

## Financial Information

### Tuition and Fees

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

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 Additionally, students may be administratively withdrawn and will be charged 10% of the tuition and 100% of fees that apply to their registration.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

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

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.

<b>Tuition Refund Schedule</b>	<b>Percent of Semester Rate to be Refunded</b>
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 Academic Affairs Office 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 number of days enrolled will include weekends but will not include scheduled breaks which are five days or longer.

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.

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

## **Military Activation Policy**

In the event a student is called to active state or federal military duty\* during a term in which he or she is enrolled at Nebraska Wesleyan, enrollment and related issues will be handled as follows:

### **Enrollment and Tuition/Fees**

The following options are available to the student for the current term(s) he or she is enrolled:

- Ask for an administrative withdrawal from all courses in which enrolled. A full refund of tuition and mandatory fees will be given.
- Remain enrolled in all courses in order to complete course work off campus by the end of the term. Students must discuss with and receive approval from all instructors to ensure this is possible. Full assessment of tuition and mandatory fees remains in intact.
- Remain enrolled in all courses in order to be assigned Incomplete grades that will be completed within one year from the end of the term. Normally at least 75% of coursework must be completed in order to be eligible for an Incomplete grade. Students must discuss with and receive approval from all instructors for this option. Full assessment of tuition and mandatory fees remains in intact.
- A combination of the above-mentioned options.

If a student submits her or his activation orders or letter from the commander outlining the required military duty, but does not make clear which of the above options he or she is selecting, the Executive Committee may administratively withdraw the student from all courses.

### **Room and Board**

A student leaving his or her Nebraska Wesleyan housing unit due to military activation will not be assessed the fee for breaking the housing contract. The student will be refunded room and board fees on a prorated basis for the time remaining in the semester.

### **Federal and Institutional Financial Aid**

When a Title IV eligible student withdraws because of military activation, Nebraska Wesleyan University will perform the Return of Title IV Funds calculations that are required by the statute and regulations. If necessary, NWU will return funds to one or more of the Title IV programs.

A student being administratively withdrawn due to military activation may have his or her institutional financial aid cancelled and removed from his or her account. The Director of Financial Aid will make appropriate determinations on a case by case basis.

\*The student will provide to the Registrar's Office a copy of her or his activation orders or letter from the commander outlining the required military duty. This policy, with appropriate documentation, also applies to a student who is the spouse or domestic partner of a member of the military who is called to active military service, if the student has a dependent child.

## **Financial Aid**

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

### **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. 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. However, the third time a student repeats a course for which he/she received a passing grade of D or better, the repeated credit hours will be ineligible for federal financial aid calculations, regardless of whether or not the student was receiving financial aid the first and second time they enrolled in the course.

A student may repeat classes with failing grades (F) and receive financial aid.

### **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 â?? a student must have the following cumulative grade point average as follows:

1-25 attempted credits â?? 1.60

26-57 attempted credits â?? 1.80

58 or more attempted credits â?? 2.00

Incremental â?? 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 â?? 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 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>.