

# FINANCIAL AID

## CONTACT INFORMATION

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### *Financial Aid Office*

2107 Student Services Center

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## Financial Aid at NMU

The Financial Aid Office at Northern Michigan University exists to advise and assist students. All students who believe their resources are inadequate to attend NMU should apply for financial aid. The university administers numerous programs to assist students, some of which are awarded solely on the basis of academic achievement. Most forms of financial aid, however, are designated for students who, without such aid, would be unable to pursue a college career. The basic premise of these student assistance programs is that parents are expected to provide, as well as they are able, the basic essentials of life, whether the student lives at home or on a college campus; students are expected to assist in meeting the expenses of their education, whether through savings or work. It is only when these personal responsibilities have been adequately met that the college, society or government will accept the additional responsibility through programs of student financial aid.

Basically, there are three types of financial aid: (1) a gift, which does not have to be repaid; (2) a loan, which must be repaid; and (3) work. Federal, state and university funds are used for financial aid; students' awards often combine the above types and sources of aid.

Information on specific scholarships, grants and loan programs may be obtained from the Financial Aid Office or the Financial Aid Web pages.

## General Eligibility Requirements

All financial aid recipients must: (1) have a high school diploma or a General Education Development (GED) certificate or complete a high school education in a home school setting that is treated as a home school or private school under state law (See the Financial Aid Office for more information.); (2) be a U.S. citizen or eligible noncitizen; (3) be enrolled or accepted for enrollment as a regular student working toward a degree or certificate in an eligible program; (4) have a valid Social Security Number; (5) make satisfactory academic progress as defined by NMU; (6) sign a statement certifying that you are not in default on a federal student loan or have made arrangements to repay it and

that you do not owe money back on a federal student grant or have made arrangements to repay it; (8) register with the Selective Service, if required; and (9) certify that you have never been convicted of possessing or selling illegal drugs.

## Satisfactory Progress Requirements

Federal law requires all students who receive financial aid to be making satisfactory academic progress (SAP) toward their degree. NMU students must meet the following requirements:

1. Students must receive a passing grade in at least 75 percent of the credit hours that they attempt at NMU on a cumulative basis. Classes that a student passes and re-takes count as completed only once. Students who fail to meet this requirement will be put on SAP warning status for their next academic year of attendance. Eligibility for financial aid will be terminated if the deficiency is not corrected by the end of the warning period. Students put on warning status will be told what will be required to keep their eligibility. This standard will be measured at the end of each winter semester.
2. Undergraduate students must achieve a cumulative NMU grade point average of 2.00 by the end of their sophomore year, and maintain the 2.00 GPA for the duration of their eligibility. Freshmen (fewer than 28 credit hours completed) must achieve a 1.70 GPA; sophomores (28-55 credit hours) must have a 1.80 GPA. Graduate students must maintain a 3.0 GPA. The university's *Academic Proficiency Standard* is enforced by the Admissions and Academic Policies Committee (AAPC) of the Academic Senate.
3. Graduate students may receive aid in the first 60 credit hours they attempt in their first master's degree; after graduating, they are eligible for another 60 hours if they pursue a second. Bachelor degree students are limited to receiving aid in the first 190 undergraduate hours, and associate degree student are limited to their first 100 credit hours. Eligible students transferring from a bachelor's degree to an associate degree or certificate program will be eligible to receive aid for 150 percent of the hours required in their degree audit; this provision may only be exercised once. Post baccalaureate and teacher education certificate students will be evaluated

when they are admitted and will be eligible for 150 percent of the hours required to complete their individual program. Eligibility for certificate and diploma students is limited to 150 percent of the hours needed for their program. Transfer students will be evaluated by adding their transfer hours to attempted hours at NMU, allowing them to receive aid for the balance of their maximum. This standard will be evaluated early each semester, and students will be notified if their eligibility for the following semester will be terminated.

### **Satisfactory Progress Requirement Appeals**

If special circumstances such as illness, injury or the death of a family member prevent the student from meeting these requirements, the termination of eligibility can be appealed to the SAP Appeal Committee. Documentation of circumstances must be included with appeals.

In addition to the standards listed above, the Northern Michigan University SAP Committee will use professional judgment in assessing a student's eligibility. This will occur in circumstances such as when a student falls significantly below a standard and does not have a realistic chance to meet the standard by the end of the warning period or when a student fails all of his or her courses in a semester.

Attempted hours include credit hours successfully completed as well as credit hours that receive non-passing grades (F or U), credit hours that are not yet finished (I, X), and credit hours from which the student withdraws. (W)

### **Application Procedures**

To be considered for any financial aid available through Northern Michigan University, students must submit the Free Application for Federal Student Aid (FAFSA) via one of two ways:

1. By Internet for faster, more accurate results. To have your application processed by using FAFSA on the Web, go to [www.fafsa.ed.gov](http://www.fafsa.ed.gov).
2. By mail. A paper version is available from the Financial Aid Office or local high school guidance office.

Applications must be submitted by March 1 for maximum consideration.

Financial aid may include scholarships, grants, Federal Pell Grants, Federal Perkins National Direct Student Loans, Federal Supplemental Educational Opportunity Grants, William D. Ford Federal Direct Loans, or part-time employment. Preference is given to those applicants who have the highest academic records and the greatest financial need.

### **Award Notification**

New freshmen and transfer students are notified regarding the outcome of their financial aid application beginning in March.

### **Summer College**

Students who wish to apply for financial aid for the Summer College should contact the Financial Aid Office by March 15.

### **Study Abroad**

Students who study abroad and are enrolled in courses approved for credit at Northern Michigan University may be considered for financial aid provided all other eligibility requirements are met.