

Financial Aid Rights, Responsibilities and Disclosures



NORTHERN ILLINOIS UNIVERSITY

Financial Aid & Scholarship Office

Division of Student Affairs & Enrollment Management

Financial Aid & Scholarship Office
Swen Parson Hall 245
DeKalb, IL 60115

As a current or prospective NIU student, you have many rights and responsibilities. This list is not exhaustive but highlights some of the key rights, responsibilities, and disclosures relevant to financial aid policies and procedures. This list is a companion to the Student Financial Aid brochure available in person at the Student Financial Aid Office or online at www.niu.edu/fa. For comprehensive information regarding all financial aid forms, policies, procedures, programs, tutorials, frequently-asked-questions, and helpful hints please visit <http://www.niu.edu/fa/>

Student's Rights:

- **You have the right to privacy.** All records and information submitted with your application for financial aid are confidential, and subject to legal requirements concerning disclosure of such information. For more information please visit <http://www.niu.edu/regrec/confidentiality/ferpa/tutorial.shtml>.
- **You have the right to know the costs.** This includes costs for tuition and fees, housing & meal plans, as well as the estimates for books and supplies, travel, and personal and miscellaneous expenses used in determining your financial aid cost of attendance. For more information see <http://www.niu.edu/fa/costs/index.shtml>. Actual tuition, fees, housing and meal plans, and a list of common charges can be found at <http://www.niu.edu/bursar>. All of your charges are itemized on your account statement, available online through MyNIU.
- **You have the right to know what financial aid programs are available to you,** including all federal, state, and university financial aid programs, including the procedures and forms necessary to apply, student eligibility requirements, selection criteria and criteria for determining the amount of a student's award for these programs.
- **You have the right to know how to apply for financial aid.** For more information visit <http://www.niu.edu/fa/apply/index.shtml>.
- **You have the right to know how your financial aid eligibility was determined** which includes what resources were considered in the calculation of your financial aid eligibility (such as the expected family contribution and other financial aid). Please review your financial aid award, the financial aid homepage and MyNIU. You may also call or visit the Student Financial Aid Office and speak with an advisor.
- **You have the right to request a reduction or cancellation** for your Federal Direct Subsidized, Unsubsidized, PLUS Loan or Federal Perkins Loan within 14 days of its disbursement. Remember that a student loan is a debt that must be repaid; borrow only what is needed.
- **You have a right to know the academic standards you must maintain in order to have continued financial aid eligibility,** commonly known as Satisfactory Academic Progress. Satisfactory Academic Progress standards can be found at <http://www.niu.edu/fa/policies/sap.shtml>.

Student's Responsibilities:

- **It is your responsibility to obtain and complete any necessary financial aid application forms** and submit them in a timely manner. You must read and understand all forms you are asked to sign and keep a copy of each.
- **It is your responsibility to begin attendance in all of the classes for which you receive financial aid.** Federal financial aid may be reduced or canceled if you withdraw from or fail a class that you have never attended. Academic attendance includes physically attending a class meeting, submitting an academic assignment, taking an exam or participating in an online discussion that is part of a course delivery.
- **It is your responsibility to regularly check your MyNIU and NIU student e-mail account** for correspondence from NIU and the Student Financial Aid Office.
- **It is your responsibility to keep your parents informed of all financial aid requirements and deadlines,** as well as the status of your Bursar's Office student account (dependent students).
- **It is your responsibility to provide complete and correct information.** Purposely reporting false or misleading information is a violation of the law and may be considered a criminal offense.
- **It is your responsibility to notify the NIU Office of Registration and Records** (and any lenders with whom you have loans) if there are changes in your name or permanent mailing address.
- **It is your responsibility to contact the Student Financial Aid Office if you want your loan reduced or canceled.** Once you have completed the Federal Direct Loan Master Promissory Note, and completed Loan Entrance Counseling if you are a first-time borrower, the semester portion of the requested loan amount will disburse to your NIU Bursar's Office student account. You will

receive a loan disbursement notification via email at the time your loan funds credit to your Bursar's account. You must contact our office in writing within 14 days of receiving the loan disbursement notification if you want the loan reduced or canceled.

- **It is your responsibility to meet the Satisfactory Academic Progress policies and standards** of NIU in order to maintain financial aid eligibility.
- **It is your responsibility to report to the NIU Student Financial Aid Office** any money you receive from sources outside of NIU (i.e. Rotary Scholarships, employee reimbursement, other scholarships, etc.).
- **It is your responsibility to be aware of the financial aid policy regarding repeated coursework.** Federal financial aid can be used for repeated courses which were previously failed. However, for courses in which you previously received a passing grade (D or better) federal financial aid can only be used for one repeat; after that the course will not be covered.

Other Disclosures:

• **Financial Aid Eligibility Requirements:**

- be a US citizen or eligible non-citizen
- be registered with Selective Service (if male)
- be admitted to a degree or certificate program. Under limited exceptions a Student-at-Large may be eligible for financial aid. For more information visit: <http://www.niu.edu/fa/forms/2017-2018/non-degree.pdf>
- be making Satisfactory Academic Progress
- not owe a refund on a Federal Grant
- not be in default on a Federal Educational Loan
- be enrolled half-time to receive federal student loans. Other financial aid may be available if not enrolled at least half-time
- not have been convicted for the possession or sale of illegal drugs while enrolled and receiving federal student aid. For more information visit: <http://studentaid.ed.gov/eligibility/criminal-convictions>

• **Enrollment Requirements:**

- Students must be enrolled in courses for credit. Coursework taken on an audit basis does not qualify for Title IV financial aid.
- Unless otherwise approved, undergraduate students taking a combination of undergraduate and graduate coursework will only be eligible for financial aid based on undergraduate coursework.
- Unless otherwise approved, graduate students taking a combination of undergraduate and graduate coursework will only be eligible for financial aid based on graduate coursework.
- Visiting students are not eligible for financial aid at NIU. Visiting students may consider pursuing a consortium agreement with their home institution, or applying for private student loans.

- **Financial Aid Award Notification and Disbursement** When financial aid eligibility is determined, a financial aid award notification is posted to the student's MyNIU account. Initial financial aid awards for all first time undergraduates are also mailed to their permanent home address. Students will receive notification if changes in financial aid eligibility results in a change to an award. It is your responsibility to review your award notification.

Financial aid awards that are prepared prior to the start of a semester are based on an assumption of full-time enrollment (at least 12 credit hours per semester or in the case of the State of Illinois Monetary Award Program (MAP) Grant, 15 credit hours per semester). Financial aid will be recalculated based on actual enrollment prior to the first billing statement for a semester and periodically through the end of the add/drop period. You must access MyNIU to accept, reduce, or decline student loans and Federal Work-Study. More information about award notification and disbursement can be found at <http://www.niu.edu/fa/apply/disbursement.shtml>.

At the beginning of each semester the Student Financial Aid Office posts the date that disbursements will first be available on the Financial Aid homepage. Financial aid funds are disbursed to your Bursar's Office student account on a semester-by-semester basis after the add/drop period. If your student account has a credit balance, after all financial aid funds have been disbursed, you will be refunded the excess balance. You are eligible to receive those excess funds within 14 days from the date the credit balance occurs.

- **Return of Federal Financial Aid Funds When a Student Withdraws From the University** All students who withdraw from NIU are subject to the Title IV Return of Funds policy. During the first 60% of the enrollment period, a student earns Title IV funds in direct proportion to the length of time he/she is enrolled. The percentage of aid earned is determined by the date the student officially withdraws, the total number of calendar days in the enrollment period, and the calendar days the student completed during the period of enrollment.

University Refund Policy can be found at http://catalog.niu.edu/content.php?catoid=11&navoid=298#refu_poli

- **Veterans Benefits** NIU processes educational benefits for veterans who are enrolled in a degree or certificate-seeking program. Veterans can access the forms on the Military Student Services web site at www.niu.edu/mptss
 - Once you have your letter of eligibility, you will need to submit a photocopy of the form. After you have enrolled for your courses each semester, you must complete and submit the Enrollment Certification Request Form to Military and Post-Traditional Student Services.
 - If you are transferring from a different school or you change your academic plan or degree goal you will also need to complete and submit a Change of Program or Place of Training available at www.niu.edu/mptss/military-student-resources/financial/current.shtml

NIU's website, catalogs, student handbooks and other publications provide extensive information about the University, our academic programs, policies and procedures, student services, facilities, and general policies and procedures. School profile data and information, including graduation and retention rates, for NIU and other institutions can be found at <http://nces.ed.gov/collegenavigator/> (Search for Northern Illinois University).

Summary of Major Financial Aid Programs:

Federal Grants

PROGRAM	DESCRIPTION	ELIGIBILITY	TERMS
Federal Pell Grant	<ul style="list-style-type: none"> Federally funded Gift aid 	<ul style="list-style-type: none"> Need-based; determined by EFC Undergraduate students working toward their first bachelor's degree Undergraduate students who have not yet received 12 full semesters of Pell Grant eligibility 	<ul style="list-style-type: none"> Award is based on full-time enrollment (at least 12 credit hours per semester). If taking less than 12 hours, the awarded amount will prorate per program regulations. (12+ hours= full-time award, 9-11 hours = three-quarter-time award, 6-8 hours= half-time award, less than 6 hours=less than half-time award)
Federal Supplemental Educational Opportunity Grant (FSEOG)	<ul style="list-style-type: none"> Federally funded Gift aid 	<ul style="list-style-type: none"> Need-based; limited funding Undergraduate students working toward their first bachelor's degree Student's Expected Family Contribution (EFC) must be \$0. Three-quarter-time enrollment (at least 9 credit hours per semester), except during the semester a student is graduating if proper documentation is submitted 	<ul style="list-style-type: none"> Award amounts vary based on available funding. The amount of FSEOG, in combination with other need-based financial aid, cannot exceed demonstrated financial need
TEACH Grant (Teacher Education Assistance for College and Higher Education)	<ul style="list-style-type: none"> Federally funded Gift aid that reverts to a Federal Direct Unsubsidized Loan if service requirements are not satisfied 	<ul style="list-style-type: none"> Non-need-based Undergraduate junior and senior, or graduate student Enrollment in coursework to teach in high-need field (bilingual education and English language acquisition; foreign language; mathematics; reading specialist; science; special education) 3.25 cumulative GPA Sign a TEACH Grant Agreement to Serve and meet with a designated academic advisor. 	<ul style="list-style-type: none"> \$4,000 each year if enrolled full-time (at least 12 credit hours per semester). Like Federal Pell Grant, the TEACH Grant will prorate for enrollment less than full-time Must agree to teach in a high-need field serving low-income students Must teach for 4 full years within 8 years of receiving the grant TEACH Grant reverts to Federal Direct Unsubsidized Loan (with interest from the date the grant was disbursed) if recipient does not complete service obligation TEACH Grant, in combination with other financial aid, cannot exceed the recipient's Cost of Attendance

State of Illinois Grants

PROGRAM	DESCRIPTION	ELIGIBILITY	TERMS
Illinois State Monetary Award Program (MAP) Grant	<ul style="list-style-type: none"> Illinois funded Gift aid 	<ul style="list-style-type: none"> Need-based Undergraduate working toward first bachelor's degree Illinois resident (If you are a dependent, the parent whose information is used on the FAFSA must be an Illinois resident.) Sophomore standing students who have accumulated 75 MAP Paid Credit Hours become ineligible but may regain eligibility once they attain Junior standing; students who have accumulated 135 MAP Paid Credit Hours are not eligible. For more information please visit : http://www.isac.org/ 	<ul style="list-style-type: none"> Award amounts vary, based on financial need Non-refundable tuition and mandatory fee grant Full award requires 15 credit hours per semester; partial award can be disbursed with enrollment between 3-14 credit hours per semester Award amounts are initially offered based on the assumption of full-time enrollment of 15 credit hours per semester. For each credit hour less than 15, the MAP Grant will prorate, or reduce, per program regulations This award is an estimate. MAP Grant funding levels are appropriated by the Illinois General Assembly. Please be aware that, in light of state funding constraints, reductions to estimated or actual MAP grants are possible The amount of MAP Grant, in combination with other need-based financial aid, cannot exceed demonstrated financial need Awards are only offered for the fall and spring terms

Northern Illinois University Grants

PROGRAM	DESCRIPTION	ELIGIBILITY	TERMS
Huskie Advantage	<ul style="list-style-type: none"> NIU funded Gift aid 	<ul style="list-style-type: none"> Based on a percentage of unmet need using the federal Expected Family Contribution (EFC) and a combination of other factors including academic credentials Qualified first-time undergraduate students who are enrolled full-time for their first year 	<ul style="list-style-type: none"> A change to the EFC and/or grant and scholarship aid (i.e., Pell and MAP Grants, Special Education Teacher Scholarship, State Veterans' awards, institutional awards) not reflected on your initial award notification may reduce or eliminate the Huskie Advantage Grant Awards are only offered for the fall and spring terms The amount of Huskie Advantage, in combination with other need-based financial aid, cannot exceed demonstrated financial need Non-refundable
Huskie Advantage 2	<ul style="list-style-type: none"> NIU funded Gift aid 	<ul style="list-style-type: none"> Based on financial need using the federal Expected Family Contribution (EFC) and a combination of other factors including academic credentials Qualified entering transfer and continuing undergraduate students with less than two years of college level enrollment, have a freshman or sophomore status and are enrolled full-time 	<ul style="list-style-type: none"> A change to the EFC and/or grant and scholarship aid (i.e., Pell and MAP Grants, Special Education Teacher Scholarship, State Veterans' awards, institutional awards) not reflected on your initial award notification may reduce or eliminate the Huskie Advantage Grant Awards are only offered for the fall and spring terms The amount of Huskie Advantage 2, in combination with other need-based financial aid, cannot exceed demonstrated financial need Non-refundable

Information about NIU merit based scholarships can be found at: <http://www.scholarships.niu.edu/scholarships/index.shtml>

Federal Work Study

PROGRAM	DESCRIPTION	ELIGIBILITY	TERMS
Federal Work-Study (FWS)	<ul style="list-style-type: none"> Award is funded partially by federal funds and partially by the NIU employing department Award is earned as wages, through bi-monthly paycheck, for work performed for eligible on- and off-campus employers 	<ul style="list-style-type: none"> Need-based Undergraduate students enrolled at least half-time (6 credit hours per semester for fall, spring, and summer semesters) Undergraduates not enrolled for summer semester may have eligibility Limited graduate participation for fall and spring semesters only, must be enrolled full-time (9 credit hours each semester) 	<ul style="list-style-type: none"> Award amounts vary based on available funding. Locate and interview for jobs by reviewing job listing on NIU Human Resources web site Work-Study wages do NOT appear on your university account; students earn a paycheck for work performed The amount of FWS, in combination with other need-based financial aid, cannot exceed demonstrated financial need

Federal Loans

PROGRAM	DESCRIPTION	ELIGIBILITY	TERMS
Federal Direct Subsidized Loan	<ul style="list-style-type: none"> Federally funded Must be repaid Interest rates are federally regulated and set annually July 1st and are available at www.studentaid.ed.gov 	<ul style="list-style-type: none"> Need-based Enrolled at least half-time (undergraduates, post-baccalaureates, and students-at-large must be enrolled 6 credit hours per semester for fall, spring, and summer semesters) Graduate and law students are not eligible for Direct Subsidized Loans. 	<ul style="list-style-type: none"> Repayment is deferred and there is no interest while enrolled at least half-time Origination fee set annually – www.studentaid.ed.gov Undergraduate students scheduled to graduate after fall semester will have their loan eligibility prorated, per program regulations, according to the number of credit hours enrolled Award amounts vary, based on academic level First-time borrowers must complete online Loan Entrance Counseling and Master Promissory Note The amount of Direct Subsidized Loan, in combination with other need-based financial aid, cannot exceed demonstrated financial need
Federal Direct Unsubsidized Loan	<ul style="list-style-type: none"> Federally funded Must be repaid Interest rates are federally regulated and set annually July 1st and are available at www.studentaid.ed.gov 	<ul style="list-style-type: none"> Non-need-based Enrolled at least half-time (Undergraduates, post-baccalaureates, and students-at-large students must be enrolled 6 credit hours per semester for fall, spring, and summer semesters; Graduate students must be enrolled 4.5 credit hours per semester for fall, spring, and 3 credit hours for summer semesters; Law students must be enrolled 6 credit hours per semester for fall, spring, and 4 credit hours for summer semester) 	<ul style="list-style-type: none"> Interest begins accruing immediately; may be paid periodically or capitalized (see promissory note) Repayment of principal deferred while enrolled at least half-time Origination fee set annually – www.studentaid.ed.gov Undergraduate students scheduled to graduate after fall semester will have their loan eligibility prorated, per program regulations, according to the number of credit hours enrolled Award amounts vary, based on academic level First-time student borrowers must complete both the online Loan Entrance Counseling and Master Promissory Note The amount of Direct Unsubsidized Loan, in combination with other financial aid, cannot exceed the recipient's Cost of Attendance
Federal Direct Parent PLUS Loan and Grad PLUS Loan	<ul style="list-style-type: none"> Federally funded Must be repaid Interest rates are federally regulated and set annually July 1st and are available at www.studentaid.ed.gov 	<ul style="list-style-type: none"> Non-need-based Loan amounts vary, based on borrower's request Parent PLUS Loan borrower is the parent of an undergraduate dependent student; Grad PLUS Loan borrower is a graduate or law student Enrolled at least half-time (Undergraduates, post-baccalaureates, and students-at-large students must be enrolled 6 credit hours per semester for fall, spring, and summer semesters; Graduate students must be enrolled 4.5 credit hours per semester for fall, spring, and 3 credit hours for summer semesters; Law students must be enrolled 6 credit hours per semester for fall, spring, and 4 credit hours for summer semester) Borrower must meet credit-worthiness standards as set forth by Federal Direct Lending 	<ul style="list-style-type: none"> This loan will be included on your award notification only if a separate application is submitted In order to apply the student must file a FAFSA and receive an award letter Parent PLUS repayment of principal and interest begins 60 days after the loan is disbursed, unless a deferment is processed by loan servicer Origination fee set annually – www.studentaid.ed.gov Grad PLUS borrowers qualify for "in school" deferment while enrolled at least half-time First-time Grad PLUS or Parent PLUS borrowers must complete the online Master Promissory Note First-time Grad PLUS Loan borrowers, and any borrower who previously completed the entrance counseling prior to July 1, 2011, must complete the online Loan Entrance Counseling The amount of loan, in combination with other financial aid, cannot exceed the recipient's Cost of Attendance Additional PLUS loan counseling may be required, based on credit
Federal Perkins Loan	<ul style="list-style-type: none"> Federally funded Must be repaid 5% fixed interest rate 	<ul style="list-style-type: none"> Need-based, limited funding Undergraduate working towards first bachelor's degree Enrolled full-time, except the semester graduating, if proper documentation is submitted. See your Financial Aid Counselor Based on available funding 	<ul style="list-style-type: none"> Award amounts vary based on academic level and available funding Repayment is deferred and there is no interest while enrolled at least half-time (see promissory note) The amount of Perkins Loan, in combination with other need based financial aid, cannot exceed demonstrated financial need

It is important to note that financial aid eligibility is determined in accordance with the laws, regulations and funding levels of the U.S. Congress, Department of Education, State of Illinois and Northern Illinois University, and is subject to adjustment or cancellation in the event of changes to these laws, funding levels or your eligibility.

Information on Northern Illinois University and other institutions may be found at College Scorecards in the U.S. Department of Education's College Affordability and Transparency Center <http://collegecost.ed.gov/scorecard/index.aspx>