. The student must also provide a copy of certificate of eligibility, along with a copy of their class schedule each semester to the VA Representative in the Financial Aid & Scholarships Office. If a student or student's spouse or a parent (if the student is a dependent student) was on active duty during the year for which income information is reported on the FAFSA, all food, and other living allowances (excludes on-base housing assistance) received during the year must be reported as untaxed income on the **FAFSA**. VA benefit recipients must adhere to the *VA Standards* policy (<http://www.nwc.edu/financialaid/>, open the forms section, and click on "VA Standards"), the *Federal Student Aid Satisfactory Academic Progress* policy, and all other NWC academic & enrollment policies.

#### **Other Resources**

- There are other resources which are available to some students (e.g., National Guard, Vocational Rehabilitation, WIA, Veteran's Vocational Rehabilitation, AmeriCorps, etc.). Any person who receives money from these, or any other resources, must report them to the Financial Aid & Scholarships Office as they may be used to determine financial aid eligibility. Some of these amounts must be included on the **FAFSA**.
- NWC also participates in Wyoming State funded programs which provide tuition waivers for up to 10 semesters of attendance to Surviving spouse and/or children of Firemen, Law Enforcement Officers, and Emergency Medical Technicians that have been killed in the line of duty.

For information and application please visit: <https://nwc.edu/financialaid/types/military.html>.

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### **DEADLINES, TERMINOLOGY, & ELIGIBILITY REQUIREMENTS**

**Deadlines** – Students are responsible for meeting all payment & financial aid eligibility/awarding deadlines. If Northwest College priority application deadlines have not been met, and/or a student has not signed and returned an Award Letter to the Financial Aid Office, other payment arrangements can be made with the payment plan service, Tuition Management Systems, by calling (800) 722-4867 or online at [www.afford.com/northwestcollege](http://www.afford.com/northwestcollege) or by settling all account balances directly with the College's Cashier's Office (Orendorff Bldg #106C/[businessoffice@nwc.edu](mailto:businessoffice@nwc.edu)/(307) 754-6048) or through WebAdvisor in the student's NWC Portal (<https://myportal.nwc.edu/students>).

**Financial Aid Terminology** – The Financial Aid Office makes every effort to explain financial aid requirements in plain language. To review specific Financial Aid terminology, please visit: [www.nwc.edu/financialaid/glossary](http://www.nwc.edu/financialaid/glossary).

**Federal Financial Aid Eligibility Requirements** – To complete the Federal Aid application process at Northwest College, a student must:

1. Have a Social Security Number or an Eligible Non-Citizen Number.

2. Register with Selective Service, if required (males only).
3. File the FAFSA at <https://fafsa.ed.gov/>
4. Complete the Northwest College Student Information form.
5. Have a high school diploma, high school equivalence certificate (GED, HiSET), or proof of home school graduation on file with the Admissions Office.
6. Have official transcripts from all previously attended institutions of higher education (post-secondary education) on file with the Admissions Office (includes concurrent/dual enrollment at an IHE while enrolled in high school).
7. Be accepted for admission in a Title IV eligible certificate or degree program offered by Northwest College.
8. Be enrolled at least half time (Pell Grants may be available to eligible students enrolled less than half time.) Students must be at least half time (6.0 credits) to borrow Student Loans, or to be eligible for FSEOG or Work-Study.
9. Meet the Satisfactory Academic Progress requirements and be in satisfactory academic standing at Northwest College, each semester.
10. Be a U.S. citizen or national, or a permanent resident of the U.S.
11. Be a citizen of the Freely Associated States: the Federated States of Micronesia and the Republics of Palau and the Marshall Islands; or be in the U.S. for other than a temporary purpose.
12. Meet the necessary deadlines for application (See "Priority Deadlines" in the Federal Grant section of this document).
13. Submit all documentation required by the Financial Aid Office to complete the processing of the financial aid application.
14. Not receive aid from another institution for the same period of enrollment.
15. Not previously have earned a certificate or degree at NWC or any other institution. Students who have previously earned a certificate or degree are automatically ineligible for continued federal financial aid at NWC, but may be able to apply for continued eligibility by filing a financial aid appeal petition. Visit [www.nwc.edu/fapolicy](http://www.nwc.edu/fapolicy) to review appeal policy.

#### Helpful Hints for Completing the FAFSA/Renewal Application –

- Students should direct questions to the Northwest College Financial Aid Office. Do not rely on the answers of family and friends. (See cover for address and phone numbers to contact the Financial Aid Office.)
- The application for FAFSA is online at <https://fafsa.ed.gov/>. This is a *FREE* application, so be wary of secondary websites (which require an application fee).
- The student (and at least one parent if applicable) must have a Federal Student Aid Identification Number (FSAID) number to electronically file the FAFSA. Obtain a FSAID number at <https://fsaid.ed.gov>. FSAID numbers are a student's and parent's electronic signature for federal aid.
- Read all instructions carefully. Follow instructions, references to specific tax forms and lines and/or a direct IRS retrieval of tax information.
- Answer every question. Zeros are acceptable answers.
- Northwest College's Title IV School Code is **003931**.
- Be sure applicant's name on the FAFSA matches the name on the social security card (do not use nicknames. Example: "Edward" on the SS card must use "Edward" on the FAFSA, not "Eddie").
- Report taxes paid, not taxes withheld.
- If the applicant is divorced or separated at the time of FAFSA filing, report only **the applicant's** income.

- If the applicant is married or remarried at the time of FAFSA filing, the applicant **must** report spousal income.

**Financial Aid Forms** – please visit the Northwest College/Financial Aid website to download .PDF versions of department forms: <http://www.nwc.edu/faforms>, then select *the appropriate year's forms*.

**Making Corrections** – After students complete the FAFSA, they will receive a Student Aid Report (SAR) from the federal processor. Review the information carefully to ensure it is correct. Applicants must correct any information that was not accurate when the FAFSA was initially filed. Corrections can be made online at the FAFSA Web site at <https://fafsa.ed.gov/>.

**Verification** – This is a quality/control process required by the federal government. Being selected for verification may not mean the applicant did anything wrong. The Department of Education requires each Title IV school to conduct activities that will verify the accuracy of information provided by students when they apply for federal student aid, or confirm other required items such as identity, high school graduation (or equivalent), and/or unusual enrollment history. In addition, the Financial Aid Office also has the authority to select additional applications for verification to resolve discrepancies or questionable information provided on the application.

#### Verification Policies –

- Students whose applications are selected for verification will be required to submit certain documentation to the Financial Aid Office. Required documentation may include, but is not limited to, any of the following:
  - A completed Verification Form
  - W-2s
  - Federal tax information. Applicants (and/or spouse or parents) who do not use the IRS Data Retrieval Tool to import federal tax return information directly into the FAFSA application, or, applicants (and/or spouse or parents) who did use the Retrieval Tool but have since manually altered the imported data, are required to submit an *IRS Tax Return Transcript* to the Financial Aid Office. Each applicant must submit an *IRS Tax Return Transcript* or have used the IRS Data Retrieval Tool when completing the FAFSA verification process.

To obtain a transcript:

**Online Request.** Go to <https://www.irs.gov/>. Under the Tools heading on the IRS homepage, click "Get a Tax Transcript." Two options:

1. Get Transcript ONLINE. Allows the user to immediately receive an online PDF version of their IRS Tax Return Transcript or, if appropriate, a verification of non-filing. The online tool uses an enhanced two-step, multi-factor authentication process that requires the user to register before submitting a transcript request. To use the new online tool, the user must have:
  - a) access to a valid email address, AND
  - b) a text-enabled mobile phone (pay-as-you-go plans cannot be used) in the user's name, AND
  - c) specific financial account numbers (such as a credit card number or an account number for a home mortgage or auto loan). Note that the IRS Get Transcript Online registration process will not result in any charges to the card or to the financial account.

During the new Get Transcript Online registration process, the IRS will send the user a confirmation code via email and an authentication code via text. The IRS email and text will contain a one-time code that the user will use to finalize the Get Transcript Online registration.
2. Get Transcript by MAIL. This request will result in the IRS mailing a paper transcript to the address on file with the IRS. Unless the tax filer has formally changed their address with the IRS (through the IRS change of address processes), the address on file with the IRS is the one used on the individual's last filed tax return.

**Telephone Request.** 1-800-908-9946. Paper Request Form IRS Form 4506T-EZ or IRS Form 4506-T. Use the Social Security Number (or the IRS individual taxpayer identification number) and date of birth of the first person listed on the 2016 IRS income tax return, and the address on file with the IRS (normally this will be the address used on the 2016 IRS income tax return).

In most cases, for electronic tax return filers, 2016 IRS income tax return information is available for the IRS DRT or the IRS Tax Return Transcript within 2–3 weeks after the 2016 electronic IRS income tax return has been accepted by the IRS. Generally, for filers of 2016 paper IRS income tax returns, the 2016 IRS income tax return

information is available for the IRS DRT or the IRS Tax Return Transcript within 6–8 weeks after the 2016 paper IRS income tax return has been received by the IRS. Contact the Financial Aid Office if more information is needed about using the IRS DRT or obtaining an IRS Tax Return Transcript.

NOTE: It can take up to 30 days for the IRS to process your request by mail. Please plan accordingly.

NOTE: If the student (and parents, if applicable) earned income from work and were not required to file a federal tax return, the Financial Aid Office will need a copy of 2016 W-2 form(s), which the student/parents can request directly from the IRS if copies aren't available. Request a Wage & Income Transcript.

NOTE: If the student (and parents, if applicable) earned income from work and were not required to file a federal tax return, the Financial Aid Office will need **(A)** a copy of 2016 W-2 form(s), which the student/parents can request directly from the IRS if copies aren't available and **(B)** a statement of non-filing. Verification A W-2 wage statement can also be requested by marking item #8 on form 4506-T at <https://irs.gov>.

- A copy of the student's military discharge (Form DD-214)
  - A copy of the student's Marriage Certificate
  - A copy of the student's Social Security card
  - A copy of Birth Certificate(s) and proof of dependency for children the student supports
  - Proof that a student:
    - Has not borrowed more than the aggregate student loan allowance
    - Does not owe repayment on a previous over-award
    - Is not in default on a federal student loan
  - Official academic transcripts from other institutions of higher education (post-secondary institutions)
  - Proof of identity
  - Documentation to support unusual enrollment history, as defined by the Department of Education (see Unusual Enrollment History section below)
  - Statement of educational purpose
  - Other information requested to verify & complete the student's financial aid file
- Students who are selected for verification will be notified by the Financial Aid Office of the documentation requirements. All required documentation must be submitted as soon as possible after it is requested.
    - Any documentation requested is retained in the student's financial aid file and will not be returned to the student. The student must submit clear and readable photocopies, not originals. The Financial Aid Office can make copies of original documents for the student.
    - Federal financial aid regulations stipulate that if it is determined that the student, spouse, or parent was required to file a federal tax return and did not do so or inaccurately filed a federal tax return, no financial aid can be processed, awarded, or released until federal documentation is provided from that filing was not required, OR until the student or parent has provided a copy of an accurately federally filed return transcript to the Financial Aid Office. If the student (and parents, if applicable) earned income from work and were not required to file a federal tax return, the Financial Aid Office will need **(A)** a copy of 2016 W-2 form(s), which the student/parents can request directly from the IRS if copies aren't available and **(B)** a statement of non-filing. A W-2 wage statement can also be requested by marking item #8 on form 4506-T at <https://irs.gov>.
    - All required documentation must be received and reviewed by the Financial Aid Office, and any discrepancies must be resolved, BEFORE a student's eligibility can be determined. Upon completion of the verification process, the Financial Aid Office will notify the student of the results. If the student is eligible for financial aid they will receive an Award Letter. If a student does not qualify for a Pell Grant and has not completed a Federal Direct Loan Master Promissory Note, the Financial Aid Office will deactivate the student's financial aid file. If, at a later date in the academic year, a student finds they need a federal loan, the Financial Aid Office can reactivate the student's file once the student completes the application procedure.

- The Financial Aid Office will cancel any student financial aid applications that remain incomplete at the time of student withdrawal from the College and/or after the semester concludes in which the student was enrolled.

**Verification: Unusual Enrollment History** – Students who were Pell grant and/or federal student loan eligible during previous academic years of enrollment at any institution of higher education, may be selected to verify their Unusual Enrollment History. Students selected for Unusual Enrollment History verification must provide official academic transcripts from all institutions within a time period specified by the Financial Aid Office. The NWC Financial Aid Office is required to verify that academic credit was earned at each institution within the specified time period. Per federal regulations, students who did not earn academic credit at each institution are automatically ineligible for federal aid at NWC. To reestablish federal financial aid eligibility, please review the “*Financial Aid Eligibility Reinstatement*” portion of the College’s Satisfactory Academic Progress policy at [www.nwc.edu/fapolicy](http://www.nwc.edu/fapolicy).

**Northwest College does not award federal aid or certify federal student loans until the verification process is complete and all corrections are made, reprocessed, and received. Anyone who purposely gives false or misleading information on aid applications may be subject to a fine, be sentenced to jail, or both.**

## HOW ELIGIBILITY IS CALCULATED

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**The Award Letter** – The Award Letter is a summary of the types & amounts of financial aid for which the student qualifies for a given enrollment period (usually fall & spring semesters). It contains the terms conditions for fund disbursement and upon what enrollment status (less than half time, half time, three quarter time, full time) the fund eligibility is calculated. Students must review their award letter for enrollment status accuracy and authorize funds to be credited to their student account by signing/dating the Award Letter and returning a copy to the Financial Aid Office for inclusion in their financial aid file. Without a student’s written signature/authorization, loan funds will not be disbursed. For financial aid purposes, financial need is determined by the following formula:

$$\begin{array}{r}
 \text{Cost of Attendance} \\
 - \text{Expected Family Contribution} \\
 = \text{Financial Need}
 \end{array}$$

**Cost of Attendance (COA)** – The COA is based on federal government guidelines and average costs. A COA for Pell Grant includes allowance for tuition and fees, room and board, books and supplies (standardized direct expenses billed to the student by the College). COA for Campus-Based funds (FSEOG, FWS) include the above plus transportation and personal expenses (average indirect expenses incurred by attending the College). COA can only include costs of attendance for the student. Additional living allowances for married students or additional family members are not included in student budgets.

**Expected Family Contribution (EFC)** – The EFC is the financial amount the student and family are expected to contribute toward college costs for the award year. It includes a student contribution for all students and a parent contribution for dependent students. The EFC is calculated from the information provided on the FAFSA and reflects the amount the Department of Education believes the student and family can afford. In some cases, the EFC may be zero. Students who do not believe their EFC accurately reflects their family’s ability to contribute towards their education due to a change in family or financial circumstances from the information used to complete the FAFSA may contact the Financial Aid Office about the *Special Consideration* process. Financial Aid Office decisions made on requests for *Special Consideration* are final and are not eligible for appeal.

**Enrollment Status** – A student receiving federal student aid must be admitted to an eligible program of study leading to a degree or Title IV eligible certificate at Northwest College. If a student is enrolled in courses that do not count toward their degree, they cannot be used to determine federal student aid enrollment status, unless they are eligible remedial courses. The College does not review a student’s course selection each semester, but instead considers a student’s maximum timeframe (150%) to be their eligible federal student aid enrollment period unless the student fails to meet the standards of Satisfactory Academic Progress and appeals for eligibility reinstatement or extension, or appeals for continued funding for multiple degrees. Students who appeal the loss of their federal student aid eligibility or for continued funding for multiple degrees, or who request a review of their self-rehabilitated eligibility status, have their course selections evaluated for eligibility at the time of appeal review. Enrollment status is then calculated based on course evaluation and may differ from enrollment status as calculated by the Registrar’s Office. Credit hour calculations for enrollment status/award calculation are:

- Full Time = 12.0 or more eligible credits
- ¾ Time = 9.0 to 11.5 eligible credits
- Half Time = 6.0 to 8.5 eligible credits
- < Half Time = 0.5-5.5 eligible credits

**Remedial Credits** – A student is eligible to receive federal student aid for a maximum of 30 earned remedial credit hours. All remedial credits are included in qualitative & quantitative SAP calculations. Remedial credit courses are considered below college level, but

may be needed as prerequisites for required courses within a program (ex. MATH0920 as a remedial prerequisite before enrolling in MATH1000).

**Course Repeats** – For courses completed with a passing grade (A, B, C, D, S, P), students may receive federal student aid for a repeated class one time each (in addition to the original enrollment in that class). For courses completed with a failing grade (F) or unfinished courses (W,WI), students may receive federal student aid for all attempts until a passing grade is earned (A, B, C, D, S, and P), unless a failing grade is received for a previously passed course. Incomplete courses (grade of I) are ineligible for repeat consideration until a final grade or course status is posted to the student’s transcript. All repeated credits are included in qualitative and quantitative SAP calculations.

#### **Other Eligibility Requirements –**

- Eligible students are awarded aid on a first-come, first-served basis without regard to race, color, sex, age, national origin, or disability.
- The types of aid awarded to each student will depend on the student’s need, enrollment status, academic accomplishment (GPA or Satisfactory Progress), completion of all required application procedures, residency, expected family contribution (EFC, as determined by the FAFSA), and/or the availability of funds and the student’s preferences. Students should keep in mind, however, that no aid will be awarded until all required documents are received and processed through the Financial Aid Office (see Verification section).
- A student’s COA and financial aid awards are usually based on the student’s status on the first day of classes and are not adjusted for credit increase changes that occur during the semester. Several short classes begin at various times throughout the semester, and students who plan to take these courses must be registered for them on the first day of the semester. If a class is cancelled or dropped before it begins (or a student never begins attendance for Pell grant recipients only) and this affects the student’s enrollment level, the Financial Aid Office will adjust the student’s aid to the proper enrollment level.
- If the student has already received financial aid funds for which they are/were not eligible, repayment of those monies is the student’s responsibility. Subsequent semester eligibility may be affected.
- If a student is eligible for financial aid, the Financial Aid Office will mail an award letter stating terms and conditions of aid programs for which the student is eligible.
- If a student’s status changes in any way (classes are cancelled, dropped, administratively withdrawn, etc.), they must notify the Financial Aid Office immediately so it can determine if eligibility is affected. If eligibility changes within an academic year, the student may receive a revised award letter advising of an increase/decrease in funding. Students should carefully read the award letter and all materials included. If the student accepts the award(s) offered, they must sign one copy as directed and return it to the Financial Aid Office. The second copy is for a student’s records.

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### **ESTIMATED PROCESSING TIME**

**Completing the Financial Aid Process** – The estimated timeline below represents the time requirements during the College’s peak processing season. Each student’s actual processing time will depend upon when the FAFSA application is completed and how quickly the student responds to requests from the Financial Aid Office. The process normally takes 6 to 12 weeks from completing the FAFSA to receiving an Award Letter.

- |         |  |
|---------|--|
| Step 1: | File the FAFSA electronically on the Web at <a href="https://fafsa.ed.gov/">https://fafsa.ed.gov/</a> . List the Northwest College school code #003931.  |
| Step 2: | Wait for results from the Federal Processor.   |
| Step 3: | Review the Student Aid Report (SAR) from the Federal Processor. Read it and review the information carefully. If corrections are needed make those corrections electronically at <a href="https://fafsa.ed.gov/">https://fafsa.ed.gov/</a> . If interested in a Stafford student loan, complete the MPN online (along with Entrance Loan Counseling, if applicable). |
| Step 4: | The Financial Aid Office will review the application and request any additional documentation that is needed; please respond immediately to any request.   |

Step 5: The Financial Aid Office will process eligible aid (grants and/or loans) and will provide an official Award Letter for the student to sign and return (the student should retain one copy for their records).

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## WITHDRAWALS & RETURN OF UNEARNED FEDERAL AID

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**Summary** – NWC anticipates in Federal Student Aid (Title IV) programs and is required to publish its policy on unearned federal student calculations. Definitions, policies, and applicable process apply when a student who has received federal student aid for the semester withdraws from the College, voluntarily or involuntarily after the semester has begun, or does not otherwise complete the full enrollment period. To view the full Unearned Aid policy, visit [www.nwc.edu/fapolicy](http://www.nwc.edu/fapolicy).

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## SATISFACTORY ACADEMIC PROGRESS (SAP) – FEDERAL & INSTITUTIONAL AID

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**Federal Aid** – NWC has established a policy to define and administer satisfactory academic progress (SAP) as determined in the Higher Education Act, Section 668.16. The policy establishes the criteria to receive funding from the Federal Pell Grant, Federal Supplemental Educational Opportunity Grant, Federal College Work Study, and the Direct Loan Program. The College uses these standards of academic progress for all matriculating students when calculating federal student aid eligibility and all students are strongly encouraged to familiarize themselves with the SAP standards when making enrollment decisions, as aid eligibility is contingent on academic performance. High school dual and concurrent enrollment students are subject to SAP calculations and requirements once application for admittance to the College is accepted and the student applies for federal aid. SAP calculations for high school dual and concurrent enrollment students will include all NWC courses taken for credit during dual or concurrent enrollment periods. Changes to any of the specific provisions of the SAP standards may be made at any time, without publication, due to changes in Institutional or Federal regulations or policies. To review the College's full *Satisfactory Academic Progress* policy for federal student aid, visit: [www.nwc.edu/fapolicy](http://www.nwc.edu/fapolicy).

**Institutional Aid** – Standards for retention and renewal of institutional scholarships differ from federal student aid SAP policy. General SAP requirements are in the NWC institutional aid sections earlier in this document. To review the College's Scholarships, Waivers, and Tuition Discounts policies for NWC institutional aid, visit the institutional aid section of this Disclosure & Consumer Information document, beginning with the [Types of Aid – NWC Scholarships](#) section. Some scholarship donors require different or additional SAP accomplishments for continued eligibility, which are stated in the individual scholarship award description within the NWC scholarship application.

**Additional SAP Related Procedures** – NWC is required to publish information regarding other eligibility, disbursement, and calculation procedures that are related to a student's satisfactory academic progress. These policies include *All-F grades, Pell Grants & Course Attendance, Course Attempts, Course Repeats, Remedial Credits, Consortium Agreements, and Midpoint Academic Progress* and are contained within the Federal Student Aid *Satisfactory Academic Progress* policy. Visit [www.nwc.edu/fapolicy](http://www.nwc.edu/fapolicy).



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## DISCLAIMERS

This booklet reflects federal regulations and Northwest College Financial Aid Office policies as of the current Award Year. Federal regulations and NWC policies are subject to change without notice. Northwest College does not discriminate on the basis of age, sex, race, religion, sexual orientation, national origin, disability, or veteran status in its programs and activities. NWC is an Equal Opportunity Employer and Institution (EOE/EOI).

Inquiries concerning ADAAA and Section 504 of the Rehabilitation Act or requests for services under these provisions should be directed to:

**Kim Fletcher**

Disability Support Services Coordinator  
Student Success Center  
CH65C Colter Hall  
Northwest College  
231 West Sixth Street  
Powell, Wyoming 82435-1895  
307.754.6135  
[kim.fletcher@nwc.edu](mailto:kim.fletcher@nwc.edu)

Inquiries concerning Title IV, Title VI, and Title IX should be directed to:

**Lisa Watson**

Compliance Officer  
& Vice President for Administrative Services and Finance  
106K Orendorff Building  
Northwest College  
231 West Sixth Street  
Powell, Wyoming 82435-1895  
307.754.6098  
[lisa.watson@nwc.edu](mailto:lisa.watson@nwc.edu)

**The Office of Civil Rights**

U.S. Department of Education  
Federal Building  
1244 Speer BLVD #310  
Denver, Colorado 80204-3582  
303.844.5695  
303.844.4303 Fax  
308.844.3417 TDD  
[OCR\\_Denver@ed.gov](mailto:OCR_Denver@ed.gov)

**Gerald Giraud (Title IX)**

126C Orendorff Building  
Northwest College  
231 West Sixth Street  
Powell, Wyoming 82435-1895  
307.754.6235  
[gerald.giraud@nwc.edu](mailto:gerald.giraud@nwc.edu)

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## AUTHORIZATIONS

**Accreditation Agency**

The Higher Learning Commission  
A Commission of the North Central Association  
Of Colleges and Schools  
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**State Approval/Licensing Entity**

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