

# NORTHLAND

## INTERNATIONAL UNIVERSITY

Northland International University, formally Northland Baptist Bible College, has received your Student Aid Report. Thank you for choosing Northland on your FAFSA. We are excited to work with you. On April 7, 2009, Northland Baptist Bible College became known as Northland International University. We cannot say it enough ~ this does not change anything we have been doing or will continue to do. Northland maintains its purpose and mission to train the next generation of servant leaders. Along with this information, please read the letter from Dr. Olson regarding this change. We encourage you to ask questions!

As a mom of 3, I understand the need to stretch the dollar! I want to help you to find every resource possible. This will take communication from you to me and me to you. If you hear about an opportunity, call me ~ let's talk about it! My husband and I have been at Northland since August 2007, and it has been exciting to see God provide resources for dozens of students!

Below I have listed the programs currently offered by Northland to help you finance your education. It is important for you and I to work together to utilize every resource possible. If there are extenuating circumstances with regards to your finances, please share those with me. Information is kept in strict confidence. There are times when I can update your FAFSA or find additional scholarship dollars. Again, communicate these things with me. I want to help!

If you need to make a correction to your FAFSA, please have parent and student sign the correction. Otherwise, the FAFSA will not update properly. Please make all corrections online at [www.fafsa.ed.gov](http://www.fafsa.ed.gov).

The important information on the Student Aid Report is the Expected Family Contribution (EFC). This is what FAFSA has determined is your ability to contribute towards your college expenses. All of your financial aid options will be based on this number. If your EFC is greater than \$22,862, you are only eligible for an Unsubsidized Stafford Loan or Parent Loan for Undergrad Student (PLUS). An EFC less than \$22,862 is eligible for a Subsidized Stafford loan. An EFC less than \$4,617 is eligible for a Pell, ACG, or possibly FSEOG. Please see below for a list of aid opportunities you can discuss with the Financial Aid Office.

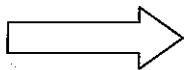
- ✓ Pell Grant – free money provided by the U.S. Department of Education
- ✓ Academic Competitiveness Grant (ACG) – free money provided by the U.S. Department of Education to Pell eligible students
- ✓ Federal Supplemental Education Opportunity Grant (FSEOG)– free money provided by the U.S. Department of Education to the neediest of Pell eligible students
- ✓ Federal Work Study (FWS) – awarded to students who have a confirmed employment position on Northland campus; amount determined by the Financial Aid Office
- ✓ Northland Work Study – earnings paid to students who work on Northland campus; rate and responsibilities will vary
- ✓ Ministry Scholarship – Northland internal aid for head of household in full-time Christian ministry
- ✓ Academic Scholarship – Northland internal aid provided to students who maintain a 3.6 GPA
- ✓ Demonstrated Need Scholarship – Northland internal aid provided to students who complete an application and have demonstrated a financial need in regards to their college tuition; must be approved by the scholarship committee; limited funding
- ✓ Great Lakes Scholarship – Northland internal aid to students who reside in Indiana, Illinois, Michigan, Minnesota, New York, Ohio, or Pennsylvania
- ✓ Home State Wisconsin Scholarship – Northland internal aid to students whose home state is Wisconsin
- ✓ Pacific Rim Scholarship – Northland internal aid to students whose home state is Hawaii or Guam
- ✓ Stafford Loan Programs – subsidized, unsubsidized, and PLUS

	Subsidized Loan	Unsubsidized Loan	PLUS (Parent Loan for Undergraduate Student)
Amount Eligible to Borrow	Freshmen = \$3,500 Sophomore = \$4,500 Junior/Senior = \$5,500	\$2,000 dependent student \$6,000 if PLUS is denied <b>Independent Student</b> Freshmen/ sophomore = \$6,000 Junior/Senior = \$7,000	Up to full Cost of Attendance (see chart above)
Interest Rate	Fixed 5.6%	Fixed 6.8%	Fixed 8.5%
Interest Accrual	Begins 6 months after student ceases full-time attendance	Begins 30 days after loan is fully paid to student's account	Begins 30 days after loan is fully paid to student's account
Repayment	10 years	10 years	Based on lender's program

It will take a combination of several aid components to meet the greatest needs. The Financial Aid Office is committed to helping you find every opportunity available. Please complete the attached Financial Aid Start Form so we can begin to find all areas that apply. Please return the form to the Financial Aid Office via mail, fax, or email. Should you have questions at any point in time, please do not hesitate to contact the office via phone or email.

Costs you should understand: (These items will be reflected on your student account.)

	On-Campus	Off-Campus With Parents	Off-Campus Independent
Tuition (full-time enrollment)	\$10,720	\$10,720	\$10,720
Fees	\$760	\$760	\$760
Room & Board	\$5,160	-	-
<b>TOTAL</b>	<b>\$16,640</b>	<b>\$11,480</b>	<b>\$11,480</b>
Minus Aid Package	\$		
<b>You will need to pay</b>	<b>\$</b>		



A helpful resource is your VIP page.  
Use the above information on your personalized tuition calculator!!

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	On-Campus Student	Off-Campus; Student lives with Parents	Off-Campus Independent Student
Tuition	\$10,720	\$10,720	\$10,720
Fees	\$760	\$760	\$760
Room & Board	\$5,160	\$3,439 **	\$8,550**
Books	\$600	\$600	\$600
Personal Expenses**	\$3,600**	\$1,935**	\$3,600**
Transportation Expenses**	\$2,025	\$1,800**	\$2,205**
<b>Total Cost of Attendance</b>	<b>\$22,865</b>	<b>\$19,254</b>	<b>\$26,435</b>

\*\* Estimates Based on National Averages

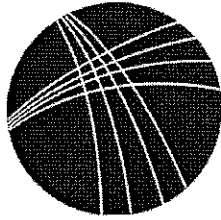
**Mandy McLain**

Financial Aid Office

Phone: 715.324.6999 ext. 3150

Fax: 715.324.6133

Email: Mandy.McLain@NI.EDU



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## Scholarship Application

Name of Student:	Signature
Parent's Name:	Signature

**What Scholarship are you applying for?** Scholarships cannot be combined (except for Demonstrated Need or Heart Scholarship).

- |  |  |
|--|--|
| <input type="checkbox"/> Ministry Scholarship          | <input type="checkbox"/> Academic Scholarship                        |
| <input type="checkbox"/> Demonstrated Need Scholarship | <input type="checkbox"/> Heart Scholarship (juniors/seniors only)    |
| <input type="checkbox"/> Home State Scholarship        | <input type="checkbox"/> Great Lakes Scholarship                     |
| <input type="checkbox"/> Pacific Rim Scholarship       | <input type="checkbox"/> Grace Kneibler Hanline Memorial Scholarship |

What aid do you currently receive?			
Pell	\$ _____	Work Study (How many hours do you work?)	_____ hours per week @ \$_____ per hour
Academic Competitiveness Grant	\$ _____	Federal Work Study	\$ _____
Federal Supplemental Education Opportunity Grant	\$ _____	Stafford Loans	\$ _____
Current NBBC Scholarship	\$ _____	PLUS loan (Parent's loan)	\$ _____
Outside sources of aid (gifts, scholarships, loans from family members)	\$ _____		
Do you currently have debt to Northland?	\$ _____		

What is your major?		
Current GPA	ACT/SAT score	Are you taking 15 or more credits?

Parent's Ministry Position	Name of Church/Ministry
Church Contact Information	City, State, Zip
How many years has your parent been at this position:	Does your parent have secular employment?
How many hours does your parent work per week in this ministry?	How many hours does your parent work per week in secular employment?

**Ministry Scholarship: \$2,500/semester**

- ✓ Recipients must maintain a 2.25 GPA or above to receive the Ministry Scholarship.
- ✓ Students must participate in the work-study program or be a member of an official Northland Fine Arts/Traveling team or an official sports team.
- ✓ Recipients must be under age 24 at the time of initial application.
- ✓ Recipients must live on campus.
- ✓ Application must be renewed annually.

**Academic Scholarship Qualifications: \$1,500/semester**

- ✓ Completed four years of high school with a cumulative GPA of 3.60 or higher and an ACT score of 20 or higher (SAT 1140 or higher).
- ✓ A transfer student must have a 3.60 average for the semester (at least 15 credits) of college previous to his transfer.
- ✓ The student must maintain a 3.60 GPA.
- ✓ The student must pass Extension requirements.
- ✓ The student must be enrolled for at least 15 semester hours of undergraduate credit.
- ✓ Once a student has qualified for the scholarship, he will receive \$1,500 off his tuition for the next semester.
- ✓ If a student drops below 15 hours in a single semester, he does not qualify for the next semester. He may be reinstated again after any semester in which he has 15 semester hours and a 3.60 grade point average.
- ✓ Scholarship will be assessed by the Admissions or Registrar's Office.

**Demonstrated Need Scholarship: Based on need and availability of funds**  
Northland awards these scholarships based upon individual student financial needs.

**Heart Scholarship: Based on Need and availability of funds**

- ✓ The student must be a Junior or Senior.
- ✓ The scholarship is based on the student's ability to present a financial need.

**Home State Scholarship for Wisconsin Residents: \$2,500 ~ Freshmen / \$1,500 ~ Sophomores**

- ✓ Students will qualify for this scholarship each semester of their freshmen and sophomore years if your current Wisconsin residency equals or exceeds 2 years.
- ✓ You must be an on campus student.
- ✓ Cannot be combined with the Ministry, Academic, or any other official internal NBBC Scholarships.
- ✓ FAFSA will provide your legal residence.

**Great Lakes Scholarship: \$2,000 ~ Freshmen/ \$1,000 ~ Sophomores**

- ✓ Students may qualify for this scholarship each semester of their freshmen and sophomore years if your current residency equals or exceeds 2 years in Indiana, Illinois, Michigan, Minnesota, New York, Ohio, or Pennsylvania
- ✓ You must be an on campus student.
- ✓ Cannot be combined with the Ministry, Academic, or any other official internal NBBC Scholarships.
- ✓ FAFSA will provide your legal residence.

**Pacific Rim Travel Aid Scholarship \$3,000 ~ Freshmen/ \$1,500 Sophomores**

- ✓ Students may qualify for this scholarship each semester of their freshmen and sophomore years if your current Hawaii or Guam residency equals or exceeds 2 years.
- ✓ You must be an on campus student.
- ✓ Cannot be combined with the Ministry, Academic, or any other official internal NBBC Scholarships.
- ✓ FAFSA will provide your legal residence.

**Grace Kneibler Hanline Memorial Scholarship:**

- ✓ This scholarship is for Northland students who desire to serve the Lord as a church planter or as a trainer of church planters on a foreign mission field.
- ✓ Recipients must be a citizen of the United States or Canada.
- ✓ Students must have a minimum GPA of 2.50.
- ✓ Students must give evidence of God's calling to a mission field, be active in their local church, demonstrate leadership skills, and demonstrate a consecrated walk with the Lord.

If you have any questions, please contact the Financial Aid Office via phone or email. All scholarship applications must be received by August 1, 2009 to be considered for the fall term.

Mandy McLain

Phone: 715.324.6999 ext. 3150; Fax: 715.324.6133; Email: [Mandy.McLain@NBBC.edu](mailto:Mandy.McLain@NBBC.edu)