Some Tips on Financial Aid and NIU Resources from Samantha McCarron, Assistant Director of Student Financial Aid.

If a potential or newly enrolled NIU student comes to the Financial Aid office, what services and advice would your office be able to offer?

The Student Financial Aid Office is available for walk-in appointments during regular business hours: Monday through Friday, 8:00 to 4:30. Our phones are open Monday through Friday, 8:30 to 4:00. We will even take the time to make a weekend appointment for a student who otherwise cannot make it to see us during regular hours. We are able to assist students with everything from basic questions to complicated situations, as well as completing a FAFSA. You can call us at 815-753-1395 for more information.

If a student is working full time and plans to attend school part-time, is financial aid still available?

Yes! Most loans only require half-time enrollment each semester (6 hours undergraduate, 4.5 hours graduate), and many federal and state grants require 3 or more credit hours per semester.

If a student is seeking a certificate or other credential but is not degree-seeking, is financial aid still available?

Students seeking certificates may qualify for federal financial aid, if they are in an eligible program. Contact a Financial Aid Counselor to find out whether your program qualifies.

How common is it for employers to offer tuition reimbursement or other assistance to employees (or the families of employees) returning to school?

Tuition reimbursement is more common than you might expect! NIU is not directly involved in the process of tuition reimbursement with employers, so check with your employer to see if it’s a benefit that’s available to you. Their Human Resources department would be a great place to ask about any benefits available.

Do you have any other advice you might offer an adult student concerned about the cost of returning to school?

Nearly everyone qualifies for federal financial aid, no matter your age or income status. The federal loans have good interest rates, as well as excellent repayment plans and deferment/forbearance options.

Tip: Loans are not the only financial aid available! Be sure to browse the Scholarship Office website [niu.edu/scholarships] for scholarship opportunities, and talk to your employer about tuition reimbursement.
A Creative Approach to Funding College, Debt-Free!

NIU student and single mom Gladys Sanchez completed her associate’s degree at Kishwaukee College and is now a junior majoring in Special Education at NIU – all without taking out a single student loan.

Here are her tips for finding debt-free college funding:

- “Remember that you have to pay back loans. Just because you are eligible for a loan does not mean you are not eligible for scholarships.”

- “Create a support system at your university by using your resources. There are lots!” Stop in at each of these offices before the semester begins. If you’re off-campus, a phone call will also work!
  
  - The Student Financial Aid Office [niu.edu/fa/]
  - The Scholarship Office [niu.edu/scholarships/]
  - Off-Campus and Non-Traditional Student Services [niu.edu/comnontrad/]: A resource center and lounge space for adult learners and those who live off-campus.
  - “Meet people at each of these offices, get their cards, and put their contact information in your phone! These will be some of your main contacts throughout the school year.”

- Find small, focused scholarships. They can add up to really help fund your education!

- Look into scholarships available from your department or college. Talk to the program advisor or department chair to find out what is available.

- Visit the NIU Scholarship Office.

- Look in your community: “I would suggest starting with their university first and then expanding out to the local community. For example, banks and community centers offer scholarships as well.”

Search online for scholarships aimed at students in your particular age group, financial situation, college major, race/ethnicity, or even with your particular hobbies and interests. Did you know that some scholarships are available only to adult learners? The Carolyn Cooney REACH Your Goals Scholarship [reach-chicago.org/scholarships], for example, is available to college students in the greater Chicago area who are at least 25 years old.

Some online scholarship locators:

- NIU Scholarship Finder [niu.edu/SCHOLARSHIPS/search/index.shtml/]
- Fastweb Scholarship Search [fastweb.com/]
- Zinch Scholarship Search [zinch.com/scholarships]
- Minority Scholarships and Grants [careerservices.niu.edu/CareerServices/weblinks/interest/minority_scholarships.shtml]
- Minority and African American Scholarships [studylands.com/african-american-scholarships]

Tip: If you are taking classes online or at regional campuses, then stopping by DeKalb might not be an option. No problem! All of these offices are available online and by phone.

Even better: Student Success Specialist Mandy Wescott [niu.edu/offcampusacademics/contact/index.shtml] is available to all adult learners taking classes online or at NIU regional venues outside of the DeKalb main campus. Think of her as an academic life coach who can connect you to the resources you need to be successful or talk over how things are going with your studies. Contact Mandy at mandy@niu.edu or (815) 753-5891.