

[ARCHIVED CATALOG]

## Financial Aid

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The Office of Financial Aid works to assist prospective and current students with the application process and in finding sources of financial aid to pay for college. Purdue University Northwest (PNW) participates in Title IV federal, state and campus-based financial aid programs.

### Should I Apply for Financial Aid?

It is recommended that ALL Purdue University Northwest students apply for financial aid, regardless of whether or not you believe you would be eligible. To find out if you are eligible for federal, state and most institutional financial aid – you must apply by filing the Free Application for Federal Student Aid (FAFSA).

### Who is Eligible?

All students applying for financial aid must meet the following:

- Be a US citizen or eligible non-citizen
- Have a valid Social Security Number
- Have a high school diploma or a General Education Development (GED) certificate
- Be enrolled or accepted for enrollment as a degree seeking student in an eligible program
- Be enrolled at least half-time to be eligible for Direct Loan program funds
- Maintain satisfactory academic progress
- Complete and sign the Free Application for Federal Student Aid (FAFSA)

Other requirements may apply. For more information, please contact the Office of Financial Aid.

### Can I Estimate My Financial Aid?

You certainly can! PNW offers a [Net Price Calculator](#) and other estimators to help students and families plan for educational costs at Purdue Northwest.

### The Application Process

Applying for student financial aid is an annual activity that may begin as early as October 1, prior to the academic year the student is attending (October 1, 2022 beginning 2023-24 award year). The Free Application for Federal Student Aid (FAFSA) – or, for previous filers, a Renewal FAFSA – is the key to determining the type and amount of assistance a student can receive.

Students who submit the FAFSA by April 15th prior to the academic year they will be attending, will be considered for state and federal financial aid. Those filing after the April 15th priority date may be considered primarily for federal financial aid programs. After completing the FAFSA, students and/or families may be required to submit other documentation as requested by the Office of Financial Aid. Students who wish to be considered for a donor-funded [scholarship](#) must submit the

general scholarship application between October and the March 1 scholarship deadline, prior to the academic year the student is attending. Some scholarships require a separate application, which must be submitted in addition to the general scholarship application by March 1.

## Types of Financial Aid

Financial aid may be classified as gift aid or self-help aid. Gift aid generally does not have to be repaid; it includes:

- Federal Pell Grants
- Federal Supplemental Education Opportunity Grants (FSEOG)
- Indiana Commission of Higher Education Awards including
  - Twenty-first Century Scholars, Frank O'Bannon grant, Adult Student grant and Children of Veteran and Public Safety Officer (CVO) benefits
- Institutional and private scholarships

Self-help aid generally must be earned or repaid, it includes:

- Federal Work Study
- Federal Direct Stafford Loans (subsidized and unsubsidized)
- Federal Direct Parent Loans for Undergraduate Students (PLUS)
- Federal Direct Graduate PLUS loans for Graduate Students

Details on types of Financial Aid available at Purdue Northwest are available from the Office of Financial Aid and on the [PNW Financial Aid website](#).

## Financial Aid Eligibility

When you complete the FAFSA, the information you report is used in a formula established by the federal government that calculates your Expected Family Contribution (EFC). The formula considers many factors including income, assets, taxes paid, family size and number of family members in college when determining the family's ability to contribute. If you feel you or your family have special or unusual circumstances or expenses that may affect your EFC, contact the Office of Financial Aid. Financial aid eligibility is based upon a determination of your financial need, which is the difference between the estimated cost of attendance and your Expected Family Contribution (EFC).

**ESTIMATED COST OF ATTENDANCE minus EXPECTED FAMILY CONTRIBUTION (EFC) equals FINANCIAL NEED**

Additional information on cost of attendance and financial aid budgets is available on the [Cost of Attendance webpage](#).

## Important Dates and Information

There are several important dates that can impact your financial aid. [Visit the Important Dates and Deadlines webpage](#) often to check on dates and deadlines.

## Important Notes

- If you are a financial aid recipient and intend to fully withdraw from the university, you must initiate the withdrawal process by contacting the Office of the Registrar at
  - Hammond location – (219) 989-2210, or by visiting the Enrollment Services Center located in Lawshe Hall, Room 130
  - Westville location – (219) 785-5342, or by visiting Dworkin Student Activities Center (DSAC), Room 1114G.
- Remember, it is your responsibility to verify your account status with the Office of Financial Aid and fulfill your payment obligation prior to the Final Payment Date or your classes may be cancelled.
  - If your Authorized Aid is less than your tuition and fee charges, you must pay the balance owed prior to the Final Payment Date or your classes may be cancelled
  - If your Authorized Aid is equal to or greater than your bill, your classes will be held, and you will need to contact the Office of the Registrar should you choose not to attend
  - Authorized Aid is aid that is ready to pay on the scheduled disbursement date

- Changes in enrollment may result in a revised financial aid award. Talk to Financial Aid prior to withdrawal or enrollment change to determine the potential impact to your aid and eligibility.

## **Satisfactory Academic Progress Policy for Financial Aid Recipients**

Purdue University Northwest is required to establish and monitor standards of [Satisfactory Academic Progress](#) for students receiving federal and state aid. To remain eligible for aid, students must make satisfactory progress toward a degree as outlined in the Satisfactory Academic Progress Policy, which is available upon request in the Financial Aid Office or on the [Financial Aid website](#).

Credit hours transferred from other institutions will be included in the number of semester credit hours earned when these hours are accepted in a specific degree area. Credit hours are counted regardless of Financial Aid status. Letter grades of E, F, I, W, and N do not count as earned credit hours for progress. Students who do not successfully meet satisfactory academic progress requirements will be denied federal and state aid (including grants, scholarships, loans, and work study employment). Financial Aid recipients will have their academic progress reviewed at the end of each semester. Students may appeal financial aid denial by following the procedures outlined in the Satisfactory Academic Progress Policy.

## **How Do I Contact the Office of Financial Aid?**

Hammond location – (219) 989-2301, or by visiting the Enrollment Services Center located in Lawshe Hall, Room 130, or by email at [finaid@pnw.edu](mailto:finaid@pnw.edu)

Westville location – (219) 785-5460, or by visiting Dworkin Student Activities Center (DSAC), Room 1114G, or by email at [finaid@pnw.edu](mailto:finaid@pnw.edu)

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