

Northland International University  
2011-2012 Financial Aid Information

715-324-6999 ext. 3150

Mandy.McLain@ni.edu

Program	What is it?	How can I get it?	What much will I get?	Am I eligible?	Repay?
Federal Pell Grant	Grant	FAFSA- required each year	Maximum = \$5,710 (full-time enrolled) Minimum = \$1,176 (full-time enrolled)	*Undergraduate student *Based on need determined by FAFSA *Maintain satisfactory academic progress	No
Federal Supplemental Educational Opportunity Grant (FSEOG)	Grant	FAFSA – required each year	\$1,000 for a student who has an Expected Family Contribution (EFC) \$500 or less	Same a Pell	No
Federal Work Study (FWS)	Campus Employment	FAFSA – required each year	\$500 - \$1,000 (Students will be paid at least \$8.25 per hour)	*Limited funds - awarded to early applicants	No
Direct Loan Program	Stafford loans	FAFSA and Master Promissory Note through U.S. Department of Education	<b>Subsidized Loan</b> Freshmen = \$3,500 Sophomore = \$4,500 Junior/senior = \$5,500	*Undergraduate enrolled at least half-time *FAFSA completed *Determine unsub/sub eligibility *Unsub funds may be used to replace EFC	Yes
WI Tuition Grant	Grant	FAFSA- required each year	Maximum = \$2,900(full-time enrolled) Minimum = \$1,000 (full-time enrolled)	*Undergraduate student *Based on need determined by FAFSA *Maintain satisfactory academic progress	No
WI Academic Excellence Scholarship	Grant	Student nominated by WI high school; based on GPA	\$2,250	Northland pays 50% WI pays 50% *Student must be enrolled full-time	No
WI Indian Student Assistance Grant	Grant	FAFSA – required each year; Indian Student Assistance Grant Application	Maximum = \$1,100 Minimum = \$250	*Must be at least 25% Native American *Enrolled in a degree-seeking program *award based on financial need	No
WI Minority Undergraduate Retention Grant	Grant	FAFSA – required each year	Maximum \$2,500 Minimum = \$250	*Excludes first-year students *Enrolled at least half-time *African America, American Indian, Hispanic, or Southeast Asian from Laos Cambodia, or Vietnam	No
WI Hearing & Visually Handicapped Student Grant	Grant	FAFSA – required each year; Hearing & Visually Handicapped Student Grant Application	Maximum = \$1,800 Minimum = \$250	*Demonstrate financial need *Severe or profound hearing or visual impairment	

**All Northland scholarships will require the completion of a FAFSA before aid can be posted. Please contact the Financial Aid Office for a waiver if you do not plan to complete a [FAFSA](#) (Free Application for Federal Student Aid).**

Program	How can I get it?	What much will I get?	Am I eligible?	Repay?
Academic Scholarship	Admissions Office	\$1,750 per semester \$3,500 per year	*3.6 GPA *15 credits	NO
Ministry Scholarship	FAFSA; Northland Scholarship Application – Website	\$2,700 per semester \$5,400 per year	*2.25 GPA *Father receives more than 50% of total income from ministry source	NO
*Demonstrated Need Scholarship	FAFSA; Northland Scholarship Application - Website	Dependent on funding levels and student's need	*Completed Northland Scholarship Application *Approval through Northland Scholarship Committee	NO
*Work Study	Northland Work Study Office	Rate of pay dependent on position, qualifications, and responsibilities	Hired through Northland work study office <b>Apply early!</b>	NO
Morgenroth Scholarship	FAFSA; Northland Scholarship Application - Website	Dependent on funding levels and student's need	*Completed Northland Scholarship Application *Approval through Northland Scholarship Committee	NO
Ministry Memorial Scholarship	FAFSA; Bible Faculty/ Administration	Dependent on funding levels and student's need	Awarded through Bible Faculty and Administration	NO
*Heart Scholarship	FAFSA; Northland Scholarship Application - Website	Dependent on funding levels and student's need	*Junior/Senior *Approved through Scholarship Committee *Demonstrates financial need	NO
Grace Kneibler Hanline Memorial Scholarship	FAFSA; Northland Scholarship Application - Website	Dependent on funding levels and student's need	*Church planting major who intend to pursue a foreign field *U.S. citizen *Minimum GPA 2.50	NO
Home State Scholarship for WI Residents	FAFSA; Northland Scholarship Application - Website	\$1,250/semester for freshmen \$750/semester for sophomores	*Freshmen or sophomore who reside in the state of WI for at least 2 years *Campus Student *This scholarship will be reduced if the student is eligible for the WI Tuition Grant or other state aid programs	NO
Great Lakes Scholarship	FAFSA; Northland Scholarship Application - Website	\$1,000/semester for freshmen \$500/semester for sophomores	*Freshmen or Sophomore from Indiana, Illinois, Michigan, Minnesota, New York, Ohio, or Pennsylvania for at least 2 years *Campus Student	NO
Pacific Rim Travel Aid Scholarship	FAFSA; Northland Scholarship Application - Website	\$1,500/semester for freshmen \$750/semester for sophomores	*Freshmen or Sophomore from Hawaii or Guam for at least 2 years *Campus Student	NO
*Early Decision Bonus	Student Application	Amounts and deadlines to be determined by the Admissions Director.	Admissions office must receive undergraduate application, self-evaluation form, and three references by the first of the month to receive bonus. EDB will cease awards per the discretion of the admissions director.	NO

\*Demonstrated Need/ Heart Scholarship/ Work Study/ and Early Decision Bonus can be combined with other Northland scholarships.

## Financial Aid Application Checklist

Process should begin January 1 before the fall you plan to enroll.

Example: 2011-2012 school year, please begin your aid processing January 1, 2011

Due Date	Process
January thru March	Request financial aid information and application forms from Northland. (see chart above for specific application processes)
January thru March	Investigate private sources of financial aid. Check with your school, church, local library, local businesses, civic organizations, parents' employer, etc. <a href="http://www.finaid.org">www.finaid.org</a> ; <a href="http://www.collegeboard.com/cbsearch_ss/welcome.jsp">www.collegeboard.com/cbsearch_ss/welcome.jsp</a> ; <a href="http://www.fastweb.com">www.fastweb.com</a>
January	Apply for student aid PIN from <a href="http://www.pin.ed.gov">www.pin.ed.gov</a>
January/February	FAFSA filed at <a href="http://www.fafsa.gov">www.fafsa.gov</a> . If your taxes are not completed, use estimates on the application.
February	Review your Student Aid Report for accuracy. If necessary, correct inaccurate items online at <a href="http://www.fafsa.gov">www.fafsa.gov</a>
March	Complete and submit all institutional financial aid application materials before all deadlines (i.e. scholarship applications, high school unofficial transcripts)
March	Promptly reply to any requests for additional information or documentation, such as copies of federal tax returns, verification worksheets, or other forms. Read all application materials and financial aid notifications. Most financial aid funds have conditions for receipt and renewal, such as earning a certain grade point average (GPA) or being enrolled full-time. <i>Details are important, so be sure to avoid costly mistakes!</i>
April	Once you have completed tax returns for 2010, please update your FAFSA to reflect true numbers instead of estimates used in February filing. You may do this electronically two weeks after you e-file your tax return. See <a href="http://www.fafsa.gov">www.fafsa.gov</a> for instructions.
April	Complete the MPN for any loans you are offered and wish to accept. Before you sign the MPN, make sure you read and understand all of your rights and responsibilities. Check with the Financial Aid Office regarding any loan counseling you must complete before you may receive the loan proceeds. Loans process can be completed online at <a href="http://www.studentloans.gov">www.studentloans.gov</a> .
Immediate	<ul style="list-style-type: none"> <li>• Promptly notify the financial aid office of any outside or private scholarship, grant, or other types of student aid you have received or expect to receive.</li> <li>• Notify the financial aid office if you have applied for assistance, but no longer wish to attend Northland</li> <li>• Keep copies of all application materials in your records for future reference.</li> </ul>

Northland Contact Information:

715-324-6999 ext. 3150 or [FINANCIALAID@NI.EDU](mailto:FINANCIALAID@NI.EDU)

## Financial Aid Terms:

**Cost of Attendance (COA):** Tuition, Fees, Books, Transportation, Personal expenses, miscellaneous expenses, and Room & Board

**Deferment:** Period of time when payments of principal are not required, and, for subsidized Federal Stafford loans, interest does not accrue. The repayment period is extended by the length of the deferment period.

**Dependent Student:** Student who does not qualify as an independent student and whose parental income and asset information is used in calculating the Expected Family Contribution (see Independent Student)

**Expected Family Contribution (EFC):** FAFSA says this is the amount a student and his/her parent(s) has the ability to pay and borrow to contribute toward the student's cost of attendance. The EFC is used to determine a student's eligibility for the student federal financial aid programs.

**Federal Work Study (FWS):** Northland employment with federally subsidized wages. For the 2011-2012 Academic Year, students will earn a minimum \$8.50 in the Federal Work Study program.

**Financial Aid:** General term that describes any source of student assistance outside the student or the student's immediate family. Funds awarded to a student to help meet college expenses. These funds are generally awarded on the basis of financial need and include scholarships, grants, loans, and employment.

### Independent Student:

- a. Will be 24 years of age by December 31 of the award year (December 31, 2010)
- b. Orphan, in foster care, or ward of the court, at any time when the student is 13 or older
- c. Emancipated minor or legal guardianship as determined by the court.
- d. Unaccompanied youth who is homeless or who is at risk of homelessness and is self-supporting, as verified during the school year; no fixed residency
- e. Veteran
- f. Serving for active duty in the U.S. Armed Forces for purposes other than training
- g. Married
- h. Graduate/professional student
- i. Legal dependents other than a spouse
- j. Dependent children
- k. Present unusual circumstances

**Master Promissory Note (MPN):** legal document which binds a borrower to the repayment obligations and other terms and conditions which govern a loan program.

**Pell Grant:** a federal grant program for needy college students who have not yet received a baccalaureate or first professional degree; administered by the U.S. Department of Education.

**PLUS:** Long-term loans made available to parents of dependent students. Interest rate may not exceed 9%. PLUS loans may be used to replace the EFC; annual loan amount limited to the cost of attendance minus estimated financial assistance. **Current loan interest rate is 7.9%.**

**Professional Judgment (PJ):** The financial aid administrator's discretion based on the special circumstances of the student, to change the data elements used in determining eligibility for federal student aid or adjusts a student's cost.

**Stafford Loan:** Long-term, low interest loans administered by the Department of Education. Subsidized loans have a fixed interest rate of 3.6% for the 2011-2012 academic year. Unsubsidized loans have a fixed interest rate of 6.8%.

**Stafford Loan Lifetime Limit:** Undergrad Subsidized= \$23,000; Undergrad Unsubsidized = \$31,000 (less sub loan limits); Independent student = \$57,000

**Annual Subsidized Loan Limits:** Freshman = \$3,500; Sophomore = \$4,500; Junior/Senior = \$5,500

**Annual Unsubsidized Loan Limits:** Freshman ~ Senior = \$2,000; with PLUS denial, additional \$4,000 is available

## Commonly Asked Questions:

### 1. What does it cost to attend Northland? What is my bottom line?

- a. Tuition, Room & Board, and Fees = \$18,280 (year)  
(This is an estimate at this time. The Board will approve new amounts in February 2011.)
- b. Books (estimate) = \$650 (year) if all books are purchased brand new. When students were asked in the spring of 2010 what a typical semester cost, it reflected \$100-\$150 per semester. This is through used books, renting, and book-share programs.

Per U.S. Department of Education requirement for full disclosure, the following information is helpful in compiling costs for a full year of education using national averages for personal expense and transportation. Northland has quoted generous allowances for books, personal expense, and transportation. Students have proven to be very frugal with their money in regards to these budgets. Book expense may be reduced by purchasing online, or used editions. Please see the Northland Store online for a complete listing of all textbooks and their corresponding ISBN. Use online tools such as [www.bestbooksbuys.com](http://www.bestbooksbuys.com) to compare prices (new and used).

Cost of Attendance Budget: *The sum of all financial aid cannot exceed COA.*

	On-Campus	Off-campus	Off-campus
Tuition	\$12,060	\$12,060	\$12,060
Fees	\$820	\$820	\$820
Room & Board	\$5,400	\$3,350	\$8,750
Books	\$650	\$650	\$650
Person Expense*	\$2,250	\$1,350	\$3,600
Transportation *	\$2,250	\$1,000	\$1,500
	\$23,430	\$19,230	\$27,380

\*Based on National Averages

### 2. How do I know I'm not missing out on any opportunities?

- a. **Start Early** – Some of the aid programs have limited funds. It is imperative to start your aid applications as soon after January 1 as possible! This will allow the maximum potential from all sources.
- b. Communicate anything you feel relevant to your financial status with the Financial Aid Office. During extenuating circumstances, there are factors we can take into account to override your FAFSA information. These include: unreimbursed medical expenses, loss of employment, more than 30% reduction of income from one year to next, death in the family, legal guardianship issues.
- c. Ask questions. If you hear about a scholarship, and you are not awarded that scholarship, ask!

### 3. My financial aid package does not meet all of my needs. What can I do?

- a. Make an appointment with the Financial Aid Office staff. Together, we will research any and every opportunity possible to assist you in completing your education.
- b. Logon to Northland's website and listen to Works of God chapels. It is amazing to see how God has provided for hundreds of students over the years. Talk with your church, family, friends, mentors, and Northland staff.
- c. It is very important to plan for college. This planning includes how you will complete all 4 years, not just the first year. How much do you need to earn each summer? How will my grades impact my aid plan?

### 4. What is FAFSA telling me?

- a. The most important term FAFSA will provide to you is your EFC (Expected Family Contribution). All your federal aid funds will be based off this number. The smaller EFC number represents larger aid packages. This is FAFSA's representation of what students and parents can afford to contribute towards college expenses this year. This will include ability to pay (cash) and borrow (loans).
- b. FAFSA will take into account student's income levels, parent's income, student's assets (checking accounts, savings, CDs, 529 plans, etc), and parent's assets (do not include the equity of your home in your assets).

### 5. Are the internet scholarships legitimate?

- a. Beware of scams.
- b. If you are setting up a profile on one of the scholarship websites, you need to use a different email address. You will begin to receive a ton of spam and other solicitations. Set up a free yahoo or "gmail" account just for this purpose
- c. **Never Pay For Help! There should never be a processing fee, handling fee, or any other fee associated with a scholarship application.**

### 6. I need help!

Contact the Financial Aid Office by phone or email

Phone 715-324-6999 ext. 3150 (8am to 4pm)

Email: [Mandy.McLain@ni.edu](mailto:Mandy.McLain@ni.edu); [michelle.dietrich@ni.edu](mailto:michelle.dietrich@ni.edu); [FINANCIALAID@NI.EDU](mailto:FINANCIALAID@NI.EDU)

## EFC: What Is It?

EFC stands for Expected Family Contribution. This is the calculation performed by the FAFSA (Free Application for Federal Student Aid) using the data you provide. This represents the amount your family (parent and student) should be able to contribute towards college expenses. This is not a direct result of what money is sitting in your bank account waiting to be used. Instead, it reflects the ability through cash and borrowing that a family can contribute for the nine-month academic year.

What goes into the calculation? Income and assets are the major contributors. **The student's contribution from income would be twenty percent of income greater than \$3,750. The student's contribution from assets would be fifty percent of what is currently in checking and savings.** So, if a student has a savings account of \$5,000 the calculation would add \$2,500 to the EFC. The parents' contribution would be twelve percent of incomes after all allowances have been calculated. Allowances include social security, general family size and number in college, state percentages, and age of oldest parent.

### Money-Saving Tips

1. Complete your FAFSA after you have paid your monthly bills
2. Research prepayment options at the college to reduce cash on hand. Cash prepaid to a college is not counted on your FAFSA. For Northland, you can prepay a full year in advance. You can prepay some or all of the term.
3. If you have specific purchases you plan to make before college, do those before completing the FAFSA to decrease available cash.

What if I do not complete a FAFSA? How do I get an EFC? The basic answer is you would not have an EFC. The Financial Aid Office would request further information from you to calculate, to the best of our ability, your financial strength or ability to contribute. Without a FAFSA, you are excluded from all federal sources of aid (Grants, loans, and federal work study).

In calculating a student's need for aid, we evaluate the average cost of attendance for the student. The idea behind this budget is to give you a dollar figure for leaving home, attending nine months of college, and returning home again. This includes:

- Tuition
- Fees
- Room & board
- Books
- Transportation from home and back again
- Miscellaneous or personal expenses

The EFC will provide a basis for almost all financial aid decisions in regards to federal aid programs. The EFC is not the major factor in determining Northland aid programs. Please see the scholarship page to review the eligibility and application requirements for specific Northland programs.

How do I receive the money? For federal aid, the money is sent to Northland and we apply it directly to your student account. The money is handled electronically using your social security number as the identifier. You will see this posted as a credit to your student account.

For work study, these are paid to you every other Friday in the form of a credit to your student account. Once your account is paid in full, you (student) may request to receive your work study earnings in a check.

What if my circumstances change throughout the year? There are times when a parent is laid off for a time or other financial obligations must be met. The number one suggestion is to communicate. Talk with the Financial Aid Office staff or Business Office staff to make a plan.