



NORTHWEST

INDIAN COLLEGE

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Student Financial Aid Handbook

2019-2020

Free Application for Federal Student Aid
(FAFSA)
www.fafsa.ed.gov
NWIC Federal School Code: 021800

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1. GENERAL INFORMATION

a. FINANCIAL AID AT NWIC

Meeting the costs of an undergraduate education is a major investment for students. It requires planning, careful decision making, and a commitment from you and your family. In support of the college mission, the Financial Aid office makes every effort to provide financial assistance to eligible applicants through grants, scholarships, internships, work-study or a combination of these student aid programs.

Aid is available to help meet educational costs including tuition and fees, books and educational supplies, room and board, transportation, and personal expenses. Eligibility for financial aid is determined by completing the Free Application for Federal Student Aid (FAFSA) on an annual basis.

Financial aid at Northwest Indian College is administered in accordance with federal and state regulations. Policies and procedures within this guide may be changed at any time to fall into accordance with new State or Federal regulations.

b. WHAT TYPES OF AID ARE AVAILABLE?

i. Federal

Federal Aid is generally the starting point for students seeking aid. Application for federal Pell Grant through the FAFSA is also the way most other scholarships will determine your eligibility. NWIC does not participate in federal student loans. At NWIC, we offer three types of Federal Aid:

1. Pell Grant
2. Federal Supplementary Educational Opportunity Grant (FSEOG)
3. Federal Work Study

ii. State

Depending on what state you are from, there may be opportunities available for scholarship. Contact your state's higher education board for information. If you are a resident of Washington State, there are many scholarships available for Native Americans, foster children, and other diverse groups. Check with the Washington Student Achievement Council at: <http://readysetgrad.org/#college/financial-aid-101> for listings of current scholarships and eligibility guidelines. NWIC administers the following State aid:

1. Washington College Grant (formerly State Need Grant)
2. State Work Study
3. College Bound Scholarship
4. Passport to College

iii. Institutional

NWIC offers institutional scholarships through our Foundation/Development Office. The application process is through JICS: <http://jics.nwic.edu>. Application openings and deadlines are emailed to students and provided in the information section of the scholarship application.

iv. **Outside Scholarships**

Students can apply for and receive outside scholarships (*See Table V for a list of scholarships and deadlines known to the college*).

c. **WHAT ARE THE ELIGIBILITY REQUIREMENTS?**

Generally, eligibility for student aid is based on financial need (as demonstrated by completing the FAFSA annually) and on several other factors.

Some of the basic eligibility requirements to receive federal and/or state aid are listed below:

- i. Be a U.S. citizen or an eligible non-citizen (documented Canadian First Nations)
- ii. Have a valid Social Security Number
- iii. Register (if you have not already) with the Selective Service if you are a male between the ages of 18-25
- iv. Maintain satisfactory academic progress in college (*See Table I for Satisfactory Academic Progress guidelines*)
- v. Be accepted to Northwest Indian College as a regular student by completing an application and:
 1. Having a high school diploma or GED or completing a high school education in a homeschool setting approved under state law.
 2. Students are not eligible for federal aid under the ability to benefit admissions guidelines (students who did not complete high school or its equivalent but have received sufficiently high placement test scores) or under the “6 credit rule” (students who gained admission based on obtaining 6 or more college-level credits). Students accepted under these standards may still be eligible for reduced Pell for certain programs, state aid or other scholarships. Check with the admissions office to determine your status.
- vi. Be declared in an approved program of study:
 1. Bachelor’s degree (any)
 2. Associate degree (any)

Awards of Completion do not qualify for federal, Washington state financial aid, and most scholarships.

- vii. Incarcerated students are not eligible for federal student aid.
- viii. For Washington state aid, students must be a Washington state resident, as determined under [RCW 28B.15.012\(2\)\(a\)-\(e\)](#).

2. HOW TO RECEIVE FINANCIAL AID

a. GETTING STARTED

Getting aid begins with completing the Free Application for Federal Student Aid (FAFSA) each academic year. Before applying, you'll want to have the following information ready:

- ✓ Income tax returns (yours and your parents if you are under 24 and are not married and have no dependents), W-2 forms, bank statements and other records of income both taxed and non-taxed.
- ✓ Identification information (for student and parent(s) if applicable: social security numbers, driver's license numbers, alien registration card)
- ✓ Your own, private email address

d. COMPLETE THE FAFSA

The FAFSA is free (never pay to complete the FAFSA, there are scam sites out there, so be careful). NWIC's school code is 021800.

- ✓ Go to www.fafsa.ed.gov
- ✓ Enter information as accurately as possible
- ✓ Apply for and use your FSA ID (get it at www.fsaid.ed.gov). Your parents will need to apply for and use their FSA ID if their information is required (see "dependent vs. independent" section below)
- ✓ If you need help, the NWIC Financial Aid office can assist or you can use the online chat assistance at studentaidhelp.ed.gov, or call the U.S. Department of Education at 1-800-4-FED-AID.
- ✓ Submit FAFSA.

e. TERMINOLOGY

i. Dependent vs. Independent

A student is considered Independent by the U.S. Department of Education if any of the following are true (documentation may be required for any of these):

1. The student will be 24 years old by December 31, 2019,
2. The student is married (as of the day he/she completes the FAFSA),
3. The student is working on a Master's or higher degree (Master's and higher are not eligible for Pell grant),
4. The student is currently serving on active duty in the U.S. Armed Forces for purposes other than training,
5. The student is a veteran of the U.S. Armed Forces,
6. The student has children who will receive more than half of their support from the student between July 1, 2019 and June 30, 2020,
7. The student has other dependents (excluding children or spouse) who will receive more than half of their support from the student between July 1, 2019 and June 30, 2020,
8. Both of the student's parents were deceased at any time since the student turned 13,
9. The student was/is in foster care,
10. The student was/is a dependent or ward of the court,

11. The student has been determined to be an emancipated minor by a court in the state of legal residence,
12. The student has been determined to be in legal guardianship by a court in the state of legal residence,
13. The student has been determined to be an unaccompanied youth who was homeless any time on or after July 1, 2018 by a high school or school district homeless liaison,
14. The student has been determined to be an unaccompanied youth who was homeless any time on or after July 1, 2018 by the director of an emergency shelter or transitional housing program funded by the U.S. Department of Housing and Urban Development,
15. The student has been determined to be an unaccompanied youth who was homeless or was self-supporting and at risk of homelessness any time on or after July 1, 2018 by the director of a runaway or homeless youth basic center or transitional living program,

Occasionally, a dependency override can be performed under special circumstances, such as both parents being incarcerated or unknown. Contact the Financial Aid office for more information about these circumstances. The following are some circumstances in which a dependency override is NOT acceptable:

- Parent refuses to complete FAFSA
- Student does not live with parent
- Student is self-supporting
- Parent is overseas
- Parent is not on speaking terms with student

ii. Household size

Household size refers to the number of people including the student (and parent(s) if dependent) who the student (or parent(s) if dependent) provides more than half of their support between July 1, 2019 and June 30, 2020, regardless of whether they live with the student or parent. Two unmarried students may not count the same child as in their respective households.

f. **WHAT HAPPENS NEXT?**

i. **After you submit the FAFSA**

The Department of Education processes your FAFSA and the results are sent electronically to you (via the Student Aid Report) and to any schools listed on the application.

ii. **The Student Aid Report (SAR)**

The SAR summarizes the information provided on your FAFSA. It must be correct before you can receive federal aid. **READ IT CAREFULLY** as it will outline any additional steps that will be needed to complete your application.

1. How and when you will receive your SAR

It will take the Department of Education less time to process and send the SAR to you if you provide a valid email address. If you provide an email address, you will receive an email with a secure link to your SAR in three to five days. If you don't provide an email address, it will take seven to ten days for the SAR to be mailed to you.

If you have a FSA ID and your FAFSA has been processed, you can log in to fafsa.ed.gov to view your SAR information regardless of whether you have an email address or not.

2. What to do with your SAR

When you get the SAR, review it for accuracy. A complete and correct SAR will contain your:

- ✓ Expected Family Contribution (EFC), the number used to determine your federal student aid eligibility, and
- ✓ Data Release Number (DRN), a four-digit number assigned to your application by the U.S. DOE

If you need to make a correction to your SAR, you can make corrections online, or you may be asked to provide information to NWIC for correction to be made by us. Common items that need correction are:

- Amount reported for taxes and income are the same or switched
- Your file has been selected for verification (more on this in the "verification" section)
- Your name and SSN don't match
- You or a parent has not signed the FAFSA

3. How NWIC will respond

If you entered the NWIC school code on your FAFSA, we will receive a copy of your SAR within about four to six days (typically we receive it the day after you receive your email link). We will review it for any items flagged by the DOE as well as review your NWIC file. In addition to checking for the items noted as needed by the DOE on your SAR, we will also check for:

- ✓ Acceptance to NWIC

- ✓ Satisfactory Academic Progress (more on this later)
- ✓ Declaration in an approved program of study
- ✓ A NWIC Financial Aid Data Sheet on file

If all elements are in place, the college will mail an award letter to the address on your FAFSA if you are a new student or to the address on file in the NWIC enrollment office if you are a returning student. Make sure your address is current. If you need additional information to complete your file, a letter containing any necessary forms will be mailed to you. This letter will outline what you need to complete before the DOE can release any aid for you. Please read the letter carefully and call if there are questions. Some of the items may be completing forms that are enclosed, but some may require you to log on to your FAFSA and make corrections. Your file is not complete until all items are received and reviewed.

4. The financial aid award letter

When your file is complete, the NWIC Financial Aid Office will send you an award letter. The letter will outline:

- ✓ Family contribution (Resources- taken from FAFSA)
- ✓ Your estimated institutional Cost of Attendance (COA/Budget), *see Table III for budget information*
- ✓ Awards you are packaged to receive
- ✓ Unmet Need

The award letter is estimated based on full-time attendance for three quarters as student paying resident tuition (for information about residency, see the NWIC Catalog at www.nwic.edu). Keep a copy of your award letter. Many scholarship agencies will ask for a copy of your letter to determine your eligibility for other awards. If you are allocated an award, but you will not be attending all of the quarters indicated on your award letter, contact the Financial Aid Office and ask to defer your award. Failure to do this will result in the entirety your award being reallocated to another student when the quarter begins (with the exception of Pell). You may have earned an award by completing your application on time, so don't lose the award by not showing up or contacting the office to defer it. The award letter will be mailed to the address on file as discussed above. After the award letter is sent, students will receive the bulk of their communication from the Financial Aid Office via their NWIC student email address. These communications may include important notifications or announcements about new scholarships, so be sure to check your email frequently.

g. **RECEIVING THE MONEY**

i. How is aid disbursed?

1. Tuition, fees, housing (if living on-campus), textbook charges, and any other institutional cost is billed to your student account.

Keep in mind that:

- Returning students may have a balance from a previous quarter.
 - Students considered non-residents for tuition paying purposes (generally students who do not have a Tribal ID on file in the enrollment services office) will have higher tuition rates.
 - Pell is available for up to 150% of the award year, if the student meets certain qualifications. Students wishing to utilize Summer Pell can do so by an email from their NWIC student email account or written and signed statement. Refer to your award letter for more information.
2. Awards for the quarter are applied to your student account.
 3. Awards are generally (with some exceptions, depending on the origin of the award) used first to cover any outstanding balance on a student account. (No more than \$200 may be taken to cover costs from a previous award year)
 4. If the amount billed to your account is higher than the amount of award applied to your account, you are required to make arrangements to pay the remainder of your balance.
 5. If there is any amount of funding remaining on your student account after all of your outstanding balance has been paid, the remainder will be issued to you in the form of a refund check.
 6. Note that the estimated tuition and fees cost for a full-time resident student for the academic year are \$6,120 and that the maximum amount of federal Pell grant received by a student for 3 full-time quarters during the 2019-2020 academic year is \$6,195.
 7. Credit Load:

1 credit - 5 credits	Less than Half Time
6 credits - 8 credits	Half Time
9 credits - 11 credits	Three Quarter Time
12+ credits	Full Time

ii. When is aid disbursed?

Students must meet the following criteria before financial aid is disbursed:

- ✓ Be registered (number of credits at time of disbursement review determines amount of award- if this number changes between time of review, typically the third Wednesday of the quarter, and time of disbursement, student checks may be held to await adjustment in a following disbursement period)
- ✓ Maintain satisfactory academic progress
- ✓ Be attending all classes (instructors report attendance online- signed attendance sheets are not accepted for release of student checks)

1. For students who meet the priority or on-time disbursement deadlines (see below), Pell and most other awards are disbursed on the 3rd Friday of each academic quarter Fall-Spring. Pell and any other applicable awards are disbursed on the 2nd Friday for Summer quarter depending on when the census date occurs. For the 2019-2020 year, Summer quarter disbursement will occur Monday, July 8th. There is no Washington College Grant (formerly the Washington State Need Grant) in summer except for College Bound Scholars.
2. For students who miss the priority and on time disbursement deadlines, they will be able to receive their aid within 6-8 working weeks of a completed file, depending on workload. During holidays and other times of school closure, these disbursements may take longer. Processing late files takes a great deal of time and it is therefore recommended that all required information is submitted well before the start of the quarter. Submitting a FAFSA or other required documents after the quarter has begun pretty much guarantees that the student will be unable to receive aid until the quarter is well underway.
3. Students requiring books before the financial aid disbursements may make use of the online book ordering service, available online at <http://books.nwic.edu>. Students can request a \$300 credit that will be billed to their NWIC student account. All students are eligible for this service, regardless of their financial aid standing and students are required to settle their student account. If the student's debt is \$500 or more, the student will receive an Accounts Receivable (AR) hold that will prevent registration for future quarters. Any debt of \$10 or more will result in a transcript (TR) hold, preventing the student from accessing their transcript.

iii. Attendance

Students must attend classes to receive Pell grant and many other scholarships. Instructors are expected to keep a regular log of their students' attendance in the online attendance link. Students who have not been marked as attending their classes will have the respective class's credit amount reduced from the amount of Pell the student was otherwise entitled. Students who do not attend any of their classes will have the entirety of their Pell and some other grants returned to their grant sources, but they will still be responsible for any tuition and fees incurred if they do not withdraw from classes by the withdrawal deadline. Students must contact their instructors regarding any attendance issues and the instructors must enter attendance online. No other forms of attendance verification will be accepted. Attendance checks are done weekly on Thursdays. Students who are not on the attendance list when it is performed must wait until the next week's attendance check has been performed. Attendance checks will not be performed for individual students.

iv. Deadlines

It is very important to pay attention to the deadlines of a particular scholarship. Missing deadlines can often result in the inability to receive the award. At NWIC, we observe three different types of deadlines, explained below. “Meeting a deadline” means having a complete file, with nothing still pending from the student or the Department of Education. Remember that the FAFSA can be filed as early as October 1 of the year prior to the start of the academic year, so complete it as soon as you have your tax information from the previous year available.

1. Priority deadlines

Most awards are FIRST COME, FIRST SERVED. Meeting the Priority deadlines can help you receive more scholarships. Even if you plan to arrive in the winter or spring, applying by the summer priority deadline may allow you to accept awards that would be gone by the time you enroll. Just remember that if you receive an award letter and you wish to defer some of your awards for a later quarter, you must contact the Financial Aid Office so that your awards are not reallocated to another student when you don't show up in the fall.

- Summer Quarter- May 1
- Fall Quarter- June 15
- Winter Quarter- October 15
- Spring Quarter- February 1

2. On time disbursement deadlines

Even if you miss the priority deadline, you may still receive your aid at the regularly scheduled disbursement date if your file is complete by the on time disbursement deadline. Remember that applications received after the priority date will be considered on a funds-available basis (except Pell).

- Summer Quarter- 1st Friday of the quarter
- Fall, Quarter- 2nd Friday of the quarter
- Winter Quarter- 2nd Friday of the quarter
- Spring Quarter- 2nd Friday of the quarter

3. Late disbursement

Late applications are accepted, but funding may take considerably longer to process (see disbursement guide above). Students who miss the on time disbursement deadlines may receive their funding 6-8 weeks after the student file is complete, depending on when they submit all required documents. The Financial Aid office will not run aid every week for late applicants. The office will make efforts to run aid when possible, but it is only guaranteed for students meeting the deadlines stated above.

The final date that we will accept a complete FAFSA application or any additional paperwork to begin or change financial aid for the academic

year will be June 15 or 120 days after the last day of enrollment, whichever is first.

h. AT THE END OF THE QUARTER

i. Satisfactory academic progress

At the end of the quarter, a Satisfactory Academic Progress (SAP) check is run. Students must maintain both a quantitative (number of credits completed) requirement and a qualitative (GPA) requirement. For the SAP requirements, *see Table I*. SAP requirements will vary depending on the grant or scholarship, and it may be the student's responsibility to prove continued good standing to be eligible to receive awards.

SAP for Federal Aid

If you meet both requirements, you will be considered to be in Good standing. If you do not meet one or both of the requirements, you will be placed on Warning. Two consecutive quarters of Warning results in Suspension of aid. For more discussion about Suspension of aid, *see the section on Maintaining Eligibility*.

SAP status:

- ✓ Good- you continue to be eligible for aid
- ✓ Warning- you are still eligible to receive aid, but you must complete the next quarter in Good standing
- ✓ Suspended- you are not eligible to receive aid. To regain eligibility, you must complete a quarter of at least 6 credits with your own funding and earn reinstatement on a probationary status. It may take more than 6 credits to earn reinstatement.

SAP for Washington State Aid

Please note that the quantitative requirement differs from the federal aid requirement, *see Table I*.

SAP status:

- ✓ Good- you continue to be eligible for aid
- ✓ Warning- you are still eligible to receive aid, but you must complete the next quarter in Good standing
- ✓ Denied- you are not eligible to receive aid. To regain eligibility, you must complete a quarter of at least 6 credits with your own funding and earn reinstatement on a probationary status. It may take more than 6 credits to earn reinstatement.

SAP for Outside Aid

Many scholarships will require the student to regularly submit proof of satisfactory completion, continued enrollment, statement of financial need, or other information to continue receiving scholarships. It is the sole responsibility of the student to provide such documentation to the scholarship agency by the deadline. The financial aid office will not respond to requests from outside agencies to release your financial aid information unless a release form is on file in the financial aid office.

ii. Return of funds

Students who complete 0 credits in a quarter they received federal and/or state aid may be required to return a percentage of their funding to the U.S. Department of Education and/or the Washington Student Achievement Council. If a student ceases attendance before 60% (50% for state aid, *see Table II*) of the way through the quarter, a percentage of the student's received federal and/or state aid is considered unearned. The amount considered unearned is the amount of aid that must be returned. For 60% dates throughout the academic year, *see Table IV*.

The financial aid office will check a student's attendance records to determine the last day of attendance or withdrawal date, which will be used to calculate the amount unearned. NWIC will return the unearned aid. The student will then be billed by NWIC for the amount the school has returned on the student's behalf. Students who have multiple quarters of returned funds may be placed on hold and be required to undergo additional steps to reinstate aid, such as taking a financial literacy class and making satisfactory payments on returned aid.

i. MAINTAINING ELIGIBILITY

i. Suspension of Aid

If a student falls below the satisfactory academic progress requirements and either of the following occur, the student must notify the financial aid office according to the guidelines below:

2. Grade changes

If your grades from a quarter in which you were placed on suspension or warning change, please notify us by completing a grade change notification form. We will review the change and adjust your status accordingly. Any changes to awards will result in an updated award letter via email or mail.

3. Complete a Quarter on your own

Students who successfully complete a quarter of at least 6 credits will be automatically reinstated. It may take more than 6 credits to successfully meet satisfactory academic progress. They will be reinstated on a probationary status. If the probationary quarter is not completed successfully, the student will be placed back on suspension or denied status. Students will receive notification of their reinstated status via email.

4. Appeal for Reinstatement of Aid

If the cause of your being unable to complete the quarter within the satisfactory academic standards is due to a special mitigating circumstance beyond the student's control, you may be able to appeal for reinstatement of aid. Students must complete the reinstatement appeal form and attach all required documents including copies of unofficial transcripts by the deadline each quarter. Documentation is required. Incomplete appeals will not be

reviewed. Please refer to the appeal form for process and policy information. Complete appeals will be sent a reply in writing.

ii. Limitations on Pell

5. Year-Round

Pell is available year-round, beginning with summer. If a student plans to receive 3 full-time quarters worth of Pell, the student must be enrolled a minimum of half-time to receive additional Pell. If the student does not enroll a minimum of half-time, Pell will be deducted from a full-time quarter.

6. 6 year rule

Students may only receive Pell grant for a total equivalent of 6 full-time years (or 18 quarters or 12 semesters). Pell received at all schools in a student's history are counted. When students approach their lifetime eligibility, they will receive a comment on their student aid report (FAFSA) detailing the remaining eligibility. NWIC will receive a copy of all lifetime eligibility reports and will only be able to fund a student up to their limit. There is no appeal process for continuing to receive Pell after this limit.

7. 150% rule

Students may only be funded for up to 150% of the number of credits published as required for the degree they are pursuing. For example, a student enrolled in an associate degree listed as 90 credits may only receive Pell for up to 135 credits, including developmental education classes and repeated credits.

8. Concurrent Enrollment

Students may only receive Pell grant at one institution in any given period of enrollment. If a student is concurrently enrolled at two institutions, it is the student's responsibility to inform both institutions of the concurrent enrollment and at which school the student will be receiving Pell grant. When two schools award Pell grant to a student in the same period of enrollment, the U.S. Department of Education will send notification to both schools, mandating that one or both colleges return the funds.

9. First Bachelor's Degree

Students may only receive Pell to pursue up to one bachelor degree. A student who has already completed a bachelor degree may not receive any further Pell.

10. Developmental Education

A student may receive funding for no more than 30 credits of developmental education classes (typically courses numbered 70-99). This includes repeated coursework.

11. Repeated coursework

A student may repeat a successfully completed (D- or higher) course only once and still receive Pell. A student may repeat an unsatisfactorily completed class as many times as permitted by the

program or institution and receive Pell. All attempts count toward total attempted credits and all other limitations.

iii. Receiving Outside Scholarships

Northwest Indian College requires students to report all outside scholarships and grants received, so that the student's unmet financial need can be determined accurately. Outside scholarships and grants include anything that is not federal aid, state aid, or NWIC institutional aid. Outside scholarships and grants also include funding provided by the student's tribe, if applicable. The Financial Aid Office will initially determine eligibility for need-based aid without considering tribal funding. However, if the student's awards, with the addition of tribal funding, exceed the student's unmet financial need, the student's award package may be re-evaluated. It is in the student's best interest to report all outside funding to the NWIC Financial Aid office so that eligibility for need-based aid can be accurately determined.

If outside funding results in a student's awards exceeding the student's unmet need, then the student is considered to be in an overaward situation if any of the student's awards include need-based aid. Need-based aid is any aid that requires the student to have unmet financial need in order to be eligible. The student's need-based aid may be reduced, with the exception of the Federal Pell Grant. The Federal Pell Grant will not be reduced in this particular situation. The student has the option to decline the Federal Pell Grant to adjust the student's unmet need, but it is not recommended. If the student believes she/he has more unmet need than what is reflected in the student's current budget, the student may submit a budget modification request.

If a student is considered to be in an overaward situation, a letter will be sent to the student. The student will have 14 calendar days from the date of the letter to submit a budget modification request, if applicable, before the student's award package is re-evaluated. If, after the 14 days, the NWIC Financial Aid office does not receive a completed budget modification request, with required documentation, the NWIC Financial Aid office will re-evaluate the student's award package, which may result in the reduction or return of need-based aid. If an approved budget modification request still results in an overaward situation, the student's need-based aid may be reduced or returned.

iv. Budget Modifications

A student may submit a budget modification request if the student believes she/he has more unmet need than what is reflected in the student's current budget. The student's budget is evaluated based off of the cost of attendance and the student's FAFSA. A budget modification request must be submitted with required documentation. The request must show that the expenses have exceeded the budget and income protection allowance, if applicable. An income protection allowance is an allowance for the basic living expenses of a family, and varies depending on information submitted on the FAFSA. The financial aid office determines the income protection allowance amount based on federal guidelines.

Please keep in mind that a budget modification request is not a request for additional funding, but for an increase to the student's unmet need, potentially allowing him/her to seek additional scholarships or work study funds.

Some consideration to the student's budget needs may have already been made in the budget process, *see Table III for information on the cost of attendance/budget*. Any new budget adjustments will be indicated to you in an updated award letter.

3. WORK STUDY

Work study, while limited, is available for eligible students at NWIC. There is typically one position per extended campus site and a handful of positions on main campus, depending on the year's funding. All of the income earned as a work study employee count toward the student's "need" and students must discontinue working if their need is reached.

a. TYPES OF WORK STUDY

There are two types of work study that are run through the financial aid office; Federal Work Study and State Work Study. While there may be other programs at NWIC which are called "work study", they are not part of the student financial aid package.

b. ELIGIBILITY

Eligibility for work study is predicated on Pell eligibility, satisfactory academic progress, and unmet need. A student who is eligible for Pell (even if he or she does not receive Pell) and who has sufficient unmet need to receive work study funds may be considered eligible. Students in work study positions must maintain satisfactory academic standards. Satisfactory academic progress will differ depending on which type of work study the student receives, *see Table I*. Students must be eligible for employment in the United States. The NWIC Human Resources office reserves the right to reject a work study candidate based on previous employment history at NWIC. Work study students must represent NWIC in a positive way. The Vice President of Instruction and Student Services has the right to reject a work study candidate based on student behavior and representation.

c. HOW TO OBTAIN WORK STUDY

Work study positions are posted as open in the financial aid office, at sites, and sent to student email addresses as announcements. Interested students must contact the posted supervisor of the position to inquire about the position. It is recommended that an interested student bring with them a current resume and a copy of their award letter showing their eligibility. Selections for work study are limited and at the sole discretion of the supervisor.

d. DURATION OF WORK STUDY

Work study goes from fall through spring of a single academic year. Students must reapply for work study the following year. Students are not guaranteed a second year of employment.

e. **WORK STUDY LIMITS/REQUIREMENTS**

Work study employees must work a minimum of 10 hours per week and a maximum of 19 hours per week during the quarter. During intersession (breaks between fall and winter or winter and spring), students are not required to work but may, with the permission of their supervisor, work up to 40 hours per week. Students are not permitted to work during their scheduled class times. There is no summer work study. Students must maintain satisfactory academic progress to continue work study.

4. FINANCIAL NEEDS ANALYSIS

Often, students will be required to provide a “needs analysis” or “budget projection” to the office of a specific scholarship or Tribal higher education office to determine their eligibility for a scholarship. In order to perform a needs analysis, we must receive the following:

1. Needs Analysis Request form (either from the scholarship office or our own form)
2. Completed file at the financial aid office- FAFSA for the appropriate year complete, verification performed if applicable, award letter received, etc.

Students who do not have a complete file will not be able to receive a needs analysis as a complete file is required for us to have all the information needed to determine cost of attendance, resources, and estimated awards. Requests for needs analysis for students with incomplete files will not be completed.

Needs analyses are performed twice a week. All requests received by noon on Wednesday will be processed by the end of the day Wednesday. All requests received by noon on Friday will be processed by the end of the day Friday. If the college is not open on the processing day, requests will be filled the following process day. It is vital that students make their requests in time to ensure they meet their scholarship deadline.

5. VERIFICATION

Commonly, our students are selected for a process called verification. While it may seem like a scary or burdensome task, it is required in order to receive Pell or any Pell-dependent award in the academic year. Verification selection is done by the Federal Department of Education and is mandatory, even if the student changes schools.

a. **WHY WAS I SELECTED?**

There are many reasons a student might be selected for verification, but the most common reasons are:

- i. Random chance (each submission or correction to the FAFSA incurs about a one in three chance of being selected),
- ii. Conflicting or seemingly inaccurate information on your FAFSA
- iii. Incomplete information on your FAFSA,
- iv. Information which is substantially different from last year’s responses,
- v. Low income/no income

b. **WHAT DO I DO NOW?**

For Dependent students

Students considered dependent by the U.S. Department of Education must provide within 6 weeks (failure to provide required documents within 6 weeks may result in inability to perform verification and inability to receive Pell grant):

- ✓ Completed Verification Worksheet (signed by both the student and a parent),
- ✓ Other requested documentation which often includes but is not limited to:
 - Copy of the student's 2017 tax transcript (available on IRS.gov) unless student has used the IRS data transfer and made no changes,
 - Copy of the parent's 2017 tax transcript (available on IRS.gov) unless parent has used the IRS data transfer and made no changes,
 - Documentation of any other income/earnings from 2017, or
 - Verification of non-filer status from student's parents.
 - If any household members apart from the student will be in a college other than NWIC, proof of enrollment must accompany the worksheet.

For Independent students

Students considered independent by the U.S. Department of Education must provide within 6 weeks (failure to provide required documents within 6 weeks may result in inability to perform verification and inability to receive Pell grant):

- ✓ Completed Verification Worksheet (signed by the student and spouse, if applicable),
- ✓ Other requested documentation which often includes but is not limited to:
 - Copy of the student's and spouse's 2017 tax transcript (available on IRS.gov) unless student has used the IRS data transfer and made no changes,
 - Documentation of any other income/earnings from 2017, or
 - Verification of Non-filer status.
 - If any household members apart from the student will be in a college other than NWIC, proof of enrollment must accompany the worksheet.

c. **WHAT HAPPENS NEXT AND HOW LONG DOES IT TAKE?**

Once all the required documentation is received and confirmed accurate, the Financial Aid department will review your documentation. If it is determined that the information in your documentation matches that entered on your FAFSA, the Financial Aid office will report to the Department of Education that your file has been verified and begin to process your aid. If there are differences between your documentation and your FAFSA information, the Financial Aid office will submit the changes to the Department of Education and await a new Student Aid Report. Depending on the result of the verification, this process can take 2-6 weeks to complete. It is therefore important to be as accurate as possible and to use the IRS data retrieval tool in the FAFSA website when completing the FAFSA.

d. **BUT I ALREADY RECEIVED MY PELL**

If you have already received a Pell payment at NWIC but have made a FAFSA correction which has triggered verification, you must submit the required materials immediately or risk repayment of Pell already received. No further payments will be issued until the verification process is complete and if so determined, previous payments may require

adjustment. If you were selected for verification at another school and already completed the process, then transferred to NWIC, you must still complete the process at NWIC before any payments can be processed.

6. SPECIAL CIRCUMSTANCES

Sometimes students have extenuating circumstances which may change the way their FAFSA application is considered. Such circumstances may include such things as: deaths in the family, change of employment status, pregnancy or childbirth, or other situations. Students wishing to have considerations made in regard to their application must request in writing using the Change of Circumstances form available by contacting the Financial Aid office. All requests will require documentation. The director will review your form and written statement and then contact you to inform you what other documentation will be required. For example, in the case of a change of employment, a student may be required to wait until he or she files the 2018 or 2019 tax returns and submit new tax transcripts. Changes in circumstance are done on an individual basis and are at the sole discretion of the director. The director has the final say in determining the outcome of a request. Remember that Financial Aid offices are able but not required to make adjustments based on unique circumstances.

7. CANADIAN FIRST NATIONS STUDENTS

Only U.S. citizens are able to receive federal Pell grant except in the case of Canadian First Nations students who were born in Canada and have documentation of enrollment in an approved Canadian First Nations Band. To receive consideration for Pell as a Canadian First Nations student, complete the FAFSA in the following way each year:

- ✓ Under Step One (student), question 14, “Are you a U.S. citizen?”, select answer 2: “No, but I am an eligible noncitizen”
- ✓ Under Step One, question 15, “Alien Registration Number”, enter: “999999999”
- ✓ Submit a copy of your birth certificate and First Nation’s Band enrollment to the financial aid office.

8. TABLES

I. TABLE I - SATISFACTORY ACADEMIC PROGRESS Satisfactory Academic Progress Requirements 2019-2020

NWIC Federal Aid Satisfactory Academic Progress Policy 2019-2020

Applies to Pell Grant, FSEOG, Federal Work Study, AICF TCU

To receive financial aid through the NWIC Financial Aid office, students must maintain BOTH the quantitative requirement and the qualitative requirement. Satisfactory Academic Progress checks are done quarterly.

Quantitative Requirement (Pace)

Students must complete a 66.67% minimum of their quarterly and cumulative attempted credits.

Qualitative Requirement (GPA)

Students must maintain a NWIC cumulative GPA of 2.0.

Students who do not meet BOTH of these standards in one quarter will be placed on warning. They will still be able to receive aid, and if they meet the requirements in the following quarter, they will return to good standing. Students who do not meet these requirements for two successive quarters will be placed on suspension of aid. If financial aid is suspended, students are required to pay their own tuition until such time as they again meet the guidelines for making satisfactory progress.

Students are notified of their current status at the end of each quarter via e-mail.

NWIC State Aid Satisfactory Academic Progress Policy 2019-2020

Applies to Washington College Grant (formerly State Need Grant), State Work Study, College Bound, Passport to College, etc

To receive financial aid through the NWIC Financial Aid office, students must maintain BOTH the quantitative requirement and the qualitative requirement. Satisfactory Academic Progress checks are done quarterly. The following is the satisfactory academic progress policy for state aid.

Qualitative Requirement (GPA)

Students must maintain a NWIC cumulative GPA of 2.0.

Quantitative Requirement

Students must complete 100% of their enrolled credits to remain in good standing. A student completing less than 100% but at least 50% will be placed in warning status. Students who are in warning status must complete the following quarter satisfactorily or be placed in denied status. Completing a quarter satisfactorily means the student must complete 100% of their enrolled credits in the following quarter. Students completing less than 50% of their credits in any quarter will be in denied status, and therefore ineligible for further state aid. If state aid is denied, students are required to pay their own tuition until such time as they

again meet the guidelines for making satisfactory progress. Students are notified of their current status at the end of each quarter via e-mail.

Reinstatement

Students with special mitigating circumstances contributing to being denied may be able to appeal for reinstatement provided they can properly document their circumstance and that they do not have more than two consecutive quarters of non-satisfactory academic progress. Appeals are reviewed by the Financial Aid committee quarterly and students are notified of the results by mail. Students may only receive a reinstatement ONCE in their career at NWIC and it may only be applied to one quarter. If successful completion of a probationary quarter would not result in the student returning to good standing, the appeal will not be granted. A student may earn reinstatement by successfully completing 6 or more credits with their own funding. It may take more than 6 credits to successfully meet satisfactory academic progress. The student should consult an advisor.

Other Scholarships

Many scholarships follow similar satisfactory academic progress guidelines as detailed above, but be sure to check with the funder as specific scholarships may have different rules regarding quantitative and qualitative requirements.

II. TABLE II - RETURN OF WA COLLEGE GRANT (FORMERLY STATE NEED GRANT)/COLLEGE BOUND SCHOLARSHIP State Need Grant Repayment Policy Requirements

GENERAL

State Grant recipients, who withdraw from the institution, are expelled, or otherwise complete zero credits in any given term must repay state grants on a prorated basis.

For the purposes of this policy, "Award" is the amount of state grant for which the student was eligible during the enrollment period, after the school made any required adjustments for need and enrollment level. All monies, whether disbursed to the student account or directly to the student, shall be included in the repayment calculation.

AUTHORITY

State Need Grant (WAC 250.20.051(4))
Educational Opportunity Grant (EOG program manual guidance)

KNOWN LAST DATE OF ATTENDANCE

If a student's last date of attendance can be verified and is prior to or on 50% of the term, the state grant repayment will be based on the percent of the term not completed (or the percent of the scheduled hours remaining in the payment period for clock hour schools).

If the last date of attendance occurs after **50%** of the term, the state grant award is considered 100% earned and no state grant repayment is due.

State grant repayment formula: Known last date of attendance, prior to or on 50% of the term:

1. The percent of state grant earned is calculated by dividing days in attendance by calendar days in term. Scheduled breaks of five or more days should be excluded from the calculation.
2. Subtract the percent of state grant earned from 100%; this equals the percent of unearned state grant.
3. Multiply the percent of unearned state grant by the grant amount.
4. Multiply the amount from step 3 by 50% to determine the state grant repayment due.

Example: Known last date of attendance, prior to or on 50% of the term:

A student is awarded \$400 for a state grant and completed 20% of the term prior to withdrawal. The state grant repayment is calculated as follows:

1. The unearned percentage equals 80% (100% less 20% completed).
2. Unearned aid equals \$320 (80% of \$400 state grant award).
3. The repayment equals \$160 (\$320 X 50% reduction).

UNKNOWN LAST DATE OF ATTENDANCE

If a student attends a portion of a term and withdraws with no verified last date of attendance, the state grant repayment will be 50% of the grant amount with no additional adjustments.

NO-SHOW REPAYMENTS

If a state grant recipient never attends courses in the term for which they received a state grant award, the state grant repayment is 100% of the award. If a school is unable to distinguish between a no-show and an unofficial withdrawal, the no-show policy shall apply.

GENERAL REPAYMENT POLICIES:

Repayments are based on the state grant award amount, including enrollment and packaging adjustments.

Verified withdrawal dates after 50% of the term equate to 100% earned state grant.

Unofficial withdrawals/no known last date of attendance equate to repayment of 50% of the state grant award.

No shows are 0% earned and equate to repayment of 100% of the state grant.

Official withdrawals or verified last date of attendance repayment calculation:

State grant award amount multiplied by the percent of unearned state grant multiplied by the 50% reduction equals the state grant repayment due.

The 50% reduction applied at the end of the repayment computation addresses un-reimbursable start up education costs and reduces the barrier for students intending to return to school.

Repayments of less than \$50 should not be returned to the WSAC.

Institution repayment refund policy: NWIC returns the repayment amount directly to the Washington Student Achievement Council (WSAC) and collects from the students

III. TABLE III - COST OF ATTENDANCE/BUDGET THE NORTHWEST INDIAN COLLEGE STUDENT BUDGET (COST OF ATTENDANCE)

A student budget is an estimate of student need during a nine-month school year, based on a student survey and budgets at similar schools. Several basic budgets are used, based on whether you are living with your parents or living on your own. Each budget is designed to provide a modest but adequate lifestyle. The following full-time budgets based on state norms will be used by NWIC during the academic year. Resident/Non-Resident tuition rates are defined in the catalog.

NINE-MONTH RESIDENT STUDENT BUDGET: 2019-2020

	Dependent living with relative	Independent living with relative	Not living with relative
Tuition/fees*	\$6120	\$6120	\$6120
Books/supplies	\$1032	\$1032	\$1032
Room/board	\$3360	\$8100	\$10770
Transportation	\$1530	\$1572	\$1530
Personal expenses	\$1920	\$1980	\$2160
TOTAL	\$13962	\$18804	\$21612

NINE-MONTH NON-RESIDENT STUDENT BUDGET: 2019-2020

	Dependent living with relative	Independent living with relative	Not living with relative
Tuition/fees*	\$14355	\$14355	\$14355
Books/supplies	\$1032	\$1032	\$1032
Room/board	\$3360	\$8100	\$10770
Transportation	\$1530	\$1572	\$1530
Personal expenses	\$1920	\$1980	\$2160
TOTAL	\$22197	\$27039	\$29847

**Student budgets are pro-rated for students attending less than full time (12 credits per) quarter. Tuition and fees are subject to change.*

Students are not able to receive need-based grants + scholarships in excess of their budget. If a budget adjustment is needed, please complete a Budget Modification Request.

IV. TABLE IV - IMPORTANT DATES AND DEADLINES

Important Dates/Deadlines 2019-2020 Academic Year

Summer 2019	
Priority deadline	May 1, 2019
First day of class	June 24, 2019
On-time disbursement deadline	July 1, 2019
Pell (and most other aid) disbursement	July 8, 2019
60% date	July 17, 2019
Last day of classes	August 2, 2019

Fall 2019	
Priority deadline	June 15, 2019
First day of class	September 16, 2019
On-time disbursement deadline	September 27, 2019
Pell (and most other aid) disbursement	October 4, 2019
60% date	November 1, 2019
Last day of classes	December 6, 2019

Winter 2020	
Priority deadline	October 15, 2019
First day of class	January 8, 2020
On-time disbursement deadline	January 17, 2020
Pell (and most other aid) disbursement	January 24, 2020
60% date	February 24, 2020
Last day of classes	March 27, 2020

Spring 2020	
Priority deadline	February 1, 2020
First day of class	April 6, 2020
On-time disbursement deadline	April 17, 2020
Pell (and most other aid) disbursement	April 24, 2020
60% date	May 20, 2020
Last day of classes	June 19, 2020

V. TABLE V- OTHER SCHOLARSHIPS AND DEADLINES

Here are just some of the other scholarships available to NWIC students who meet certain criteria. Check your NWIC email or the scholarship board/website frequently for new or additional postings. Students are responsible for meeting all deadlines.

2019-2020 Scholarships

Name of Scholarship	Type	Due date	Where to apply
AICF- Full Circle	Tribal	May 31, 2019	collegefund.org
AICF- TCU (General)	NWIC student	September 30, 2019 for Fall Quarter February 14, 2020 for Spring Quarter	
American Indian Services	Tribal	February 1, 2019 for Summer Quarter	americanindianservices.org
		June 1, 2019 for Fall Quarter	
		November 1, 2019 for Winter Quarter	
		February 1, 2020 for Spring Quarter	
Accenture American Indian Scholarship	Tribal	July 5, 2019	aigcs.org/scholarships
American Indian Endowed	WA Tribal members	February 1, 2019	readyssetgrad.org
American Indian Science and Engineering Society	AISES members	March 31, 2019	aises.org
Cobell Scholarship	Tribal	March 31, 2019	cobellscholar.org
WECU	WECU members	May 31, 2019	NWIC FA office/website
Lummi Higher Ed	Lummi members	July 1, 2019 for priority funding	Lummi Higher Education
Theresa Mike	Tribal	June 30, 2019	theresamike.org
Washington Indian Gaming	WA Tribal members	March 31, 2019	washingtonindiangaming.org
NWIC Foundation Scholarships	NWIC student	September 6, 2019	NWIC FA office/website
National Center for American Indian Enterprise Development	Tribal	July 15, 2019	ncaied.org
Women's Independence	Women of DV	ongoing	wispinc.org

More scholarship opportunities can be found at:

- www.finaid.org/schoalrships
- www.thewashboard.org
- bigfuture.collegeboard.com
- www.fastweb.org

Free Application for Federal Student Aid (FAFSA)
www.fafsa.ed.gov
NWIC Federal School Code: 021800

Northwest Indian College
Financial Aid Office
2522 Kwina Road
Bellingham, WA 98226

Phone: (360) 676-2772 ext. 4206
Toll-free: (866) 676-2772 ext. 4206
Fax: (360) 676-2772 ext. 4206
Email: financialaid@nwic.edu