



Business Office
712-707-7125 |
mariah.mckinney@nwcsiowa.edu

Financial Aid Office
712-707-7132 | finaid@nwcsiowa.edu

Financial FAQs (frequently asked questions)

Q: When are tuition payments due?

A: Payments are due Aug. 1 for the fall term and Jan. 2 for the spring term (unless you are on a monthly payment plan; then see the next question).

Q: Are there tuition payment plan options?

A: For a \$25 fee, you can pay your tuition in monthly automatic withdrawal payments rather than just once each term. To get signed up for the monthly payment plan, login to my.nwcsiowa.edu and choose the "Billing information" tab at the top. Select "Payment Plan" on the left hand side. Here you can read about the payment plan information and apply online. In order to pay your tuition in monthly installments, you must complete the online payment plan application by July 10 for the fall term, by December 10 for the spring term, and by April 25 for the summer term. The first payment for the fall term is withdrawn automatically on July 25; the first payment for the spring term is withdrawn automatically on December 25; the first payment for the summer term is withdrawn on May 10th.

Q: Why are my loans in the "Awarded" column but not in the "Applied" column on my bill?

A: If your loans are awarded but not yet applied, it means you've not yet completed the loan paperwork or accepted your financial aid package. Please complete the MPN and Entrance Counseling for Graduate loans at www.studentloans.gov. You can accept your financial aid package at my.nwcsiowa.edu. Instructions are available in the "[Financial Aid Award Guide](#)" that accompanied your award letter. You can also contact the financial aid office at finaid@nwcsiowa.edu or 712-707-7131.

Q: I'm receiving outside scholarships. How do I let NWC know about those?

A: Any outside scholarships you receive need to be reported to Northwestern so we can include them in your tuition and financial aid information. Login to my.nwcsiowa.edu and choose the "Financial Aid" tab at the top. Select "Outside Scholarships" on the left hand side and follow the instructions to report your scholarships, including what amount will be credited to your college

account and when/how (i.e., is the scholarship being credited in the fall term for the whole year or split between the fall and spring terms?).

Q: There isn't any state or federal aid credited to my account—why?

A: If this is your situation, you either didn't file a FAFSA, or you might have been selected for [FAFSA verification](#). You can contact the financial aid office at finaid@nwcsiowa.edu or 712-707-7131 to assist you.

Q: How do I request financial aid?

A: To request financial aid, you must complete the correct FAFSA and submit the Financial Aid Request form, which is available on your MyNorthwestern checklist.

Q: What FAFSA do I need to file?

A: The FAFSA spans fall, spring, and summer. Each fall starts a new FAFSA year. For example, if you are taking classes in Summer 2020 that is the final term of the 2019-20 FAFSA. Classes in Fall 2020 would require the 2020-21 FAFSA.

Q: How do I calculate my costs and determine what size loan to apply for?

A: To calculate your costs, login to my.nwcsiowa.edu and choose the "Billing information" tab at the top, then select "Payment calculator" (if you are registered, you can select "View/Pay bill"). To determine what size loan to apply for, factor in the loan origination fees and add those to the amount you need. If you need help calculating, contact the financial aid office (finaid@nwcsiowa.edu or 712-707-7131).

Q: If I am not eligible for Federal loans, can I get a private loan? Where?

A: Assuming your credit is approved, you can get a private loan. You can apply online at any lender's website that offers such loans. Discover, Iowa Student Loan, Sallie Mae and Wells Fargo are some of the most common companies used by our students, but we will work with any lender you choose.

Q: How do I pay my bill?

A: You may view and pay your bill by logging in to my.nwcsiowa.edu. Choose the "Billing information" tab at the top and select "View/Pay bill." Payment can be made by e-check (no fee) or credit card (2.75% fee). You can also send payment to: Northwestern College Business Office | 101 7th St. SW | Orange City, IA 51041 | Attn: Student Accounts Manager. (If you send a check, be sure to include your student ID on the memo line.)

Q: What does it mean if I have a "hold" on my student account?

A: A “hold” means you have an outstanding balance on your account—that your tuition payment is not up-to-date. Thus, the business office has placed a hold on your account because Northwestern College policy states that no student may register for classes or begin classes if there is an outstanding balance on her or his account. In addition, if there is a hold on your account, transcripts will not be issued, and grades or your diploma may be withheld.

Q: How do I know if I’ve completed all the forms and steps necessary to enroll?

A: Login to my.nwciowa.edu and choose the “My Checklist” tab at the top for a record of all the pre-enrollment forms and activities you’ve completed and/or have yet to accomplish.

Q: Will my past loans be in deferment while taking classes at Northwestern?

A: Yes, as long as you are at least half time. We will automatically submit your information to the lenders, so you do not need to complete any paperwork to put loans into deferment status.

Q: What are my options for buying books at NWC’s Bookstore?

A: You can pay for books at the NWC Bookstore with cash or credit card. For a fee, you can add the cost of your books to a loan. Or, if your tuition account has excess funds, you may get a credit from the business office that you can use in the NWC Bookstore during the first five days of classes.

Q: May I cash checks at Northwestern’s business office?

A: Personal and two-party checks may be cashed for up to \$100.