The Northern Illinois University Student Financial Aid Office (SFAO) is pleased to assist students in meeting their educational expenses. We are available through campus visits, phone and e-mail communications to support you in the pursuit of your academic goals at NIU.

Award Notification Checklist

1] Review the awards offered on your award notification.
   To review eligibility requirements for the awards offered to you, visit www.niu.edu/fa and click on “Types of Financial Aid” in the left-side menu. You should also review “Rights and Responsibilities” located under “How to Apply.”

2] Respond to your award notification on MyNIU as illustrated at the right.
   Students must access MyNIU (niu.edu/myniu) to accept, reduce, or decline Federal Direct Stafford Loans, Federal Perkins Loans, and Federal Work-Study. All gift aid (i.e., grants and scholarships) is already accepted on your award notification.
   • If you were awarded Federal Work-Study (FWS) but do not plan to participate, it is recommended that you cancel the FWS, since it impacts additional loan amounts that can be processed.
   • Remember, you can only receive financial aid up to your Cost of Attendance figure as indicated on your award notification.

3] Check your NIU student e-mail.
   Any subsequent award notification will be sent via your NIU student e-mail account and posted to MyNIU.

Special Note to Students Enrolled Less Than Full-Time: Financial aid you have been offered is based on full-time enrollment. If you are not enrolled full-time by the end of the add/drop period, your aid will be adjusted at that time and you will receive a revised award notification reflecting your level of enrollment.
Cost of Attendance/Estimated Student Budget

The Student Financial Aid Office establishes an estimated or “standard” student budget each year that takes into consideration tuition and fees, living expenses, books and supplies, travel, and personal expenses. An individual student’s actual expenses may vary from the estimated budget depending on enrollment, housing, and lifestyle choices. The estimated costs for the 2010–2011 academic year (fall/spring semesters) are listed below. This estimated budget should assist you in planning your own budget for the coming academic year.

<table>
<thead>
<tr>
<th></th>
<th>Tuition &amp; Fees</th>
<th>Room &amp; Board</th>
<th>Books &amp; Supplies</th>
<th>Travel</th>
<th>Personal Expenses</th>
<th>Total Budget</th>
</tr>
</thead>
<tbody>
<tr>
<td>Illinois Residents</td>
<td>$11,516**</td>
<td>$8,790</td>
<td>$1,400</td>
<td>$700</td>
<td>$2,524</td>
<td>$24,930</td>
</tr>
<tr>
<td>(In-State)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Non-resident**</td>
<td>$20,036**</td>
<td>$8,790</td>
<td>$1,400</td>
<td>$700</td>
<td>$2,524</td>
<td>$33,450</td>
</tr>
<tr>
<td>(Out-of-State)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

*Student Medical Insurance fee of $790 has been included but may be waived (www.niu.edu/shi/).

|                      |                |              |                  |        | $790              |              |

**For residency questions, contact the Office of Registration and Records (815-753-8217, www.niu.edu/regrec/residency)

For the time of printing, tuition and fees are still estimates.

Tuition and Fees: Because the State of Illinois budget is not yet finalized, the Student Financial Aid Office is unable to provide you with the actual cost of tuition for students new to NIU for 2010–2011. The estimated tuition and fee amount provided above was calculated by the Student Financial Aid Office exclusively for the purpose of providing award notifications at this time. The tuition and fees budget component is based on 16 credit hours per semester with Student Medical Insurance. Student Medical Insurance may be waived by the NIU Student Health Insurance Office during a limited period at the start of each semester. To review your eligibility for waiving this fee and the online waiver process, visit www.niu.edu/shi/.

Room and Board: Housing costs can vary significantly based on the living arrangements you select. The NIU residence halls offer a variety of room types and meal plans. The standard student budget uses the rate for a double occupancy room in Grant Towers residence hall with the Gold meal plan. Room and Board charges for a single room, suite, Northern View Community apartment, and/or a different meal plan (housing.niu.edu/dining/mealplans/index.shtml) will be higher than the estimated amount in the chart and in the Cost of Attendance figure on your award notification. When calculating your individual budget, be sure to factor in your housing choices.

- Off-campus Housing: If off-campus housing is chosen, the room and board amount of the standard student budget will remain the same as specified above. If you choose to live off-campus, you may save money by having roommates.

- Commuting Students: Commuting students who live at home will have a lower room and board component in their estimated budget. Their estimated cost of attendance would be $23,930.

Books and Supplies: Costs for books and supplies can vary widely by program, the number of classes in which you are enrolled, the classes you select, and textbooks required for your classes. Your costs may be significantly reduced by purchasing used textbooks whenever possible.

Travel and Personal Expenses: This represents miscellaneous student expenses such as car/transportation expenses, meals not covered by the residence hall meal plan, clothing and personal items, long distance phone calls made from residence hall phones, and entertainment expenses.

Budget Worksheet: How much will I need to borrow?

Plan your expenses for fall 2010 and spring 2011 using the Cost of Attendance/Estimated Student Budget. If your financial resources do not entirely cover your expenses, loan options are addressed on the following page.

Your Estimated Expenses:

<table>
<thead>
<tr>
<th>Item</th>
<th>Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tuition &amp; Fees</td>
<td>$__________</td>
</tr>
<tr>
<td>Room &amp; Board</td>
<td>$__________</td>
</tr>
<tr>
<td>Books &amp; Supplies</td>
<td>$__________</td>
</tr>
<tr>
<td>Travel</td>
<td>$__________</td>
</tr>
<tr>
<td>Personal Exp.</td>
<td>$__________</td>
</tr>
<tr>
<td>Total</td>
<td>$__________</td>
</tr>
</tbody>
</table>

Your Financial Resources:

<table>
<thead>
<tr>
<th>Item</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Financial Aid</td>
<td>$__________</td>
</tr>
<tr>
<td>(Loans/Grants)</td>
<td>Do not include Work-Study</td>
</tr>
<tr>
<td>Scholarships</td>
<td>$__________</td>
</tr>
<tr>
<td>Personal Contrib.</td>
<td>$__________</td>
</tr>
<tr>
<td>Other</td>
<td>$__________</td>
</tr>
<tr>
<td>Total</td>
<td>$__________</td>
</tr>
</tbody>
</table>

Keep In Mind!

Set a weekly allowance for yourself and keep track of what you are spending. Budget pitfalls can include NIU parking tickets (only park where permitted) and overuse of credit cards.
NIU Financial Planning Tools

- Estimate your tuition and fees with the Tuition Estimator: www.niu.edu/bursar/estimator.shtml
- Find information about additional financial resources, such as Parent PLUS loans and alternative private loans: www.niu.edu/fa/types/loans.shtml
- Estimate the size of your monthly loan repayments: www.finaid.org/calculators/loanpayments.phtml

Financial Aid Information

Loans

**Federal Direct Lending Program:** Because NIU participates in the Federal Direct Lending Program, we do NOT process Subsidized or Unsubsidized Stafford Loans or Parent PLUS Loans through private lenders.

**Federal Direct Stafford Loans, Subsidized vs. Unsubsidized:**
The subsidized loan is based on financial need, while students qualify for the unsubsidized loan regardless of financial need. Students borrowing subsidized loans do not pay interest on the loans while they are enrolled at least half-time. Students borrowing unsubsidized loans must pay the interest while they are enrolled in school. Students may choose to defer the interest payments on an unsubsidized loan until they begin repaying their loans.

**First-Time Loan Borrower Requirements:**
- **Direct Loan Master Promissory Notes and Loan Entrance Counseling:** Loan funds will not disburse to NIU until student and parent borrowers have completed the required online Master Promissory Note (MPN). If the student or parent has previously borrowed from Direct Lending, the MPN may not be required. First-time Stafford Loan borrowers must also complete online Loan Entrance Counseling.
- **Direct Stafford and Graduate PLUS Loans**
  - Master Promissory Note: https://dlenote.ed.gov/empn/index.jsp
  - Loan Entrance Counseling: www.dl.ed.gov/borrower/BorrowerWelcomePage.jsp
- **Parent PLUS Loans**
  - Master Promissory Note: https://dlenote.ed.gov/empn/completenew_plus.jsp
- **Federal Perkins Loan**
  - First-time student borrowers at NIU must complete the online Perkins Master Promissory Note and Loan Entrance Counseling. Links can be found in the award notification on MyNIU.

Student Employment

**Federal Work-Study Employment**
Work-study awards are earned as wages by working on and off campus with eligible employers. The Student Employment Office maintains a listing of eligible work-study jobs and posts them at www.hr.niu.edu/employment/job_search2.cfm. Students must apply for a work-study job and be hired in order to utilize the eligibility offered on their award notification. *Work-study wages do NOT credit to the student’s Bursar’s Office account; students earn paychecks for work performed.*

**Regular Student Employment**
Jobs on campus that do not require work-study eligibility are also posted at www.hr.niu.edu/employment/job_search2.cfm

Scholarships

**Private Scholarship Checks:** All scholarship checks sent to NIU will be directly applied to your Bursar’s account—one-half in the fall semester and one-half in the spring semester, unless otherwise specified by the scholarship donor.

Books and Supplies

**Book Charge System:** Financial Aid recipients may charge books and supplies to their Bursar’s account at either campus bookstore for a limited time at the start of each semester. The book charge system allows you to charge up to $700 for each fall and spring semester and up to $350 for the summer semester. It is important to note that the amount you charge will be added to your Bursar’s account. You will be responsible for covering these charges either with financial aid or paying out of pocket if your financial aid has been exhausted.
NIU notifies students of their bills through MyNIU and E-Mail Account Notices. Students should become familiar with the billing process and review their MyNIU online bill accordingly.

Initial Account Notices/Statements for a semester are issued approximately one month prior to the start of the semester. After the initial billing for the semester, they will be issued monthly, with payment of any new charges due approximately three weeks from the date of the statement. The initial bill comes due to NIU seven days prior to the beginning of each semester. Students are responsible for meeting their financial obligations in a timely manner.

Financial aid funds, with the exception of Federal Work-Study, are applied directly to the student’s Bursar’s Office account. Each semester, NIU will bill you for tuition and fees, room and board (if applicable), and student health insurance (if coverage is not waived).

Financial aid funds begin to disburse to your Bursar’s account following the second week of classes each semester. Prior to that time, your financial aid is posted as “Pending Financial Aid,” which acts as a deferment or credit towards the outstanding charges. To determine the amount you owe, factoring in your financial aid funds, visit MyNIU (niu.edu/myniu). Students may access their account balance information online at MyNIU at any time.

Refunds begin going out to eligible students and parents (in the case of Parent PLUS Loans) the third week of each semester. To receive a refund you must have financial aid in excess of your charges. We recommend that students consider signing up to have their refund directly deposited into their personal bank account at www.niu.edu/bursar/ and click on ‘Refunds.’ Refund checks will be sent through the mail to students who don’t take advantage of this service. Parent borrowers who opt to have any PLUS refunds sent to them rather than to the student will receive the refund check through the mail.

Past Due Balances are subject to late payment fees and service blocks that can prevent future registration and the ability to receive transcripts. Federal regulations limit financial aid from one academic year being used to pay outstanding balances from prior academic years. Students should monitor their account on MyNIU to ensure that their payments are up-to-date to avoid future registration problems.

This page will show you “Outstanding Charges & Deposits” and “Pending Financial Aid” for the semester. Look to the right of these columns at the “Total Due” column, which will show the amount remaining after pending aid has been subtracted from your charges. You will be responsible for paying this amount. If the “Total Due” column is blank, this indicates your pending aid is equal to or greater than the outstanding charges.

Contact Us
Mailing address:
Student Financial Aid Office
Northern Illinois University
Swen Parson Hall 245
DeKalb, Illinois 60115-2828

Phone: 815-753-1395
Toll Free: 800-892-3050
Web: www.niu.edu/fa
E-mail: finaid@niu.edu

To help us best serve you, please include the following information in all e-mails/communication:
• Student Name
• Student Z-ID number
• Last 4 digits of student’s Social Security number

Business Hours
Monday–Wednesday, Friday: 8:30 a.m. to 4 p.m.
Thursday: 9 a.m. to 4 p.m.

Please Note:
• Walk-In counselor availability ends at 3:30 p.m.
• Wednesday counselor availability begins at 10 a.m.
• Summer Hours - please visit www.niu.edu/fa and click on ‘Contact Us’ to view summer hours.

Financial Aid Funds and Your Bursar’s Office Bill
Northern Illinois University is an equal opportunity/affirmative action institution and does not discriminate on the basis of race, color, religion, sex, age, marital status, national origin, disability, status based on the Victims’ Economic Security and Safety Act (VESSA) or status as a disabled or Vietnam-era veteran. Further, the Constitution and Bylaws of Northern Illinois University provides for equal treatment regardless of political views or affiliation, and sexual orientation. Inquiries concerning application of Title IX, Section 504, and other statutes and regulations may be referred to the Affirmative Action and Diversity Resources Center, 1515 W. Lincoln Highway, DeKalb, IL 60115, telephone (815) 753-1118. Printed by authority of the State of Illinois.