Financial Information

Catalog

2015-2016

College of Liberal Arts and Sciences

Costs

Nebraska Wesleyan offers its educational program at far less than the actual cost of instruction and operation. The difference is covered by income from endowments and gifts. Nebraska Wesleyan reserves the right to make financial adjustments in tuition, fees, room, and board.

Tuition and Fees

Complete, up-to-date information on tuition and fees is located in each term's Registration and Policies.

Tuition is charged at a single rate for full-time students (those enrolled for 12-18 hours) for the fall and spring semesters. (Full-time students registering for more than 18 hours are charged the full-time, single tuition rate plus an overload, per credit hour tuition.) Part-time students (those enrolled for fewer than 12 credit hours) pay a per-hour tuition rate.

Fees are assessed to help support the services of campus facilities, as well as student activities and publications. Fees for full-time and part-time students are listed in the Registration and Policies for each term, and are not refundable.

Full-time students who are declared music or music education majors, or first-semester first year students who are enrolled in a music major curriculum, may enroll for up to 3 credit hours of applied music lessons per semester without charge. Full-time performance music students may enroll for up to 4 credit hours of applied music lessons per semester without charge. Additional lessons, or lessons taken as a part-time student, are charged at the standard rate. Full-time music minors may enroll for up to 3 credit hours of applied music lessons per semester without charge, for a maximum of four semesters. Lessons taken as a part-time student or lessons taken beyond the four semesters, are charged at the standard rate. Students not meeting the above major or minor categories will be charged a music fee on a per-credit basis.

Room and Board

Room and board charges for residence halls operated by the University are described in Registration and Policies. For more specific information, contact the Residential Education Office.

The residential system and related policies are described in the Living on Campus section of the website.

Payment Policy

Tuition, fees, room, and board are due at the beginning of each term. For the fall and spring semesters, each student must pay his or her account in full or make arrangements for payment with the Business Office by the end of the first week of the semester. Payment or arrangements for payment can be made in one or more of the following ways:

- Payment of all tuition and fees, room, and board
- Payments through the Monthly Payment Plan
  (For students receiving financial aid in the form of scholarships and/or grants and/or loans, one-half of the amount is credited to their Business Office accounts at the beginning of each semester, providing all necessary paper work has been completed and received in the Financial Aid Office.)

If payment is not received or arrangements are not made by the end of the first week of the semester, a $40 late fee is assessed. Additionally, students may be administratively withdrawn and will be charged 10% of the tuition and 100% of fees that apply to their registration.

Enrollment in subsequent semesters will not be allowed until financial obligations have been met. Transcripts are released only after all financial obligations have been met.

Students leaving the University whose accounts are not paid in full may have their accounts turned to a collection agency. These students are responsible for all reasonable collection costs.

Monthly Payment Plan

Nebraska Wesleyan University offers a monthly payment plan through a third-party vendor to help full-time students and their parents budget the cost of education. This special plan divides the cost of tuition, fees, and University-operated room and board (if applicable) into monthly installments. No interest is charged, but a service fee is added. The plan may cover any portion of costs up to full tuition, fees, room, and board. Contact the Business Office for details.

Refund Policy

Students who find it necessary to withdraw from all courses at Nebraska Wesleyan during a semester for any reason shall receive refunds for tuition as follows:

Tuition Refund Schedule	Percent of Semester Rate to be Refunded
During the First Week	90%
During the Second Week	80%
During the Third Week	60%
During the Fourth Week	40%
During the Fifth Week	20%

If the withdrawing student has received a Nebraska Wesleyan-funded scholarship and/or grant, such financial aid will be prorated at the same percentage of tuition charged (see above schedule).

After five weeks of the semester's classes have elapsed, no refund will be given to a withdrawing student. Calculations are based upon the date of the first meeting of classes. Items designated as fees will not be refunded. Room and board payments will be refunded as stated in the current housing contract.

No refunds are made to a student who withdraws from a special program, activity, or field trip after the deadline for acceptance to the program has passed. Students should consult the director of the special program.

If a student registers for more than 18 hours and later wishes to reduce the load for any reason, he or she must complete the procedure for withdrawal during the first five weeks of the semester to qualify for any refund of tuition charges for extra hours. Such refunds will be reduced by the original charge for each successive week of the semester according to the tuition refund schedule.

If individuals believe extenuating circumstances merit a departure from the tuition refund schedule, they may appeal in writing to the Dean for special consideration.

Title IV Refund Calculation Policy

The Higher Education Amendment of 1998 established a new procedure for the return of Title IV Federal Student Aid when a student who is receiving Title IV aid withdraws from college before the end of a semester. The new Return of Title IV Funds policy follows:

The Financial Aid Office will determine the Title IV Federal Student Aid refund percentage based upon the student withdrawal information on file in the Registrar's Office. The date of withdrawal is the date the completed "Withdrawal from University" form is given to the Registrar's Office. The number of days enrolled will include weekends but will not include scheduled breaks which are five days or longer.

For example, if a student withdraws at the end of five calendar weeks, the percentage of the semester attended would be calculated as follows: 5 weeks x 7 days=35 days divided by the number of days in the semester (not including scheduled breaks of five days or longer, 35÷112=31%). In this example, the student will be entitled to 31% of the Title IV aid but 69% will have to be returned to the Federal government.

When a student has attended 60% or more of the semester (68 days in this example), no Title IV aid has to be returned. Returned aid is allocated in the following order: Unsubsidized Federal Direct Loan, Subsidized Federal Direct Loan, Federal Perkins Loan, Federal Direct Parent (PLUS) Loan, Federal Pell Grant, Federal SEOG Grant.

If a student who has been awarded a federal loan and/or grant does not officially withdraw and fails to earn a passing grade in at least one course over an entire semester, the institution must assume, for Title IV purposes, that the student has unofficially withdrawn, unless the institution can document that the student completed the semester. Federal regulations require a Title IV refund calculation must be processed by the Director of Scholarships and Financial Aid (see description of calculations above).

If there is a balance due on tuition and fees and/or room and board after the return of Title IV Federal Student Aid, the student will be responsible for the balance due.

Financial Aid

Nebraska Wesleyan University's financial aid program is designed to assist talented students who will benefit from Nebraska Wesleyan's academic program and to aid those who might not otherwise be able to take advantage of it.

The financial aid program at Nebraska Wesleyan includes:

- Nebraska Wesleyan funded scholarships and grants
- Federally- and state-funded financial aid programs

Eligibility requirements and award amounts are subject to change from year to year by action of the Nebraska Wesleyan University Board of Governors or acts of the U.S. Congress. Changes will be announced by the Director of Scholarships and Financial Aid and updated on the university website.

Nebraska Wesleyan University underwrites its scholarship and grants-in-aid program through income from endowed funds, annual and special gifts. Students who receive scholarship monies underwritten by a specific donor will be notified and encouraged to express appreciation to the donor.

Application Procedures

Students who are accepted for admission by Nebraska Wesleyan University and who qualify through academic performance will receive Wesleyan scholarships and grants without further application.

Students accepted for admission who wish to apply for additional financial assistance from one of the programs administered by Nebraska Wesleyan, the Federal Direct Loan Program, the Federal Grant Programs or Federal Work-Study Program, must submit the Free Application for Federal Student Aid (FAFSA) and list Nebraska Wesleyan University, Title IV School Code 002555, as a recipient.

When Nebraska Wesleyan receives the processed FAFSA information, the Director of Scholarships and Financial Aid notifies each student concerning results of his or her application for financial assistance.

Students must reapply each year for need-based financial aid by completing the FAFSA.

Scholarships and Grants

Wesleyan Academic Scholarships
Amounts vary based on academic strength. Awards typically range from $8,000 to $14,000. Eligibility is based on ACT or SAT scores up to the end of December of student's senior year of high school and cumulative GPA at the time of application.

Huge-NWU Scholarship
Nebraska Wesleyan University currently offers two competitive merit-based scholarships that cover the cost of tuition, fees, room and board. These scholarships are funded by the Harry and Reba Huge Foundation and Nebraska Wesleyan University. Harry Huge is a 1959 graduate of Nebraska Wesleyan University and Reba Kinne Huge is a 1959 graduate of the University of Nebraska-Lincoln. To apply, a student must be entering the University as a first-time full-time student and meet the following requirements and complete the special application form (found on the University's website). An ACT composite score of 27 or above or SAT combined score (critical reading and mathematics) of 1200 or above, and top 20% of high school class is required. Each scholarship is renewable for three additional years provided the recipient maintains a 3.25 GPA on a 4.00 scale. Click here

for application information and deadlines.

Nebraska Wesleyan Grants-in-Aid
Nebraska Wesleyan offers four types of grants-in-aid. The first is a talent grant/scholarship. A well-developed talent in music, theatre, or art is required, with academic achievement being a determining factor.

The second type is a need-based grant determined by demonstrated financial need.

The third is a tuition grant to dependents of Nebraska Wesleyan employees and the employees themselves. These grants also are available for dependent children less than 25 years of age of voting members/members in full connection of the Great Plains Annual Conference of the United Methodist Church, or full-time employees of the Great Plains Annual Conference. These dependent children of clergy and conference employees receive a ministerial tuition discount of up to 50% of tuition at Nebraska Wesleyan. Dependency is defined as an exemption on the federal income tax form. The ministerial discount is available only during the fall and spring semesters and may be used regardless of the number of hours carried. Recipients must maintain a 2.00 GPA to continue receiving the discount. They are not eligible for other Nebraska Wesleyan scholarships and grants in excess of 50% of tuition with the exception of the talent grants.

The fourth is a multi-family-member grant and/or a NWU Legacy Scholarship. Each semester when more than one family member attends Nebraska Wesleyan University full-time in the College of Liberal Arts and Sciences, a grant of $500 per semester is provided to the second family member, or $250 per semester to both family members. A third family member enrolled full-time at Nebraska Wesleyan University in the same semester will receive a $500 per semester multi-family-member grant. Married students, both attending Nebraska Wesleyan University, and independent students are not eligible for this grant. A student will be eligible to receive a $500 per semester NWU Legacy Scholarship if the student's sibling(s), parent(s), or grandparent(s) graduated from Nebraska Wesleyan University. Only one award will be made to a student even if more than one sibling, parent, or grandparent graduated from Nebraska Wesleyan University.

Federal Pell Grants
An eligible student may receive a grant up to the maximum award level as determined by the U.S. Congress each year.

NWU Policy for Pell Recipients to Charge Books
Pell Grant recipients with a credit balance will be eligible for assistance from NWU to purchase books and supplies using their NWU account during the first week of classes. To be eligible, students must have received the Pell Grant, must have a Federal Title IV credit balance for the session/semester, and must have met all requirements for an early disbursement. A Federal Title IV credit balance is created when all federal financial aid funds exceed allowable charges (tuition, fees, room and board) for the session/semester. Eligibility will be reviewed each session/semester per student request.

Once a student is determined eligible for the book provision policy by the NWU Business Office, he/she can charge his or her books from the NWU Bookstore up to an amount approved by the Business Office. Eligibility for subsequent terms will be evaluated as each session begins per student request.

If a qualifying Pell Grant recipient does not want a book credit, she/he does not need to submit a receipt to the Business Office for approval.

Teacher Education Assistance for College and Higher Education (TEACH) Grant Program
The Federal TEACH Grant will provide up to $16,000 ($2,000 per semester) for students who intend to serve as a full-time teacher in a high-need field in a public or private elementary or secondary school that serves students from low-income families. To be eligible a student must file the FAFSA; be a U.S. citizen or eligible non-citizen; be enrolled as an undergraduate student in a postsecondary educational institution that has chosen to participate in the TEACH Grant Program; have declared a major in an eligible TEACH Grant program designated by Nebraska Wesleyan University and be enrolled in course work that is necessary to begin a career in teaching or plan to complete such course work; meet certain academic achievement requirements (generally, scoring above the 75th percentile on a college admissions test or maintaining a cumulative GPA of at least 3.25); sign a TEACH Grant Agreement to Serve with the federal government and complete Entrance Counseling with Nebraska Wesleyan University.

Federal Supplemental Educational Opportunity Grants
The Federal Supplemental Educational Opportunity Grants (SEOG) provide funds ranging from $300 to $1,000 per year for students with exceptional financial need (with priority given to Federal Pell Grant recipients).

ROTC Scholarships/Veteran's Education Benefits
Reserve Officer's Training is available to both male and female Nebraska Wesleyan students through Air Force and Army programs conducted at the University of Nebraska-Lincoln. Scholarship funds covering Nebraska Wesleyan tuition and fees are available through these ROTC programs to qualified students. Interested students should contact ROTC at the University of Nebraska-Lincoln (call collect at 402.472.2473 or in Nebraska call 800.742.8800, extension 2473).

Nebraska Wesleyan University is an approved institution for federal education benefits from the U.S. Department of Veterans Affairs. Students approved for education benefits from the VA should contact the Registrar's Office. See more information about

Veteran's Education Benefits.

Campus Employment
Nebraska Wesleyan's student employment opportunities, available only to full-time students in the College of Liberal Arts and Sciences, include approximately 600 part-time jobs, some of which are funded through the Federal Work-Study Program, and others that are funded by Nebraska Wesleyan. Students work three to 10 hours per week and are paid monthly.

Loans

Nebraska Wesleyan University participates in the Federal Direct Loan program.

Federal Perkins Loans
The Federal Perkins Loan program enables eligible students to borrow from $200 to $1,500 per year. Interest at 5% and repayment start nine months after the student leaves college. Part or all of the loan is forgiven for those working in specified fields; under stated provisions, partial cancellation is also provided for military service. Repayment may be deferred up to three years while a borrower is in the Armed Forces or a volunteer in the Peace Corps or VISTA. (Contact Business Office for details.)

Subsidized Federal Direct Loans
A student with financial need may borrow up to $3,500 as a freshman, $4,500 as a sophomore, and $5,500 as a junior and as a senior. While the student is attending school at least halftime, the interest is paid by the federal government. An origination fee may reduce the net loan proceeds available to the student borrowers. Repayment begins six months after graduating, withdrawing, or dropping below halftime status if the student has not consolidated his or her loans. Repayment may extend up to 10 or more years.

Unsubsidized Federal Direct Loans
A student who is not eligible for a Subsidized Federal Stafford Loan may borrow similar amounts each year through the Unsubsidized Federal Stafford Loan program. An origination and federal default fee may be deducted from the proceeds of the loan. The student borrower is responsible for interest on the loan during in-school, grace, and deferment periods. Interest may be paid quarterly by the borrower or capitalized and added to the principal balance at the time of repayment. Repayment begins six months after graduating, withdrawing or dropping below half-time status. Additional amounts of Unsubsidized Federal Stafford Loans are available for independent students or students whose Parent Loan for Undergraduate Students (PLUS) have been denied. Due to Federal legislation in 2008, all students who file a FAFSA are eligible for an additional $2,000 in Unsubsidized Federal Direct Loan funds each year as well.

Federal Direct Parent (PLUS) Loans
Parents of an undergraduate, dependent student may apply for a parent's loan for an amount up to the cost of the education minus other financial aid. An origination and federal default fee may be deducted from the proceeds of the PLUS Loan. A credit check is required for each loan application. Contact the Financial Aid Office for PLUS forms.

Standards and Regulations

Nebraska Wesleyan Financial Aid Program Regulations
The scholarship programs described under "Wesleyan Academic Scholarships" consist of four-year scholarships that are renewed automatically if the student maintains the specified grade point average. A student who fails to maintain the grade point average stipulated for the scholarship at the time he or she initially registered is not eligible for a scholarship requiring a lower grade point average. The student will regain the original scholarship, however, if he or she raises the cumulative grade point average to the appropriate level.

The scholarships described under "Academic Scholarships" may not be used by students who already have baccalaureate degrees or who are taking fewer than 12 hours credit in residence.

Students placed on disciplinary probation during the school year normally will not lose aid committed to them for that year but will not be eligible for renewal of aid until they are removed from probationary status.

Students not in good academic standing are not eligible for a new financial aid commitment until they re-establish themselves in good standing.

The scholarships described under "Academic Scholarships" normally are awarded regardless of other financial aid the student may receive. Students who receive scholarships through these programs are eligible to apply for other Nebraska Wesleyan and federal scholarships, grants, loans, federal work-study, and campus employment by completing the FAFSA.

Nebraska Wesleyan scholarships awarded to transfer students are based on the student's high school transcript and previous college academic record.

Financial Aid Policy for Repeating Courses
The first and second time a student enrolls in a course, the course will be considered eligible hours for federal financial aid. If a student enrolls in the same course for a third time, the repeated credit hours will be ineligible for federal financial aid, unless a failing grade (F or F*) was received both previous times. This policy applies regardless of whether or not the student was receiving financial aid at the time when previously enrolled.

Satisfactory Academic Progress Policy for Federal, State, and Institutional Aid
The federal government requires that institutions of higher education establish minimum standards of academic success for students to remain eligible to receive federal and state financial aid (Federal Pell Grant, F.S.E.O.G., Federal TEACH Grant, Federal Work Study, Federal Perkins Loans, Subsidized and Unsubsidized Federal Direct Loans, Federal Direct PLUS Loans, Nebraska Opportunity Grant). Nebraska Wesleyan University will follow these same guidelines for the awarding of institutional aid as well.

Satisfactory Academic Progress (SAP) is maintained by meeting the following standards:

Qualitative – a student must have the following cumulative grade point average as follows:
1-25 attempted credits – 1.60
26-57 attempted credits – 1.80
58 or more attempted credits – 2.00

Incremental – the total number of credit hours earned divided by the total number of credit hours attempted (including transfer hours) must be at least 67%.

Overall – the maximum time for a student to complete their degree is 150% of the standard. Candidates for all baccalaureate degrees must complete 126 credit hours, meaning the maximum time frame a student is eligible to receive financial aid is 189 credit hours.

The guidelines are established to encourage students to successfully complete courses for which financial aid is awarded and received. Successful completion is defined as receiving a passing grade (not an “F”). Courses transferred from other institutions will be included in the number of semester hours earned and attempted. Courses with grades of “W”, “I”, or “F” are counted as hours attempted.

Procedures

Nebraska Wesleyan University will check SAP for students in the College of Liberal Arts and Sciences (CLAS) at the conclusion of the academic year (spring semester).

If at the end of the academic year a student does not meet the SAP requirements, the student will have their financial aid suspended. The Financial Aid Office will notify the student by NWU email. A notice may also be mailed to the student’s most recent permanent mailing address.

Students in suspension may appeal their status by submitting a letter of explanation, and any supporting documentation, to the Director of Scholarships and Financial Aid by NWU email or postal mail. The letter of appeal should contain what the significant mitigating circumstances were that impacted the student’s ability to succeed (i.e. – serious illness or injury of the student, death or illness of a close relative or friend, etc.) The appeal should also contain what the student learned from the situation, steps they have taken to make sure the circumstances will no longer impact the student’s academic success, and an academic plan of how they will regain satisfactory academic progress by the next evaluation. A letter of support from their academic advisor or other faculty member concerning the student’s ability to succeed would be beneficial as part of the appeal process. Filing a letter of appeal does not guarantee continued eligibility for federal, state, or institutional financial aid.

If a student’s appeal is granted, the student will be notified by NWU email and given a probationary semester. For the probationary semester the student may be considered academically eligible for federal, state, and institutional financial aid.

If an appeal is denied, the student will be notified by NWU email. A notice may also be mailed to the student’s most recent permanent mailing address. The decision is final for that semester. The student may re-establish eligibility once they meet satisfactory academic progress requirements.

State Authorization

Nebraska Wesleyan University is authorized by the States of Nebraska and Iowa to operate educational programs. Approval from the State of Nebraska is maintained by the Coordinating Commission for Postsecondary Education, and in Iowa by the Iowa College Student Aid Commission.

If a student has a complaint about Nebraska Wesleyan University they may contact:

For Nebraska students:
Coordinating Commission for Postsecondary Education
140 N. 8th Street, Suite 300
PO Box 95005
Lincoln, NE 68509-5005
Phone: 402-471-2847
Fax: 402-471-2886
Web: http://www.ccpe.state.ne.us/PublicDoc/Ccpe/Complaint.asp

For Iowa students:
Iowa College Student Aid Commission
430 East Grant Avenue, FL 3
Des Moines, IA 50309-1920
Phone: 515-725-3400
Fax: 515-725-3401
Web: https://www.iowacollegeaid.gov/content/constituent-request-review.

University College (UC)

Tuition and Fees (UC)

Tuition for all University College courses is charged on a per-hour tuition rate. Fees are assessed for specific courses to pay for additional costs of the course and/or program, and are not refundable.

Payment Policy (UC)

Tuition and fees are due at the beginning of each course. Payment or arrangements for payment can be made in one or more of the following ways:

- Payment in full. Students can make payment in full by cash, check, or credit card.
- Scheduled tuition payments. See below under Monthly Payment Plan.

If payment is not received or arrangements are not made by the payment deadline, a $40 late fee is assessed. Additionally, students may be administratively withdrawn and will be charged 10% of the tuition and 100% of fees that apply to their registration.

Enrollment in subsequent semesters will not be allowed until financial obligations have been met. Transcripts are released only after all financial obligations have been met.

Students leaving the University whose accounts are not paid in full may have their accounts turned to a collection agency and these students are responsible for all reasonable collection costs.

Monthly Payment Plan (UC)

Nebraska Wesleyan University offers a monthly payment plan to help students budget the cost of education. This special plan divides the cost of tuition and fees into monthly installments. No interest is charged, but a service fee is added. The plan may cover any portion of costs up to full tuition and fees. Contact the Business Office or University College Office for details.

Refund Policy (UC)

Nebraska Wesleyan's refund policy for the traditional semester is below. Refunds for students in courses offered in accelerated or other alternatively scheduled terms are figured using this schedule on a prorated basis. Refund policies for specific terms are included in the class schedule for that term.

Tuition Refund Schedule	Percent of Semester Rate to be Refunded
During the First Week	90%
During the Second Week	80%

During the Third Week	60%
During the Fourth Week	40%
During the Fifth Week	20%

If individuals believe extenuating circumstances merit a departure from the tuition refund schedule, they may appeal in writing to the Dean of University College for special consideration.

Title IV Refund Calculation Policy

The Higher Education Amendment of 1998 established a new procedure for the return of Title IV Federal Student Aid when a student who is receiving Title IV aid withdraws from college before the end of a semester. The new Return of Title IV Funds policy follows:

The Financial Aid Office will determine the Title IV Federal Student Aid refund percentage based upon the student withdrawal information on file in the Registrar's Office. The date of withdrawal is the date the completed "Withdrawal from University" form is given to the Registrar's Office. The number of days enrolled will include weekends but will not include scheduled breaks which are five days or longer.

For example, if a student withdraws at the end of five calendar weeks, the percentage of the semester attended would be calculated as follows: 5 weeks x 7 days=35 days divided by the number of days in the semester (not including scheduled breaks of five days or longer, 35÷112=31%). In this example, the student will be entitled to 31% of the Title IV aid but 69% will have to be returned to the Federal government.

When a student has attended 60% or more of the semester (68 days in this example), no Title IV aid has to be returned. Returned aid is allocated in the following order: Unsubsidized Federal Direct Loan, Subsidized Federal Direct Loan, Federal Perkins Loan, Federal Direct Parent (PLUS) Loan, Federal Pell Grant, Federal SEOG Grant.

If a student who has been awarded a federal loan and/or grant does not officially withdraw and fails to earn a passing grade in at least one course over an entire semester, the institution must assume, for Title IV purposes, that the student has unofficially withdrawn, unless the institution can document that the student completed the semester. Federal regulations require a Title IV refund calculation must be processed by the Director of Scholarships and Financial Aid (see description of calculations above).

If there is a balance due on tuition and fees and/or room and board after the return of Title IV Federal Student Aid, the student will be responsible for the balance due.

Financial Aid (UC)

Undergraduate students may apply for Federal Pell Grant and/or Federal Direct Loans. Graduate students may apply for Federal Direct Loan assistance.

Application Procedures
Students accepted for admission who wish to apply for financial assistance must submit the Free Application for Federal Student Aid (FAFSA) and list Nebraska Wesleyan University, Title IV School Code 002555, as a recipient.

Federal Pell Grants
An eligible student may receive a grant up to the maximum award level as determined by the U.S. Congress each year.

NWU Policy for Pell Recipients to Charge Books
Pell Grant recipients with a credit balance will be eligible for assistance from NWU to purchase books and supplies using their NWU account during the first week of classes. To be eligible, students must have received the Pell Grant, must have a Federal Title IV credit balance for the session/semester, and must have met all requirements for an early disbursement. A Federal Title IV credit balance is created when all federal financial aid funds exceed allowable charges (tuition, fees, room and board) for the session/semester. Eligibility will be reviewed each session/semester per student request.

Once a student is determined eligible for the book provision policy by the NWU Business Office, he/she can charge his or her books from the NWU Bookstore up to an amount approved by the Business Office. Eligibility for subsequent terms will be evaluated as each session begins per student request.

If a qualifying Pell Grant recipient does not want a book credit, she/he does not need to submit a receipt to the Business Office for approval.

Subsidized Federal Direct Loans
A student with financial need may borrow up to $3,500 as a freshman, $4,500 as a sophomore, and $5,500 as a junior and as a senior. While the student is attending school at least half time, the interest is paid by the federal government. The origination and federal default fee may reduce the net loan proceeds available to the student borrowers. Interest and repayment begins six months after graduating, withdrawing, or dropping below halftime status. Repayment may extend up to 10 or more years.

Unsubsidized Federal Direct Loans
A student who is not eligible for a Subsidized Federal Stafford Loan may borrow through the Unsubsidized Federal Stafford Loan program. Undergraduates may borrow similar amounts each year as through the Subsidized Federal Stafford Loan program. Graduate students may borrow up to the cost of attendance or $20,500, whichever is less. An origination and federal default fee may be deducted from the proceeds of the loan. The student borrower is responsible for interest on the loan during in-school, grace, and deferment periods. Interest may be paid quarterly by the borrower or capitalized and added to the principal balance at the time of repayment. Repayment begins six months after graduating, withdrawing, or dropping below halftime status. Additional amounts of Unsubsidized Federal Stafford Loans are available for independent, undergraduate students or dependent, undergraduate students who's Parent Loan for Undergraduate Students (PLUS) have been denied.

Standards and Regulations

Financial Aid Policy for Repeating Courses
The first and second time a student enrolls in a course, the course will be considered eligible hours for federal financial aid. If a student enrolls for the same course a third time the repeated credit hours will be ineligible for federal financial aid, unless a failing grade (F or F*) was received both previous times. This policy applies regardless of whether or not the student was receiving financial aid at the time when previously enrolled.

Satisfactory Academic Progress Policy for Federal, State, and Institutional Aid
The federal government requires that institutions of higher education establish minimum standards of academic success for students to remain eligible to receive federal and state financial aid (Federal Pell Grant, F.S.E.O.G., Federal TEACH Grant, Federal Work Study, Federal Perkins Loans, Subsidized and Unsubsidized Federal Direct Loans, Federal Direct PLUS Loans, Nebraska Opportunity Grant). Nebraska Wesleyan University will follow these same guidelines for the awarding of institutional aid as well.

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Incremental – the total number of credit hours earned divided by the total number of credit hours attempted (including transfer hours) must be at least 67%.

Overall – the maximum time for a student to complete their degree is 150% of the standard. Candidates for all baccalaureate degrees must complete 126 credit hours, meaning the maximum time frame a student is eligible to receive financial aid is 189 credit hours.

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Procedures

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If at the end of the academic year a student does not meet the SAP requirements, the student will have their financial aid suspended. The Financial Aid Office will notify the student by NWU email. A notice may also be mailed to the student's most recent permanent mailing address.

Students in suspension may appeal their status by submitting a letter of explanation, and any supporting documentation, to the Director of Scholarships and Financial Aid by NWU email or postal mail. The letter of appeal should contain what the significant mitigating circumstances were that impacted the student's ability to succeed (i.e. – serious illness or injury of the student, death or illness of a close relative or friend, etc.) The appeal should also contain what the student learned from the situation, steps they have taken to make sure the circumstances will no longer impact the student's academic success, and an academic plan of

how they will regain satisfactory academic progress by the next evaluation. A letter of support from their academic advisor or other faculty member concerning the student's ability to succeed would be beneficial as part of the appeal process. Filing a letter of appeal does not guarantee continued eligibility for federal, state, or institutional financial aid.

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For Nebraska students:
Coordinating Commission for Postsecondary Education
140 N. 8th Street, Suite 300
PO Box 95005
Lincoln, NE 68509-5005
Phone: 402-471-2847
Fax: 402-471-2886
Web: http://www.ccpe.state.ne.us/PublicDoc/Ccpe/Complaint.asp

For Iowa students:
Iowa College Student Aid Commission
430 East Grant Avenue, FL 3
Des Moines, IA 50309-1920
Phone: 515-725-3400
Fax: 515-725-3401
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