



STUDENT ID: _____
TERM: _____
CHAPTER: _____

Veterans' Affairs Educational Benefits Standards

Financial Aid & Scholarships Office 231 W Sixth St Bldg. 1, Powell, WY 82435 | 1-800-560-4692 or (307) 754-6158
www.nwc.edu | financialaid@nwc.edu | fax: 307-754-6154

(initial
each line)

As a student receiving VA educational benefits at NWC, I understand the following:

I must provide the College with official copies of all academic and military transcripts so they may be assessed for prior credit, in accordance with the College's Credit by Examination, Transferability of Courses, CLEP, Challenge Examinations, & Self-Acquired Competency Credit policies, as published in the College Catalog.

I am required to attend all classes, contact instructors when absences are unavoidable and make up all work assigned during absences.

I must provide copies of all VA correspondence related to VA Educational Benefits, including Certificates of Eligibility (COE) and/or Notices of Basic Eligibility (NOBE) to the NWC School Certifying Official in order to confirm eligibility of VA Educational Benefits by the first day of each semester in order to protect my rights under Title 38 US Code 3679 subsection (e).

I must personally walk into, call, or email the NWC School Certifying Official once during the first week of every month that I am registered for courses. This is my verification that I am attending classes for the month. VA education benefits will be stopped if I do not check in. Additionally, Chapters 30, 33, & 1606 must verify enrollment directly with the VA to receive monthly payments (without verifying enrollment monthly with the VA, you will not receive a monthly payment).

For Chapter 33 beneficiaries: In regards to monthly book & housing stipends, I recognize that the initial enrollment certification created by NWC that is submitted to the VA for Educational Benefits may record \$0.00 education charges. Education charges are added to subsequent enrollment certifications by the College (after add/drop period) to ensure accurate student course material costs are reflected.

I must immediately report every course I add to, or drop/withdraw from, my semester course registration schedule to the NWC School Certifying Official. If mitigating circumstances are not accepted by the VA, I acknowledge repayment of applicable benefits may be necessary for any dropped/withdrawn course.

I may be funded only for those courses in the NWC catalog required for my program. Non-degree seeking students are ineligible for VA Educational Benefits.

I acknowledge that current VA policies authorize tuition payment at the maximum in-state tuition rate only. If I am being billed at a rate other than the in-state rate, I acknowledge that my VA tuition payments may not fully cover my tuition bill.

During registration each semester, I must present a copy of class registration to the NWC School Certifying Official before any VA Educational Benefits will be approved.

I cannot repeat any course I have passed with a grade of A, B, C, or D and receive VA benefits.

I must notify the NWC School Certifying Official of any change in my major by completing and signing VA form and submitting it to the VA.

I cannot receive VA benefits for any course taken for audit and I may have to repay the VA if I receive an academic grade of F for a course. I may repeat a failed course once and still receive VA benefits for the course if it is a required course for my major.

If I receive a grade of "F" for non-attendance, I may have to repay the VA.

I must maintain academic standards required for enrollment at NWC.

I must report any change of address to the campus NWC School Certifying Official and complete all necessary forms for the VA.

I understand that my educational benefits for all part-term courses will be paid for the period of time in which my courses are in session. (Fall/Spring- courses less than 16 weeks, summer session, etc.)

I understand that by not complying with the above listed guidelines, my educational benefit payments may be delayed, suspended and/or I may have to reimburse the Department of Veterans Affairs for all or a portion of the benefits I received for the entire semester.

I understand that the NWC School Certifying Official will share and submit student information, such as semester and hours registered, grades, billing information and directory information to the Department of Veterans Affairs. The information is confidential and shall be used only for the purpose of obtaining your VA Education Benefits.

Please refer to your "Summary of Educational Benefits" supplied by the VA or call the VA at the phone number listed below for a complete understanding of your educational benefits. My signature below indicates I have read, understand, and will comply with these standards, required by NWC for the receipt of Veteran's Affairs Educational Benefits at this institution.

Student Name	Student Signature	Date
Contact Information: Dawn Kasinger School Certifying Official dawn.kasinger@nwc.edu Phone: 307-754-6040 Fax: 307-754-6154 www.nwc.edu/veterans	VA Regional Office, St. Louis Phone: (888) 442-4551 General VA Education Information http://benefits.va.gov/gibill/	

PURPOSE

Section 1018 of Public Law 116-315, *Johnny Isakson and David P. Roe, M.D. Veterans Health Care and Benefits Improvement Act of 2020*, requires Northwest College, as an educational institution participating in the educational assistance programs of the Department of Veterans Affairs (VA), to publish specific information disclosures to you prior to your beginning enrollment at Northwest College so that you can make informed, practical decisions on whether to enroll in the College. Additionally, NWC is required to inform you of various student support services available to you during your enrollment. NWC complies with these requirements and uses this notification to you to provide a summary of estimated costs and loan debts, along with website links to the applicable published information. For direction to information on any subject related to your enrollment, your Point of Contact is NWC's School Certifying Official (SCO) for VA Educational Benefits, Dawn Kasinger. Contact her using the information on the reverse side of this document.

ESTIMATES & LINKS

TUITION, FEES, & OTHER COSTS –

- NWC tuition rates, along with institutional fees, books, and supply costs can be found at <https://www.nwc.edu/businessoffice/tuition-fees/>.
- NWC housing options and costs can be found at <https://www.nwc.edu/businessoffice/housing.html>.
- NWC meal plan options and costs can be found at <https://www.nwc.edu/businessoffice/meal-plans.html>.

You can estimate your total program cost of attendance using this simple chart, which multiplies the current semester's published costs by the number of semesters in your chosen program (certificate = two semesters, Associates = 4 semesters, Bachelors = 8 semesters). For example, using the current published **FALL 2022** costs, and based on a Wyoming resident who lives on campus and is continuously enrolled in 15.0 credits each semester (course fees, which are dependent on the courses you select during your enrollment, are excluded from this chart) total estimated costs of attendance are:

	Semester Cost	1-year Certificate	2-year Associates	4-year Bachelors
Tuition & College Fees	\$2,431.00	\$4,862.00	\$9,724.00	\$19,448.00
Course Materials	\$800.00	\$1,600.00	\$3,200.00	\$6,400.00
Housing & Meals	\$3,320.00	\$6,640.00	\$13,280.00	\$26,560.00
Transportation	\$986.00	\$1,972.00	\$3,944.00	\$7,888.00
Personal	\$788.50	\$1,577.00	\$3,154.00	\$6,308.00
Total Estimated Program Costs	\$8,325.50	\$16,651.00	\$33,302.00	\$66,604.00

IMPORTANT – Please recognize that this is only an estimate and that the costs published today may change in future academic years as determined by the *Wyoming Community College Commission* or Northwest College. Additionally, specific academic courses may have applicable course fees. To determine if your anticipated courses contain course fees, view the College's semester course schedule publication at <https://area10.nwc.edu/nwcforms/syllabi/>.

HOUSING & MEAL PLAN COSTS – NWC housing options and costs can be found at <https://www.nwc.edu/businessoffice/housing.html>. Meal Plan options and costs can be found at <https://www.nwc.edu/businessoffice/meal-plans.html>. To judge your cumulative estimated housing & meal plan costs, multiply the current semester amount by length of your selected academic program (as demonstrated above). Please recognize that the housing & meal plan costs published today may change in future academic years as determined by NWC.

OTHER METHODS TO ANTICIPATE OUT OF POCKET COSTS –

Net Price Calculator – Anticipate your estimated net out of pocket costs by using NWC's Net Price Calculator: <https://www.nwc.edu/calculator/>. This calculator provides an estimate for one year, based on your program selection and family financial data. To judge the cumulative net costs of your program, multiply the net cost-per-year by the number of your anticipated academic years enrolled (certificate = 1, associates = 2, bachelors = 4). Note that this net estimate is subject to change based on future revisions to the College's published costs and annual variations in your family's financial resources.

Other Comparison Tools – In addition to the Net Price Calculator, the US Department of Education (USDOE) and the Consumer Financial Protection Bureau (CFPB) provide online resources to help consumers evaluate the quality, affordability, and other performance metrics of institutions of higher education. NWC recommends that students use these resources when comparing institutions of higher education to make informed decision about enrollment. Find them at <https://nwc.edu/financialaid/tools.html>. Tools include:

- College Finance Plan** – A model aid award letter designed to simply the information that prospective students receive about costs and financial aid so that they can easily compare institutions and make informed decisions about where to attend.
- College Navigator** – A consumer tool that provides school information including tuition and fees, retention, and graduation rates, use of financial aid, and student loan default rates, and features a cost calculator and school comparison tool.
- College Scorecard** – A planning and resource tool to assist prospective students and their families as they evaluate options in selecting a school.
- Paying for College** – A website tool can be used by prospective students to enter the names of up to three schools to receive individualized financial information and to compare actual financial aid awards.
- TA Decide** – A dynamic website that contains information & comparison tool designed specifically to aid participants of DoD's Tuition Assistance (TA) program in making informed choices on schools and education programs. The TA DECIDE engine is fueled by more than 10 recognized and trusted data sources from across the departments of Defense, Education and Veterans Affairs.

NON-VA FINANCIAL AID OPPORTUNITIES – For information on other financial aid programs offered by NWC, including federal financial aid and College scholarships, along with financial aid programs offered by the state of Wyoming, view the *NWC Financial Aid Disclosures & Student Consumer Information* document at <https://www.nwc.edu/financialaid/policy.html>. Federal Student loans are available upon request (meaning, a loan is not automatically generated for you and you must request a federal student loan by contacting the Financial Aid Office). The maximum aggregate federal student loan amount you can borrow at the undergraduate level (NWC only offers undergraduate programs) is \$57,500, but there are limits to how much you can borrow per year. If you are considering a federal student loan, visit the federal student loan section within the *Financial Aid Disclosures & Student Consumer Information* document. To estimate your maximum total loan amount for your entire program simply multiply your maximum annual borrowing limit (dependent vs independent student) by the length of your program.

Federal Student Loans	Maximum Annual	1-year Certificate	2-year Associates	4-year Bachelors
Dependent Student Estimated Loan Debt	\$5,500	\$5,500	\$11,000	\$22,000
Independent Student Estimated Loan Debt	\$9,500	\$9,500	\$19,000	\$38,000

VA CERTIFICATE OF ELIGIBILITY (COE) – The percentage of your personal NWC direct costs (the charges you will see on your NWC student account based on your enrollment selections – program, courses, housing, meal plan, etc.) that will be covered by your VA Education Benefits is specific to you. To determine what your percentage is, request a copy of your COE directly from the VA website. For more information, visit <https://www.va.gov/education/gi-bill/post-9-11/ch-33-benefit/>.

TRANSFER CREDIT – To learn about transfer credit possibilities, including military credits, visit <https://nwc.edu/registrar/records/transfer-credits.html>.

GRADUATION RATES – To learn about NWC graduation rates and other statistics, visit <https://nwc.edu/ir/compliance.html>.

ADDITIONAL SERVICES – NWC offers many academic and student success resources to all students, including Academic and Career Advising, Financial Options, Free Academic Tutoring, Counseling, and Disability Support Services. For more information on these services, visit <https://www.nwc.edu/services/> or contact the VA SCO named above.