



FINANCIAL AID DISCLOSURES & CONSUMER INFORMATION

(Policies Effective Beginning 6.17.21 / Revised 6.17.21)

NWC FINANCIAL AID PHILOSOPHY

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

Marianne Harrison
Deborah Karst
Dawn Kasinger
Shaman Quinn
Carle Williams

Financial Aid & Scholarships Office
Fax
TTY (Telecommunications device for the deaf)
E-mail
Website

Financial Aid Assistant
Hathaway Scholarship Technician
Scholarship Technician/SCO-VA
Director, Financial Aid & Scholarships
Financial Aid Specialist

307.754.6158
307.754.6154
307.754.6225
financialaid@nwc.edu
nwc.edu/financialaid

CONTENTS

Click on each underlined topic to jump to topic location

- [Financial Aid & Scholarships Office Contact Information](#)
- [Student Rights & Responsibilities](#)
- [Types of Aid](#)
- [Financial Aid Terminology](#)
- [Eligibility Requirements](#)
- [Helpful Hints for Completing FAFSA](#)
- [Financial Aid Forms](#)
- [Verification & Making Corrections to FAFSA](#)
- [How Eligibility is Calculated](#)
- [The Offer Letter](#)
- [Estimated Processing Time](#)
- How & When Financial Aid is Disbursed
 - [Federal Grants](#)
 - [Federal Loans](#)
- [Withdrawals & Return of Unearned Federal Aid](#)
- [Satisfactory Academic Progress \(SAP\)](#)
- [Disclaimer](#)
- [Authorizations](#)
- [Financial Aid Process Checklist](#)
- [Filing Deadline Reminder](#)

STUDENT RIGHTS & RESPONSIBILITIES

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 nwc.edu/fapolicy and nwc.edu/ir/

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, which includes the requirement to submit official transcripts from all previously post-secondary institutions.
- 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

GENERAL INFORMATION

Available To – NWC scholarships are available to students who pursue Associate of Arts (AA), Associate of Science (AS), Associate of Applied Science (AAS), or Bachelor of Applied Science (BAS) degrees.

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

Census Date – The Colleges uses a Census Date to authorize disbursement of Trapper, Trapper Adult Learner, Academic, and Activity-Talent scholarships. On the Census Date (the first day after "the last day to drop full term classes", as published in the College's annual Academic Calendar), all students who have been awarded a Trapper, Trapper Adult Learner, Academic, or Activity-Talent scholarship have their enrolled/preregistered course credits evaluated. Students whose scholarship requires full-time enrollment must be enrolled/preregistered for a minimum of 12.0 semester course credits during that semester on the Census Date. Students whose scholarship requires part-time enrollment must be enrolled/preregistered for a minimum of 6.0 semester credits during that semester on the Census Date. Students who are not enrolled in the minimum number of credits required by their specific scholarship on the Census Date are ineligible to receive the scholarship disbursement for that semester and the semester

disbursement is canceled. Once canceled, a semester disbursement cannot be regained if the student adjusts their schedule to meet the required enrollment status after the Census Date, as undisbursed scholarships are re-awarded to other eligible students. Students who are offered scholarships after the Census Date will have their enrolled/preregistered semester course credits evaluated as of the date of the scholarship offer.

GPA – A student’s initial eligibility review for Trapper, Trapper Adult Learner, Academic, and Activity-Talent scholarships is based on their cumulative GPA at the end of the spring semester (for eligibility for the forthcoming fall semester) and the end of the fall semester (for eligibility in the following spring semester). A student who is ineligible due to GPA after the spring semester cannot use summer semester credit hours earned to improve a cumulative GPA to the required scholarship minimum for fall semester eligibility. When a new admittance to the College applies for NWC scholarships and has both a high school and previous College/University GPA from a concurrent/dual enrollment, initial scholarship eligibility will be based on the high school GPA, unless the student has completed 12.0 or more concurrent/dual enrolled credits. In those cases, scholarship eligibility will be based on the higher GPA.

<u>Scenario</u>	<u>GPA used to determine initial eligibility</u>
1. Graduates high school, attends NWC	1. HS GPA
2. Graduates high school, attends another College / University, then attends NWC	2. College / University GPA
3. Graduates High school, has concurrent/dual enrollment GPA from another College/University, then attends NWC	3a. If < 12.0 completed concurrent/dual enrolled credits = high school GPA 3b. If ≥ 12.0 completed concurrent/dual enrolled credits = the higher GPA

Eligibility Limit – The College discontinues a student’s eligibility for Trapper, Trapper Adult Learner, Academic, and Activity-Talent scholarships when the student reaches the maximum amount of lifetime attempted course credits associated with the level of instruction in their academic program. A student’s lifetime attempted course credit allowance calculation includes all transfer credits and all periods of enrollment for all pursued certificates/degrees, even those where NWC scholarship funds were not disbursed.

<u>Level of Instruction</u>	<u>Cumulative Attempted + Transfer Lifetime Credit Limit</u>
Certificate & Associate’s degrees	150.0
Bachelor’s degrees & the Associate Degree in Nursing (ADN)	200.0

A student may receive scholarships for as many combined degree programs they wish to pursue under these limits until the lifetime limit is reached for the level of the enrolled program(s). Graduation from an academic program does not terminate a student’s eligibility to receive scholarships while they pursue a second program, as long as the student’s lifetime attempted course credit allowance remains under the threshold for the level of instruction in their enrolled program(s). Academic Amnesty approved by the Office of Enrollment Services/Registrar does not vacate any attempted course credits from a student’s maximum attempted credit allowance calculation. Students cannot appeal for a maximum attempted credit allowance extension but students whose eligibility expires due to reaching the maximum attempted credit allowance at the Certificate/Associate level may regain eligibility if enrolled in a Bachelor’s program or the Associate Degree in Nursing (ADN) program until they reach the maximum attempted credit allowance for the level of instruction at the Bachelor’s/ADN program level..

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 and the College’s Athletic Director.

Cumulative GPA Appeals – Students who lose their eligibility for NWC scholarships due to failing to meet the cumulative GPA requirements may appeal 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 minimum fall cumulative GPA	Reinstate for the spring semester. To be eligible for scholarships in the following academic year, the student must have earned the minimum required cumulative GPA at the end of the spring semester.
Fail to meet minimum spring cumulative GPA	Reinstate for the next academic year. To be eligible to receive the spring semester disbursement within the next academic year, the student must have earned the minimum required cumulative GPA at the end of the fall semester.

Students may be approved for NWC scholarship reinstatement no more than three (3) times through the appeal process during aggregate enrollment in the College. See the College’s Financial Aid Appeal Petition at nwc.edu/faforms for more information.

Withdrawals – Students 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.

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 1st – Dec 31st, differs from the definition of an academic year, which runs July 1st – June 30th).

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.

Trapper Scholarships

Summary – Trapper scholarships are available to students who pursue Associate of Arts (AA), Associate of Science (AS), Associate of Applied Science (AAS), or Bachelor of Applied Science (BAS) degrees, and are supported by institutional funds and contributions made to the NWC Foundation by generous citizens, businesses, and organizations, and is merit-based to recognize academic achievement.

Application & Awards – To apply for the NWC Trapper Scholarships visit 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 mid-spring 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.

Calculations & Renewal Requirements –

Presidential / Excellence / Achievement Level Scholarships:

- Students are encouraged to enroll in at least 15.0 credit hours each semester, but must be enrolled/preregistered for a minimum of 12.0 semester course credits (minimum for full time status, except in the Associate Degree in Nursing (ADN) program, which defines full time enrollment for scholarship purposes as 9.0 credits each semester) on the Census Date to receive that semester's scholarship disbursement if the scholarship requires full-time enrollment. Students whose scholarship requires part-time enrollment must be enrolled/preregistered for a minimum of 6.0 semester credits on the Census Date to receive that semester's scholarship disbursement. See "*Census Date*" in the *General Information* section above for more about the Census Date.
- Students who are not enrolled/preregistered in the minimum number of credits required by their specific scholarship on the Census Date are ineligible to receive the scholarship disbursement for that semester and the semester disbursement is canceled. Once canceled, a Trapper Scholarship semester disbursement cannot be regained if the student adjusts their schedule to meet the required enrollment status after the Census Date, as canceled/undisbursed Trapper Scholarships are re-awarded to other eligible students.
- Students who are offered Trapper Scholarships after the Census Date will have their enrolled/preregistered semester course credits evaluated as of the date of the scholarship offer.
- At the end of the academic year (end of spring semester), the cumulative GPA is evaluated to determine eligibility for the following academic year (fall & spring semesters). Students must earn a minimum cumulative GPA of at least 2.50 to qualify for renewed Trapper Scholarship eligibility.
- Students who do not earn the minimum cumulative GPA requirement become ineligible for Trapper Scholarships for their next full academic year (fall & spring semesters).
- A student who has lost eligibility for their second academic year because they did not earn the minimum cumulative GPA at the end of the previous academic year, may reapply for NWC Trapper Scholarships for their third academic year if they have met the cumulative GPA requirement at the end of their second academic year (end of spring semester).
- Trapper Scholarship amounts could decrease or increase depending on academic year cumulative GPA performance (ex. a *Presidential* scholarship recipient who earns a cumulative GPA of 2.70 at the end of the spring semester – their first academic year – will be ineligible for a continued *Presidential* scholarship for their second academic year, but will qualify for an *Achievement* scholarship, due to their change in GPA tier).

See the Trapper Scholarship grid below for qualifying details:

AWARD LEVEL	ANNUAL AWARD AMOUNT	GPA*	GED 2002 GRADUATE SCORE	GED 2014 GRADUATE SCORE	HiSET GRADUATE SCORE	HOME SCHOOL GRADUATE SCORE	
						ACT	SAT
Presidential	\$1,500	3.5 and up	575	170	16	25	1150
Excellence	\$1,200	3.0-3.49	540	164	14	21	990
Achievement	\$1,000	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 criteria and ensure official high school transcripts, or final GED/HiSET equivalency records, or ACT/SAT scores and all previously attended post-secondary institutions (Colleges, Universities, Trade Schools, etc.) are sent to NWC no later than June 30th. 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 30th, NWC reserves the right to retract the Trapper scholarship offer.

*To originally qualify, students must have a final GPA of at least a 2.50 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. Additionally:

- Students who have completed less than 12.0 credits of concurrent and/or dual enrollment credits will have their scholarship eligibility & award level based upon their high school GPA.
- Students who have completed 12.0 or more concurrent and/or dual enrollment credits will have their scholarship eligibility & award level based upon the higher GPA (high school vs. concurrent/dual enrollment, whichever is higher).
- Students who transfer to NWC from another college/university have their eligibility & award level based upon their college/university GPA.

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 the cumulative GPA at the end of the fall semester, as specified by the donor GPA requirement for the scholarship received. Students who do not earn the minimum cumulative 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 cumulative GPA), do earn a cumulative GPA of at least 2.50 to remain eligible for the Trapper scholarship program may receive 50.0% of the NWC scholarship award level for which they originally qualified at the beginning of the academic year, disbursed in the spring semester.

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 3.00 cumulative 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 2.70 cumulative GPA at the end of the fall semester. The student remains eligible to participate in the Trapper scholarship program (2.50 is the minimum required cumulative GPA), but cannot receive the second half of the \$2,000 original award as they have not met that donor's mid-year cumulative 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 cumulative GPA requirement.

All students must maintain a Grade Point Average (GPA) of at least 2.50 cumulative GPA after the conclusion of each spring semester to be eligible to apply for Trapper scholarships for the next academic year.

*Trapper Scholarships offered to students who begin enrollment in the spring semester will receive a prorated annual Trapper Scholarship award (50.0% of the annual award based on GPA level)

Eligibility Limit – The College discontinues a student's eligibility for Trapper scholarships when the student reaches a maximum amount of lifetime attempted course credits associated with the level of instruction in their academic program. A student's lifetime attempted course credit allowance calculation includes all transfer credits and all periods of enrollment for all pursued certificates/degrees, even those where NWC scholarship funds were not disbursed.

<u>Level of Instruction</u>	<u>Cumulative Attempted + Transfer Lifetime Credit Limit</u>
Certificate & Associate's degrees	150.0
Bachelor's degrees & the Associate Degree in Nursing (ADN)	200.0

A student may receive Trapper Scholarships for as many combined degree programs they wish to pursue under these limits until the lifetime limit is reached for the level of the enrolled program(s). Graduation from an academic program does not terminate a student's eligibility to receive Trapper Scholarships while they pursue a second program, as long as the student's lifetime attempted course credit allowance remains under the threshold for the level of instruction in their enrolled program(s). Academic Amnesty approved by the Office of Enrollment Services/Registrar does not vacate any attempted course credits from a student's maximum attempted credit allowance calculation. Students cannot appeal for a maximum attempted credit allowance extension but students whose eligibility expires due to reaching the maximum attempted credit allowance at the Certificate/Associate level may regain eligibility if enrolled in a Bachelor's program or the Associate Degree in Nursing (ADN) program until they reach the maximum attempted credit allowance for the level of instruction at the Bachelor's/ADN program level.

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

Summer Semester – Summer semesters are ineligible for Trapper scholarships. A student cannot use summer credit hours earned to improve a cumulative GPA to the required scholarship minimum for eligibility in their next academic year.

Trapper Adult Learner Scholarships

Summary – Trapper Adult Learner Scholarships are available to students who pursue Associate of Arts (AA), Associate of Science (AS), Associate of Applied Science (AAS), or Bachelor of Applied Science (BAS) degrees, and are supported by institutional funds and contributions made to the NWC Foundation by generous citizens, businesses, and organizations, and is merit-based to recognize academic achievement. Trapper Adult Learner Scholarships operate similarly to the Trapper Scholarship program listed above, with minor differences in:

- Definition of an eligible applicant (see *Award Criteria* below)
- Adult Learner students who enroll part time (6.0-11.5 credits per semester) are eligible to receive prorated scholarship awards.

Application & Awards – To apply for the NWC Trapper Adult Learner Scholarships visit nwc.edu/scholarships. Adult Learner 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. Adult Learner students are notified of specific scholarship donors mid-spring and, to receive the scholarship, may be required to write "thank you" letters to donors as well as attend a donor luncheon in November. Adult Learner Scholarships are awarded on a first-come, first-served basis until funds are exhausted.

Award Criteria – NWC Trapper Adult Learner Scholarships are awarded on three levels based on academic performance. Additionally, to receive a Trapper Adult Learner Scholarship, an applicant must be 24.0 years or older by the commencement of the semester to which the first disbursement of the scholarship award applies.

Calculations & Renewal Requirements –

Presidential / Excellence / Achievement Level Scholarships:

- Adult Learner students may qualify for Adult Learner Trapper Scholarship by enrolling full time or part time in the fall and spring semesters. Part time scholarship amounts are prorated to 50.0% of the full-time merit-based annual award.
- Adult Learner students are encouraged to enroll in at least 15.0 credit hours each semester, but must be enrolled/preregistered for a minimum of 12.0 semester course credits on the Census Date to receive that semester's scholarship disbursement if the scholarship requires full-time enrollment (except in the Associate Degree in Nursing (ADN) program, which defines full time enrollment for scholarship purposes as 9.0 credits each semester). Students whose scholarship requires part-time enrollment (6.0-11.5 credits per semester) must be enrolled/preregistered for a minimum of 6.0 semester credits on the Census Date to receive that semester's scholarship disbursement. See "*Census Date*" in the *General Information* section above for more about the Census Date.
- Adult Learner students who are not enrolled in the minimum number of credits required by their specific scholarship on the Census Date are ineligible to receive the scholarship disbursement for that semester and the semester disbursement is canceled. Once canceled, a Trapper Adult Learner Scholarship semester disbursement cannot be regained if the student adjusts their schedule to meet the required enrollment status after the Census Date, as canceled/undisbursed Trapper Adult Learner scholarships are re-awarded to other eligible students.
- Students who are offered Trapper Adult Learner Scholarships after the Census Date will have their enrolled/preregistered semester course credits evaluated as of the date of the scholarship offer.

- At the end of the academic year (end of spring semester), the cumulative GPA is evaluated to determine eligibility for the following academic year (fall & spring semesters). Students must earn a minimum cumulative GPA of at least 2.50 to qualify for renewed Trapper Adult Learner Scholarship eligibility.
- Students who do not earn the minimum cumulative GPA requirement become ineligible for Trapper Adult Learner Scholarships for their next full academic year (fall & spring semesters).
- A student who has lost eligibility for their second academic year because they did not earn the minimum cumulative GPA at the end of the previous academic year, may reapply for NWC Trapper Adult Learner Scholarships for their third academic year if they have met the cumulative GPA requirement at the end of their second academic year (end of spring semester).
- Trapper Adult Learner Scholarship amounts could decrease or increase depending on academic year cumulative GPA performance (ex. a *Presidential* scholarship recipient who earns a cumulative GPA of 2.70 at the end of the spring semester – their first academic year – will be ineligible for a continued *Presidential* scholarship for their second academic year, but will qualify for an *Achievement* scholarship, due to their change in GPA tier).

See the Trapper Adult Learner Scholarship grid below for qualifying details:

AWARD LEVEL	ANNUAL AWARD AMOUNT	GPA*	GED 2002 GRADUATE SCORE	GED 2014 GRADUATE SCORE	HiSET GRADUATE SCORE	HOME SCHOOL GRADUATE SCORE	
						ACT	SAT
Presidential AL	\$1,500	3.5 and up	575	170	16	25	1150
Excellence AL	\$1,200	3.0-3.49	540	164	14	21	990
Achievement AL	\$1,000	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 or part time. Please refer to the grid for specific GPA criteria and ensure official high school transcripts, or final GED/HiSET equivalency records, or ACT/SAT scores and all previously attended post-secondary institutions (Colleges, Universities, etc.) are sent to NWC no later than June 30th. If an Adult Learner 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 30th, NWC reserves the right to retract the Trapper Adult Learner 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. Additionally:*

- *Students who have completed less than 12.0 credits of concurrent and/or dual enrollment credits will have their scholarship eligibility & award level based upon their high school GPA.*
- *Students who have completed 12.0 or more concurrent and/or dual enrollment credits will have their scholarship eligibility & award level based upon the higher GPA (high school vs. concurrent/dual enrollment, whichever is higher).*
- *Students who transfer to NWC from another college/university have their eligibility & award level based upon their college/university GPA.*

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

Disbursement – Eligible Adult Learner recipients receive one-half of their academic year Trapper Adult Learner scholarship each semester*, with spring semester funding eligibility dependent upon cumulative GPA at the end of the fall semester, as specified by the donor GPA requirement for the Adult Learner scholarship received. Adult Learner students who do not earn the minimum GPA specified by the original donor Adult Learner scholarship they received will not be eligible to receive the second disbursement of that specific donor Adult Learner scholarship. However, if those Adult Learner students (who do not earn the minimum donor specific cumulative GPA), do earn a cumulative GPA of at least 2.5 to remain eligible for the Trapper Adult Learner scholarship program may receive 50.0% of the NWC Adult Learner scholarship award level for which they originally qualified at the beginning of the academic year, disbursed in the spring semester.

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

student may receive half of their original tier award (*Presidential AL Trapper Adult Learner* at \$1,500 annually), so the Adult Learner student may receive \$750 for the spring semester funded by a different Trapper Adult Learner scholarship donor who does not have a 3.0 minimum mid-year minimum cumulative GPA requirement.

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

**Trapper Adult Learner Scholarships offered to students who begin enrollment in the spring semester will receive a prorated annual Trapper Adult Learner Scholarship award (50.0% of the annual award based on GPA level)*

Eligibility Limit – The College discontinues a student’s eligibility for Trapper Adult Learner scholarships when the student reaches a maximum amount of lifetime attempted course credits associated with the level of instruction in their academic program. A student’s lifetime attempted course credit allowance calculation includes all transfer credits and all periods of enrollment for all pursued certificates/degrees, even those where NWC scholarship funds were not disbursed.

<u>Level of Instruction</u>	<u>Cumulative Attempted + Transfer Lifetime Credit Limit</u>
Certificate & Associate’s degrees	150.0
Bachelor’s degrees & the Associate Degree in Nursing (ADN)	200.0

A student may receive Trapper Adult Learner Scholarships for as many combined degree programs they wish to pursue under these limits until the lifetime limit is reached for the level of the enrolled program(s). Graduation from an academic program does not terminate a student’s eligibility to receive scholarships while they pursue a second program, as long as the student’s lifetime attempted course credit allowance remains under the threshold for the level of instruction in their enrolled program(s). Academic Amnesty approved by the Office of Enrollment Services/Registrar does not vacate any attempted course credits from a student’s maximum attempted credit allowance calculation. Students cannot appeal for a maximum attempted credit allowance extension but students whose eligibility expires due to reaching the maximum attempted credit allowance at the Certificate/Associate level may regain eligibility if enrolled in a Bachelor’s program or the Associate Degree in Nursing (ADN) program until they reach the maximum attempted credit allowance for the level of instruction at the Bachelor’s/ADN program level.

Cost of Attendance – Scholarships may be reduced if they cause an Adult Learner student’s total financial aid package to exceed their annual Cost of Attendance (COA) calculation.

Summer Semester – Summer semesters are ineligible for Trapper Adult Learner Scholarships. A student cannot use summer credit hours earned to improve a cumulative GPA to the required scholarship minimum for eligibility in their next academic year.

Academic Scholarships

Summary – Academic scholarships are available to students who pursue Associate of Arts (AA), Associate of Science (AS), Associate of Applied Science (AAS), or Bachelor of Applied Science (BAS) degrees, and are supported by institutional funds and contributions made to the NWC Foundation by generous citizens, businesses, and organizations, and is merit-based to recognize academic achievement.

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

Eligibility Limit – The College discontinues a student’s eligibility for Academic Scholarships when the student reaches a maximum amount of lifetime attempted course credits associated with the level of instruction in their academic program. A student’s lifetime attempted course credit allowance calculation includes all transfer credits and all periods of enrollment for all pursued certificates/degrees, even those where NWC scholarship funds were not disbursed.

<u>Level of Instruction</u>	<u>Cumulative Attempted + Transfer Lifetime Credit Limit</u>
Certificate & Associate’s degrees	150.0
Bachelor’s degrees & the Associate Degree in Nursing (ADN)	200.0

A student may receive Academic Scholarships for as many combined degree programs they wish to pursue under these limits until the lifetime limit is reached for the level of the enrolled program(s). Graduation from an academic program does not terminate a student’s eligibility to receive scholarships while they pursue a second program, as long as the student’s lifetime attempted course

credit allowance remains under the threshold for the level of instruction in their enrolled program(s). Academic Amnesty approved by the Office of Enrollment Services/Registrar does not vacate any attempted course credits from a student's maximum attempted credit allowance calculation. Students cannot appeal for a maximum attempted credit allowance extension but students whose eligibility expires due to reaching the maximum attempted credit allowance at the Certificate/Associate level may regain eligibility if enrolled in a Bachelor's program or the Associate Degree in Nursing (ADN) program until they reach the maximum attempted credit allowance for the level of instruction at the Bachelor's/ADN program level.

Summer Semester – Summer semesters are ineligible for Academic Scholarships. A student cannot use summer credit hours earned 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 annual Cost of Attendance (COA) calculation.

Calculations & Renewal Requirements –

- Students are encouraged to enroll in at least 15.0 credit hours each semester, but must be enrolled/preregistered for a minimum of 12.0 semester course credits (minimum for full time status, except in the Associate Degree in Nursing (ADN) program, which defines full time enrollment for scholarship purposes as 9.0 credits each semester) on the Census Date to receive that semester's Academic Scholarship disbursement. See "*Census Date*" in the *General Information* section above for more about the Census Date.
- Students who are not enrolled/preregistered in a minimum of 12.0 credit hours on the Census Date are ineligible to receive the scholarship disbursement for that semester and the semester disbursement is canceled. Once canceled, an Academic Scholarship semester disbursement may be regained if the student adjusts their schedule to meet the required full-time enrollment status after the Census Date, and the student's Academic Program wishes to reoffer the scholarship to the student.
- Students who are offered Academic Scholarships by their Academic Program after the Census Date will have their enrolled/preregistered semester course credits evaluated as of the date of the scholarship offer.
- 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, and all previously attended post-secondary institutions (Colleges, Universities, etc.) are sent to NWC no later than June 30th. 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 30th, NWC reserves the right to retract the Academic scholarship offer.
 - Students who have completed less than 12.0 credits of concurrent and/or dual enrollment credits will have their scholarship eligibility & award level based upon their high school GPA.
 - Students who have completed 12.0 or more concurrent and/or dual enrollment credits will have their scholarship eligibility & award level based upon the higher GPA (high school vs. concurrent/dual enrollment, whichever is higher).
 - Students who transfer to NWC from another college/university have their eligibility & award level based upon their college/university GPA.
- Students must apply/reapply each year by the academic scholarship application deadline and are expected to major in the program in which the scholarship is offered.
- Eligible recipients receive one-half of their Academic scholarship each semester, with spring semester funding dependent upon their fall cumulative GPA (minimum of 2.0 required).
- At the end of the academic year (end of spring semester), the cumulative GPA is evaluated to determine eligibility for Academic Scholarships for the following academic year (fall & spring semesters). Students must earn a minimum cumulative GPA of at least 2.0 to qualify for renewed Academic Scholarship eligibility.
- Students who do not earn the minimum cumulative GPA requirement become ineligible for Academic Scholarships for their next full academic year (fall & spring semesters).
- A student who has lost eligibility for their second academic year because they did not earn the minimum cumulative GPA at the end of the previous academic year, may reapply for Academic Scholarships for their third academic year if they have met the cumulative GPA requirement at the end of their second academic year (end of spring semester).
- 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.

- Academic Scholarships have a minimum award of \$200/award year but do not have a maximum award limit other than they, in whole or combined with other types of financial assistance, cannot exceed the student's annual Cost of Attendance (COA) calculation.

Activity-Talent Scholarships

Summary – Activity-Talent Scholarship scholarships are available to students who pursue Associate of Arts (AA), Associate of Science (AS), Associate of Applied Science (AAS), or Bachelor of Applied Science (BAS) degrees, and are supported by institutional funds and contributions made to the NWC Foundation by generous citizens, businesses, and organizations, and is merit-based to recognize academic achievement.

Application & Awards – To apply for NWC Activity-Talent Scholarships visit 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. 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:

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

Eligibility Limit – The College discontinues a student's eligibility for Activity-Talent Scholarships when the student reaches a maximum amount of lifetime attempted course credits associated with the level of instruction in their academic program. A student's lifetime attempted course credit allowance calculation includes all transfer credits and all periods of enrollment for all pursued certificates/degrees, even those where NWC scholarship funds were not disbursed.

<u>Level of Instruction</u>	<u>Cumulative Attempted + Transfer Lifetime Credit Limit</u>
Certificate & Associate's degrees	150.0
Bachelor's degrees & the Associate Degree in Nursing (ADN)	200.0

A student may receive Activity-Talent Scholarships for as many combined degree programs they wish to pursue under these limits until the lifetime limit is reached for the level of the enrolled program(s). Graduation from an academic program does not terminate a student's eligibility to receive scholarships while they pursue a second program, as long as the student's lifetime attempted course credit allowance remains under the threshold for the level of instruction in their enrolled program(s). Academic Amnesty approved by the Office of Enrollment Services/Registrar does not vacate any attempted course credits from a student's maximum attempted credit allowance calculation. Students cannot appeal for a maximum attempted credit allowance extension but students whose eligibility expires due to reaching the maximum attempted credit allowance at the Certificate/Associate level may regain eligibility if enrolled in a Bachelor's program or the Associate Degree in Nursing (ADN) program until they reach the maximum attempted credit allowance for the level of instruction at the Bachelor's/ADN program level.

Summer Semester – Summer semesters are ineligible for Activity-Talent Scholarships. A student cannot use summer credit hours earned 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 annual Cost of Attendance (COA) calculation.

Calculations & Renewal Requirements –

- Students are encouraged to enroll in at least 15.0 credit hours each semester, but must be enrolled/preregistered for a minimum of 12.0 semester course credits (minimum for full time status, except in the Associate Degree in Nursing (ADN) program, which defines full time enrollment for scholarship purposes as 9.0 credits each semester) on the Census Date to receive that semester's Activity-Talent Scholarship disbursement. See "*Census Date*" in the *General Information* section above for more about the Census Date.
- Students who are not enrolled/preregistered in a minimum of 12.0 credit hours on the Census Date are ineligible to receive the scholarship disbursement for that semester and the semester disbursement is canceled. Once canceled, an Activity-Talent Scholarship semester disbursement may be regained if the student adjusts their schedule to meet the required full-

time enrollment status after the Census Date, and the Activity-Talent Coordinator wishes to reoffer the scholarship to the student.

- Students who are offered Activity-Talent Scholarships by their Activity-Talent Coordinator after the Census Date will have their enrolled/preregistered semester course credits evaluated as of the date of the scholarship offer.
- 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, and all previously attended post-secondary institutions (Colleges, Universities, etc.) are sent to NWC no later than June 30th. 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 30th, NWC reserves the right to retract the Activity-Talent scholarship offer.
 - Students who have completed less than 12.0 credits of concurrent and/or dual enrollment credits will have their scholarship eligibility & award level based upon their high school GPA.
 - Students who have completed 12.0 or more concurrent and/or dual enrollment credits will have their scholarship eligibility & award level based upon the higher GPA (high school vs. concurrent/dual enrollment, whichever is higher).
 - Students who transfer to NWC from another college/university have their eligibility & award level based upon their college/university GPA.
- Students must apply/reapply each year by the Activity-Talent Scholarship application deadline 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 cumulative GPA (minimum of 2.0 required) and Activity Coordinator approval (Activity-Talent scholarships may be canceled at the discretion of the Activity Coordinator).
- At the end of the academic year (end of spring semester), the cumulative GPA is evaluated to determine eligibility for Activity-Talent Scholarships for the following academic year (fall & spring semesters). Students must earn a minimum cumulative GPA of at least 2.0 to qualify for renewed Activity-Talent Scholarship eligibility.
- Students who do not earn the minimum cumulative GPA requirement become ineligible for Activity-Talent Scholarships for their next full academic year (fall & spring semesters).
- A student who has lost eligibility for their second academic year because they did not earn the minimum cumulative GPA at the end of the previous academic year, may reapply for Activity-Talent Scholarships for their third academic year if they have met the cumulative GPA requirement at the end of their second academic year (end of spring semester).
- 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.
- Activity-Talent Scholarships have a minimum award of \$200/award year but do not have a maximum award limit other than they, in whole or combined with other types of financial assistance, cannot exceed the student's annual Cost of Attendance (COA) calculation.

Athletic Scholarships

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 some types of 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 awards 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 by 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 Wrestling

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

Eligibility Limits – NJCAA & NIRA rules, as evaluated by the applicable Athletic Coach

Cost of Attendance – NWC scholarships may be reduced if they cause a student's total financial aid package to exceed their annual Athletic Cost of Attendance (ACOA) calculation as required by NJCAA or NIRA rules and Federal Student Aid regulation.

Student Senate Scholarships (ASNWC)

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: 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 annual Cost of Attendance (COA) calculation.

Trailblazer Scholarships

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 annual Cost of Attendance (COA) calculation.

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 annual Cost of Attendance (COA) calculation.

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 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 annual Cost of Attendance (COA) calculation.

Award Eligibility Requirements –

For initial eligibility, a candidate must:

1. Have earned a High school or Home School diploma or eligible state-recognized equivalency (GED/HiSET)
2. Be enrolled & accepted at NWC
3. Must be less than 22 years of age at time of first GEAR UP award
4. Have applied for at least one NWC scholarship in addition to WY Hathaway and NWC GEAR UP Scholarship, through the NWC online [scholarship application](#), as verified by the NWC Financial Aid Office.
5. Complete the forthcoming academic year’s [Free Application for Federal Student Aid \(FAFSA\)](#) by January 15th. If applicable, complete the FAFSA verification process by April 1st as verified by the NWC Financial Aid Office.
6. Meet Eligibility Rubric points requirement, which includes 20 months of service by the specified application deadline:

Activity	Points Awarded
• Attended a summer academy	6.0
• Attended a college visit (other than home site)	4.0
• Completed two additional scholarship applications	4.0
• Attended 1.5 hours or more counseling/advising/academic planning/career counseling sessions	4.0
• Attended a college visit at home site	2.0
• Attended 1.0 hour or more of tutoring sessions	2.0
• Attended 1.0 hour or more of GU programs/events	2.0
• Attended 1.0 hour or more of financial aid counseling sessions or workshops	2.0
• Parent/guardian attended at least 1 parent engagement event	2.0
• Successful completion of at least 1 dual or concurrent enrollment course	2.0

A student needs 12.0 points total to be eligible for GU NWC institutional scholarship. The points for each activity category can only be claimed once and may not claim the points in each category multiple times. For example, if the student has attended more than one summer academy, they will only receive 6.0 points.

For continued eligibility, a candidate must:

1. Have maintained continuous enrollment at a postsecondary institution since high school or home school graduation or the earning date of an eligible state-recognized equivalency (GED/HiSET). Exceptions may be made for lapses in enrollment due to religious missions or military service.
2. Enroll and successfully complete a minimum of 12.0 credit hours each semester at NWC.
3. Maintain [Satisfactory Academic Progress](#) as defined and determined by the NWC Financial Aid Office.
4. Have attended the NWC GEAR UP freshmen orientation event.
5. Have Applied to the NWC TRIO Program and adhere to TRIO requirements.
6. Have attended NWC GEAR UP Meetings (number of times to be determined).

7. Have attended monthly meetings with NWC GEAR UP staff.
8. Complete a [Free Application for Federal Student Aid \(FAFSA\)](#) each year by April 1st to determine federal student aid eligibility for the forthcoming academic year (ex. by 4.1.XX for fall 20XX/spring 20YY awards).
9. Complete the NWC online [scholarship application](#) each year by April 1st to determine institutional scholarship eligibility for the forthcoming academic year (ex. by 4.1.XX for fall 20XX/spring 20YY awards).
10. Complete an Associate's degree within 3.0 academic years (maximum 6.0 full/part time semesters) from initial enrollment at NWC. Semesters completed at another institution will be deducted from the potential maximum number of 6.0 eligible semesters to determine remaining semesters of eligibility.

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 15th to determine eligibility for the forthcoming academic year (ex. by 1.15.XX for fall 20XX/spring 20XY awards). <https://fafsa.gov/>
2. All applicants must successfully complete the NWC online scholarship application each year by January 15th to determine eligibility for the forthcoming academic year (ex. by 1.15.XX for fall 20XX/spring 20XY awards). 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

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 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 1st 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.

TYPES OF AID – INSTITUTIONAL WAIVERS & TUITION DISCOUNTS

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 annual 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.

NWC Employee Tuition Waivers

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.

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.

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.

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.

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

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 & 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 & Campus 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.

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 45% 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 are included in a student's annual Cost of Attendance (COA) calculation. 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.

TYPES OF AID – FEDERAL / STATE AID

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

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://studentaid.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 1st come, 1st 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.
- **Federal Children of Fallen Heroes Scholarship** – Pell grant eligible students whose parent or guardian died in the line of duty while performing as a public safety officer and were less than 24.0 years of age or enrolled at an institution of higher education at the time of their parent's or guardian's death are eligible to receive a maximum Pell Grant for the award year for which the determination is made. Students continue to be eligible for the scholarship (increased Pell Grant), as long as the student has a Pell-eligible Expected Family Contribution (EFC) and continues to be student eligible for federal student aid. Students are able to indicate their eligibility for this increased Pell grant on the College's *Student Information Form*. Visit nwc.edu/faforms.
- **Hathaway Scholarship** – The Wyoming Legislature 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 the Northwest College website at nwc.edu/scholarships/hathaway/.
- **Wyoming Works Student Grant** – Wyoming Works is a state funded program that provides grants for students and funding for community colleges in select technical programs that meet labor and economic development needs. The student grant provides need-based awards to eligible student to assist them with the cost of attending an approved program. Space and grant funding is limited. For additional information, visit the Wyoming Department of Education or the Northwest College website at <https://nwc.edu/financialaid/wyoming-works>
- **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 <https://www2.ed.gov/about/contacts/state/index.html> 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. ~~Additionally, before a student or parent can receive the first loan disbursement in each academic year, they must complete the annual federal *Annual Student Loan Acknowledgment* to view how much they currently owe in federal student loans, and to acknowledge that they have seen this amount prior to receipt of a subsequent loan~~. 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.

*Suspended for the 2021-22 award year.

Entrance Loan Counseling:	nwc.edu/entrance
Master Promissory Note:	nwc.edu/stafford
Exit Loan Counseling:	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 (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. The College cannot make a first disbursement of a federal loan to the student after the student withdraws from the College and did not begin attendance in enough courses to establish a half time enrollment status or, at the time of loan request, has withdrawn from sufficient credit so that their enrollment status of eligible courses is not at least half time status. However, all eligible 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 issue the surplus funds (referred to as a "refund") 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* student loans 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.
 - **Unsubsidized Loans** – The *non-need-based* student 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 Student Aid 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://studentaid.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 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 nwc.edu/financialaid/types/.

Cohort Default Rate (CDR) – The College monitors the number of students who default on federal student loans issued through the College in compliance with federal student aid regulations.

- To view the College's CDR, along with a variety of other institutional characteristics including the percentage of students who borrow federal student loans, visit the annually updated *National Center for Education Statistics/College Navigator* website: <https://nces.ed.gov/collegenavigator/?s=WY&id=240657>
- To view the College's CDR, or to search for the CDR for any other school which receives federal student loans, visit Federal Student Aid's annually updated *Official Cohort Default Rate Search for Postsecondary Schools* website: https://nslds.ed.gov/nslds/nslds_SA/defaultmanagement/search_cohortCY2016.cfm
- To compare the College's CDR to the national average or within similar institutions (public, 2-3 year) nationally or to view how Wyoming post-secondary institutions compare to other states, visit Federal Student Aid's Official Cohort Default Rates for Schools annually updated website at: <https://www2.ed.gov/offices/OSFAP/defaultmanagement/cdr.html>

Federal Direct Parent Loan for Undergraduate Students (PLUS)

Summary – Parents of *dependent* students may borrow up to the full annual Cost of Attendance (COA) calculation, 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 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 2nd 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.

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).

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 (<https://communitycolleges.wy.edu/wy-investment-in-nursing-wyin/>). 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 nwc.edu/financialaid/types/loans.html and click on the WYIN loan link.

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 the 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 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 nwc.edu/financialaid/types/ and click on "Student Jobs".

Student Employment Policies –

1. Students must complete the College's Human Resource Hiring Process before being allowed to begin any student employment position. Visit 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).

TYPES OF AID – MILITARY BENEFITS

Veterans' Affairs – Veterans who wish to use their VA benefits **must** complete an application online at <https://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 (nwc.edu/faforms, open 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., Wyoming Air 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 Free Application for Federal Student Aid (FAFSA).
- NWC also participates in Wyoming State funded programs which provide tuition waivers for up to 8 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 (Wyoming Veterans, Heroes, and Their Survivors Tuition Assistance Programs).

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

For information regarding the volume of benefits usage and retention, graduation, and transfer statistics of benefit recipients at the College, please visit: <https://nces.ed.gov/collegenavigator/?s=WY&id=240657#service>

FEDERAL AID 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 Offer 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 <https://northwestcollege.afford.com> or by settling all account balances directly with the College's Cashier's Office (Orendorff Bldg #106C/businessoffice@nwc.edu/(307) 754-6048) or through WebAdvisor in the student's NWC Portal (nwc.edu/mynwc).

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: 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://studentaid.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 any post-secondary institution 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 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://studentaid.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://studentaid.gov/fsa-id> . 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" or "Ed").
- 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: 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 <https://studentaid.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://irs.gov/>. On the IRS homepage, click "Get Your Tax Record." 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. The transcript displays online upon successful completion of the IRS's two-step authentication.

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 2018 IRS income tax return, and the address on file with the IRS (normally this will be the address used on the 2018 IRS income tax return).

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 2018 W-2 form(s), which the student/parents can request directly from the IRS if copies aren't available. Request a Wage & Income Transcript.

OR - Submit a signed copy of your 2018 income tax return and applicable schedules.

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 2018 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 2018 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 nwc.edu/fapolicy.

Northwest College does not award federal aid or originate/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 FEDERAL ELIGIBILITY IS CALCULATED

The Offer Letter – The Offer 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 offer letter for enrollment status accuracy and authorize funds to be credited to their student account by signing/dating the Offer 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 student's annual COA is based on federal government guidelines and average costs. A COA for Pell Grant includes an annual 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
- $\frac{3}{4}$ 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. MATH0930 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 offer 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 offer letter advising of an increase/decrease in funding. Students should carefully read the offer 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.

ESTIMATED PROCESSING TIME FOR FEDERAL AID

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 retrieved/imported into the NWC student database 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 Offer Letter.

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| Step 1: | File the <i>FAFSA</i> electronically on the Web at https://studentaid.gov . 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 https://studentaid.gov . If interested in a Stafford student loan, complete the MPN online (along with Loan Acknowledgment and 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 Offer Letter for the student to sign and return (the student should retain one copy for their records). |

WITHDRAWALS & RETURN OF UNEARNED FEDERAL AID

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 nwc.edu/fapolicy.

SATISFACTORY ACADEMIC PROGRESS (SAP) – FEDERAL & INSTITUTIONAL AID

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: 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 nwc.edu/fapolicy.

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 ADA 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
101 Orendorff Building
Northwest College
231 West Sixth Street, Bldg. 1
Powell, Wyoming 82435-1895
307.754.6135
kim.fletcher@nwc.edu

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

Lisa Watson

Compliance Officer
Interim President & Vice President for Administrative Services and Finance
106K Orendorff Building
Northwest College
231 West Sixth Street, Bldg. 1
Powell, Wyoming 82435-1895
307.754.6098
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

Laura Gwinn (Interim Title IX Coordinator)

119 Orendorff Building
Northwest College
231 West Sixth Street, Bldg. 1
Powell, Wyoming 82435-1895
307.754.6102
Title9@nwc.edu

AUTHORIZATIONS

Accreditation Agency

The Higher Learning Commission
A Commission of the North Central Association
Of Colleges and Schools
230 South LaSalle Street, Suite 7-500
Chicago, IL 60604-1413
800.621.7440
www.hlcommission.org
complaints@hlcommission.org

State Approval/Licensing Entity

Wyoming Community College
Commission
2020 Carey Ave., 8th Floor
Cheyenne, WY 82002
307.777.7763