

# Expenses & Financial Aid

## 2006-07 Expenses (beginning Fall 2006)

### SEMESTER FLAT RATE

(12 to 20 credit hours)*	Wyoming Resident	Nonresident**	WUE***
Tuition	\$ 708.00	\$ 2,136.00	\$ 1,068.00
Fixed Fees	111.00	111.00	111.00
Academic Computing Fee	100.00	100.00	100.00
Instructional Fee	21.00	21.00	21.00
Accident Insurance (mandatory)	24.00	24.00	24.00
<b>Subtotal</b>	<b>\$ 964.00</b>	<b>\$ 2,392.00</b>	<b>\$ 1,324.00</b>
Course Fees	vary	vary	vary
Books / Supplies estimate	350.00	350.00	350.00

### PER CREDIT HOUR RATE

	Wyoming Resident	Nonresident**	WUE***
Tuition	\$ 59.00	\$ 178.00	\$ 89.00
Fixed Fees	9.25	9.25	9.25
Academic Computing Fee	8.00	8.00	8.00
Instructional Fee	1.75	1.75	1.75
<b>Subtotal per credit hour</b>	<b>\$ 78.00</b>	<b>\$ 197.00</b>	<b>\$ 108.00</b>
Course Fees	vary	vary	vary
Off Campus Facility / Equipment Fee	varies	varies	varies
Books / Supplies	varies	varies	varies
Internet / ITV courses	\$10 per credit hour		
Out-of-District Fee	\$5 per credit hour		

\* Students taking 20.5 or more credit hours pay the flat rate plus additional tuition at the per credit rate.

\*\* Nonresident students whose parent(s) graduated from Northwest or any other Wyoming community college may qualify for resident tuition rates (see page 8 for residency classifications).

\*\*\* See WUE (Western Undergraduate Exchange Tuition Scholarship) on page 9.

### ON-CAMPUS HOUSING RATES

RESIDENCE HALLS	Semester	Annual
Standard Double Room	\$ 775	\$ 1,550
Small Single Room (Lewis & Clark Hall)	900	1,800
Super Single Room	1,100	2,200
Simpson Hall Single Room	1,200	2,400

A \$100 (\$200 for Simpson Hall) room reservation / damage deposit and \$25 processing fee are due upon reservation. Residence hall costs include telephone, ball activities, parking, all utilities, and Internet access.

#### APARTMENTS

Rates range from \$213 – \$1,100 per month.

A \$200 – \$300 apartment reservation / damage deposit due upon reservation.

### MEAL PLANS

	Semester	Annual
Traditional 19 Meal Plan	\$ 931	\$ 1,862
Flex 15 Meal Plan	\$ 931	\$ 1,862
Traditional 10 Meal Plan	\$ 766	\$ 1,532
Flex 6 Meal Plan	\$ 766	\$ 1,532
Traditional 5 Meal Plan	\$ 572	\$ 1,144

All costs are subject to change without notice.

## Costs

Student costs at all Wyoming public institutions continue to be some of the lowest in the nation. The basic cost of attending Northwest consists of tuition, fees, books, and room and board. Additional costs that students may incur are special fees, travel, entertainment, and personal expenses.

### TUITION

Tuition is paid on a per credit hour basis up to 12 credit hours. Students enrolled in 12 to 20 credit hours pay a flat rate. Students enrolled in 20.5 or more credit hours pay the flat rate plus additional tuition for each credit above 20.

*NOTE: Some out-of-state students may utilize the WUE program. See page 9.*

### FIXED FEES

#### On-campus Powell and Cody Classes:

Fixed Fees are \$9.25 per credit hour up to a maximum of 12 credits and include charges for student activities, athletics, building usage, publications, bonds, health services, fitness center, and other general student services.

#### Off-campus Classes (except Cody):

Students enrolled in off-campus classes pay \$9.25 per credit hour up to a maximum of 12 credits and are eligible for on-campus library services. These fees also provide student access to off-campus registration, advisors, counselors, course materials, toll-free telephone, and learning resources.

**Academic Computing Fee:** The Academic Computing Fee supports instructional computer technology at Northwest College. Students pay a rate of \$8.00 per credit hour on campus in Powell or Cody and \$2.50 per credit hour off campus up to a maximum of 12 credits. Students enrolled in 12 or more credit hours pay a flat fee of \$100 per semester.

**Instructional Fee:** All students pay an Instructional Fee of \$1.75 per credit hour up to a maximum of 12 credits. Northwest College uses revenue collected from this fee to help support instructional supply budgets.

**Course Fees:** Some courses have fees that range from \$10 – \$250. In general, programs of study with a substantial number of laboratory courses, such as equine studies, photography, nursing, welding, and art, have higher overall course costs. Laboratory science classes, private music lessons, and some physical education courses also have course fees. Course fees are listed with each class in the *Semester Class Schedule* each semester.

### ALTERNATIVE CREDIT CHARGES

Transcripted Tech Prep Program credits \$5/credit  
 Transcripted CLEP credits .....\$5/credit  
 Self-Acquired Competency .....\$35/credit

#### Credit by Examination

Transcripted Advanced Placement Exams .....  
 .....\$5/credit  
 Challenge Exams.....\$25/credit

#### Individualized Instruction

Cooperative Education.....tuition & fees/credit  
 Internship.....tuition & fees/credit  
 Independent Study.....tuition & fees/credit

### OTHER CHARGES

Application fees: International ..... \$50  
 COMPASS Test..... \$10  
 COMPASS Test, Re-take ..... \$3/test  
 Equine Stabling Charge . \$785 per horse/semester  
 Graduation Fee..... \$20  
 Identification Card Replacement.....\$5  
 International Orientation .....\$100  
 Internet / ITV courses.....\$10/credit  
 New Student Orientation..... \$30  
 Out-of-District Fee.....\$5/credit

*Costs are subject to change without notice.*

### ACCIDENT INSURANCE AND HEALTH PLANS

Students enrolled in 12 or more credit hours are required to pay \$24 per semester for a mandatory group accident insurance policy approved by the Associated Students of Northwest. The policy is a secondary policy and covers up to \$2,000 per injury, with no deductible charge. This policy pays in addition to any other coverage the student may have and includes a \$1,000 accidental death benefit.

International students are required to purchase a Medical Sickness Plan that,

depending upon age, costs \$24 to \$71\* monthly. An optional Family Health Plan is available to interested single students and students with families. Ask for details.

*\*Insurance fees are subject to change.*

## Payment Policy

### METHODS OF PAYMENT

Northwest College accepts cash, checks, money orders; VISA, MasterCard and Discover credit cards. Payment may be made in the Business Office or by mail, telephone or online (*MyNWC.northwestcollege.edu*).

### TUITION PAYMENT POLICY

Payment of tuition and fees may be made at any time after registering for classes.

**The deadline for payment in full of all charges (tuition, fees, room, rent, meals) is the first day of the semester.**

Any student with an unpaid balance will be subject to withdrawal from all classes thirty days after the beginning of the semester. If withdrawn for non-payment, the student will remain responsible for the entire balance owed, with interest charged monthly at a rate of 1.00% (12% annual rate). Bills will be mailed monthly until the account has been paid. Accounts that remain unpaid for two semesters following the unpaid semester will be sent to an outside collection agency.

Students residing on campus who have been withdrawn from classes will be checked out of their rooms or apartments and their meal plans will be discontinued.

Registration in classes and transmission of transcripts are services provided to students who have paid Northwest College in full.

Any student who registers for classes and decides not to attend must notify the Northwest College Registrar in writing or via e-mail (*registrar@northwestcollege.edu*) within the first 10% of the semester in order not to be charged any tuition and fees. See the refund policy below or in each semester's Class Schedule for specific dates and amounts of refunds.

Bills are mailed to students on or about the 15th day of the month prior to the

beginning of classes. It is not necessary to wait for a bill before making payment. A statement of your account may be seen at any time online through the Northwest College student portal ([MyNWC.northwestcollege.edu](http://MyNWC.northwestcollege.edu)). You may also contact the Business Office to inquire about your balance or if you have other student account questions.

## Refund Policy

Refunds are made by check every Friday. Please be sure the Registrar has your correct address.

Any student who preregisters for classes and then decides not to attend must notify the Northwest College Registrar in writing or via e-mail ([registrar@northwestcollege.edu](mailto:registrar@northwestcollege.edu)) during the first 10% of the semester in order to not be charged for tuition and fees. The effective date of withdrawal will be the date notification is received by the Registrar.

### REFUND SCHEDULE

Students who officially withdraw from Northwest College before 10% of the semester has elapsed will receive a full refund of tuition and fees. Thereafter, students who withdraw from school or drop classes will receive refunds based on the following schedule.

Additionally, room and board charges will be refunded based on the following schedule.

#### First 10% of Semester\*

- 100% refund of tuition and fees
- 90% refund of residence hall charges
- Meal plans and apartment rent will be prorated based upon checkout date

#### First 11-25% of Semester\*

- 50% refund of tuition (fees not refundable)
- No refunds of residence hall charges
- Meal plans and apartment rent will be prorated based upon checkout date

#### After 25% of Semester\*

- No refund of tuition, fees, or residence hall charges

- Meal plans and apartment rent will be prorated based upon checkout date

*\*Check the appropriate Semester Class Schedule for exact dates.*

All Federal Financial Aid monies are subject to the Return to Federal Title IV Funds Policy. See page 13.

**Dropping Courses.\*** Students with 11.5 or fewer credit hours who decrease their credit hours by dropping a course will receive a refund of tuition and course fees based upon the above schedules.

*\*Notify the Registrar in writing of your intention to drop a course or withdraw. The drop or withdrawal date is the date written notice is received by the Registrar.*

Students who decrease their credit hours **but retain 12 or more** will receive a refund of course fees based upon the above schedules.

Refunds for classes meeting less than a full semester will have a prorated refund period.

See Refund Policy on page 12 for students who preregister but don't attend.

### CREDIT BALANCES

Credit balances may be used by Northwest College to satisfy any outstanding amount due.

## Golden Age

Park County residents who are 60 years of age or older qualify to have tuition waived for up to six credit hours per semester. The waiver applies to tuition only. Fees are not waived. Individuals wishing to use the waiver must enroll in credit classes. Audited, noncredit and workforce development classes do not qualify for the waiver. To obtain a Golden Age tuition waiver, contact the Financial Aid and Scholarships Office.

Golden Age cards are also available. These cards admit the holders to most college social, cultural and athletic events without charge. This card also admits holders to the Johnson Fitness Center and selected events at reduced rates. To

obtain a Golden Age card, contact the Enrollment Services Office.

## Financial Aid

Northwest believes students with scholastic ability should not be denied a college education. Through institutional, state, and federal programs, Northwest attempts to assist students in meeting their financial obligations. Complete information is available from the Financial Aid and Scholarships Office.

## Federal Aid

Federal financial aid available at Northwest College can be divided into three categories: grants, employment, and loans. Grants are a form of gift aid for students with documented financial need. Employment is provided through federally and institutionally supported on campus job opportunities. No or low-interest federal loans are also available.

### APPLICATION PROCEDURE

To apply for federal financial aid, all students must complete the Free Application for Federal Student Aid (FAFSA). The FAFSA is available on the Web at [www.fafsa.ed.gov](http://www.fafsa.ed.gov), or a paper application from NWC's Financial Aid and Scholarships Office or a high school guidance counselor's office. There is no absolute deadline for applying for financial aid. Students should submit the Free Application for Federal Student Aid as soon as possible after January 1, but NWC's priority deadline is March 1.

### TYPES OF FEDERAL GRANTS/WORK STUDY

#### Federal Pell Grant

To be eligible for a Federal Pell Grant, a student must complete the Free Application for Federal Student Aid (FAFSA) and be degree-seeking. Award amounts range from \$400 to \$4,050 per year and are determined by a formula mandated by Congress.

#### Federal Supplemental Educational Opportunity Grant (FSEOG)

To receive FSEOG, students must be

Pell Grant eligible and show exceptional need. Award amounts range from \$400 to \$800 per year.

### **Leveraging Educational Assistance Partnership Program (LEAPP)**

To receive LEAPP, a student must be a resident of Wyoming, be Pell Grant eligible and show exceptional financial need.

### **Federal Work Study**

Degree seeking students who show financial need and enroll in a minimum of six credit hours per semester may earn a portion of their educational expenses through part-time employment on campus. Students must be paid at least the federal minimum wage and are paid on a monthly basis.

## **FEDERAL FAMILY EDUCATION LOAN PROGRAM**

### **Federal Stafford Loan**

The amount eligible students may borrow to meet educational expenses varies based upon specific criteria. Stafford loans may be subsidized (interest free) or unsubsidized (interest accrues). Repayment of principal begins six months after the student is no longer enrolled at least half time.

### **Federal Parent Loan Program (PLUS)**

The PLUS loan is available to parents of dependent students. Parents may borrow up to the full cost of attendance minus other financial aid to meet educational costs. The interest rate is variable.

## **STANDARDS OF PROGRESS FOR ALL FEDERAL FINANCIAL AID RECIPIENTS**

In accordance with federal regulations, Northwest College has established a policy to define and administer standards of satisfactory academic progress for students receiving Federal Pell Grant, Federal Supplemental Educational Opportunity Grant, Leveraging Educational Assistance Partnership Program, Federal College Work Study, and loans from the Federal Family Education Loan Program. Students receiving federal assistance must maintain satisfactory academic progress in a program of study leading to a degree or certificate.

Students have many opportunities to

receive a copy of the Standards of Satisfactory Academic Progress Policy, including

- copies sent to all applicants,
- two copies attached to all award letters; recipients must sign and return one copy, and
- copies available at the NWC Financial Aid and Scholarships Office.

Contact the NWC Financial Aid and Scholarships Office with questions about the policy.

## **RETURN TO FEDERAL TITLE IV FUNDS POLICY**

This policy applies to students who have been awarded assistance through the Federal Pell Grant, FSEOG, LEAPP, or Federal Family Education Loan Program (Stafford and PLUS loans). For these students, the Federal policy overrides the Northwest College Refund Policy, which is published in the Semester Class Schedule and Northwest College Catalog.

If a student: a. Does not register for courses, b. Registers but does not begin attendance, or c. Withdraws, drops out, or otherwise cancels his or her registration on or before the first day of classes, all federal aid offered to that student for that semester will be cancelled. Students who have signed a campus housing contract will be subject to the terms of that contract and will not receive financial aid for any debt thereby incurred. Students who withdraw, drop out, are expelled, or are administratively withdrawn after the first day of classes will be subject to the Federal Return of Funds Policy. Students may be required to repay a portion or all of the assistance they received.

The Return to Federal Title IV Funds Return Policy requires that a refund calculation be performed for any student who withdraws before the 60% point of any semester. (After the 60% point, the calculation assumes that 100% of the aid awarded was earned). The number of days up to and including the withdrawal day is divided by the number of days in the semester to determine the percentage of enrollment completed. The institutional charges (tuition and fees) are then multiplied by the above-calculated percentage

to determine the amount of Title IV Aid earned. The amount earned is then subtracted from the total institutional charges to determine the unearned funds.

These unearned funds are then returned to the financial aid programs in the following order as required by federal regulations: Federal Unsubsidized Stafford Loan, Federal Subsidized Stafford Loan, Federal Parent PLUS Loan, Federal Pell Grant, Federal SEOG, LEAPP, other federal, state or private financial assistance, then Northwest College financial assistance.

If a student has received unearned funds that must be repaid to these programs, Northwest College will notify the student in writing of the amounts and which programs they owe within 30 days of withdrawal from classes. Any refund remaining after all sources of assistance have been repaid will be returned to the student.

A student must complete an official drop/withdrawal form (which can be obtained at the Financial Aid and Scholarships Office), have it signed by the Financial Aid and Scholarships Office and file it with the Registrar. Examples of refund calculations and the full policy are available upon request at Enrollment Services.

## **Other Financial Aid**

### **STUDENT EMPLOYMENT**

Northwest College has a large on-campus institutional employment program. Need is not a factor. The only criterion is the student's willingness to work. Students accepted as degree-seeking and enrolled in at least six credit hours may be employed and are paid at least the federal minimum wage. Northwest offers off-campus employment opportunities through the Cooperative Education Office. Many businesses in the community employ students on a part-time basis.

### **VETERANS' BENEFITS**

For veteran enrollment information, contact the Registrar in Enrollment Services. Veterans who wish to use their G.I. Bill educational benefits must complete an

application for veterans' benefits 60 days prior to enrollment to ensure payment the first month of the semester. Application may be made online at [vba.va.gov](http://vba.va.gov) or paper applications are available in the Registrar's Office. Continuing veterans must contact the Registrar when registering for classes to ensure timely certification.

## Scholarships

Scholarships are awarded by Northwest, private citizens, service clubs, and business organizations. Over \$1.5 million is awarded annually to full- and part-time students. Detailed descriptions of scholarships are available at the Financial Aid and Scholarships Office. Scholarship recipients must complete specific requirements noted in the award letter. More information is available on the Web site at [www.northwestcollege.edu/Schol](http://www.northwestcollege.edu/Schol).

### NORTHWEST COLLEGE SCHOLARSHIPS

#### NWC Merit Scholarship

Available to high school seniors who enroll full time the fall semester following graduation. Students must have a 3.75 cumulative GPA and an ACT composite score of 23 or higher (or equivalent\*). Students must submit a 7th semester high school transcript and the NWC Scholarship Day Application Form to apply. The scholarship automatically renews for up to four semesters, if students maintain a 3.5 cumulative GPA and full-time status. Value equals resident tuition for up to 20 credits per semester. The number of awards are limited; students should apply early.

*\*ACT composite of 23 is equal to an SAT score of 1070 or a COMPASS score of 66-100 in Math AND 75-100 in English.*

#### Academic and Activity Scholarships

Northwest awards approximately 450 scholarships to eligible students in two broad categories – Academics and Activities. Recipients are selected by faculty members. Academic records, recommendations, and interviews or auditions are factors used in scholarship selection. Scholarship Day, held each December on campus, is an opportunity

to compete for these institutional scholarships. For more information, check the Web site at [www.northwestcollege.edu/Schol](http://www.northwestcollege.edu/Schol).

#### Academic Scholarships

These are available in most NWC degree and certificate programs. Students must major in the field in which the award is accepted. French, Spanish and English scholarships can be accepted in addition to Academic and Activity awards. *Music majors should apply for Activity Awards below.*

#### Activity Awards

Recipients of an activity award must participate in the activity beyond regular classroom attendance. Awards vary in value up to the full cost of attendance.

Forensics	Music Vocal *
Livestock Judging	Newspaper and Web /
Livestock Show Team	Broadcasting
Men's Basketball	Spirit Squad
Men's Rodeo	Women's Basketball
Men's Wrestling	Women's Rodeo
Music Instrumental *	Women's Volleyball

*\* must audition*

#### Hathaway Education Merit Scholarship

The Hathaway Scholarship Program is a new, exciting opportunity for Wyoming high school, GED and home school graduates. Visit our Web site at [www.northwestcollege.edu/Schol](http://www.northwestcollege.edu/Schol) for details.

### AFTER NORTHWEST

Several scholarships are available to NWC graduates transferring to other institutions. Contact the Financial Aid and Scholarships Office for more information.