

UNDERGRADUATE

Your guide to
Financial Aid
at **NIU**



Northern Illinois University
Your Future. Our Focus.

Congratulations!

The letter accompanying this guide outlines the financial aid assistance you've been offered from NIU. This may include scholarships, grants, loans and work-study for which you're eligible through federal, state and university programs. Please review your financial aid offer carefully, and use this guide to identify your next steps.

NIU is committed to offering you a life-changing, affordable education that sets you up for success. We look forward to being your partner throughout the financial aid process — consider us your on-call experts!

Contents

- 2** Estimate and accept
- 3** Next-steps checklist
- 4** Your financial aid explained
- 5** Types of financial aid
- 7** Understanding your bill
- 9** Glossary and disclosures
- 11** NIU Contacts

About Your Financial Aid Offer

The amounts in your financial aid notification letter are **based on an assumption of full-time enrollment as an undergraduate for both the fall and spring semesters**. If you'll be taking fewer than 12 credit hours or only plan to take one semester, please contact our Financial Aid and Scholarship Office to request an adjusted offer.

Your financial aid eligibility will be recalculated each semester — based on the number of credits for which you register — after the period to add and drop classes has ended and registration closes.

How to Stay in Touch

You can keep track of everything in one place within our student portal, **MyNIU**, available at **MyNIU.niu.edu** or in the NIU Mobile app. Check the *Tasks* tile to see your to-do list and the *Financial Aid* tile to view your financial aid offer.

The financial aid offer accompanying this guide may be the only item you'll receive through regular U.S. Postal Service mail. Generally, all updates and requests are viewable in MyNIU and/or sent to your NIU email account.

MyNIU



Estimate and accept.

While some types of financial aid — grants and scholarships — are automatically applied to your account if they're awarded to you, you must accept any offered loans and federal work-study you wish to use.

You don't have to accept loans to receive grants and scholarships, and you don't have to accept the full loan amount offered. We recommend that you compare your estimated NIU charges to your financial aid offer before accepting your loan amount.

Your Annual Expenses

On the NIU homepage (niu.edu), access the Planning and Cost Estimator under the Tuition and Aid drop-down menu to estimate charges and any out-of-pocket expenses you'll owe after financial aid. You can record your anticipated charges below.



Fall: _____ Spring: _____ Total estimated yearly cost: _____

Compare residence hall rates and pick your room at go.niu.edu/room-sign-up.

MAP Grant recipients: It's important to know the state of Illinois **bases the amount of your Monetary Award Program (MAP) Grant on enrollment in 15 credit hours each semester**. If you enroll in fewer credit hours, your MAP Grant will be prorated to that lower level.

If you find that your expenses exceed your financial aid and your ability to pay out of pocket, more options might be available to you. See our **Types of Financial Aid** section, **Pages 5-6**.



How to Accept Student Loans and Federal Work-study

If you're ready to accept or decline any student loans or work-study that were offered in your financial aid notification, please follow these steps in the MyNIU Student Center:

- 1) Log in at **MyNIU.niu.edu** or in the NIU Mobile app with your Z-ID and password.
- 2) Click on the Financial Aid tile.
- 3) Select the current year to view/accept/decline awards.
- 4) Choose Accept/Decline in the menu. You have the option to reduce the offered amounts before accepting. Then click on the Accept/Decline Awards button above the listed awards. Note: Grants and scholarships are automatically accepted for you.
- 5) Choose to accept or decline each loan or work-study. When you're finished, click on the green Submit button, then answer Yes to submit your award decisions.
- 6) To view your updated account balance, click on the red Student Homepage button, then Financial Account to see your updated pending financial aid in the Account Balance.

Planning and Cost Estimator

Your financial aid notification contains a projection of the total costs you could have in an academic year, both charged by NIU and out-of-pocket personal expenses. The maximum amount of aid you can receive — including private loans, private scholarships and parent/guardian loans — is capped at this total.

Most students still have a balance to pay on their account after awarded aid has been applied. The **Planning and Cost Estimator** provided by our **Office of the Bursar** will help you determine this amount.

The estimator will help you know what tuition costs to expect, as well as fees, housing and other educational expenses. You can find this digital calculator at go.niu.edu/estimatetuition.

The screenshot shows the Planning and Cost Estimator interface. It includes sections for Student Name, Tuition, General Fees and Expenses, Estimate Room and Board, Subtotals, and Paying for College. The Subtotals section shows estimated costs for Fall 2022 and Spring 2023, with a total of \$0.00 for both terms. The Paying for College section shows options to select the type of financial aid for each term.

Sample of the Planning and Cost Estimator screen.

Next-steps checklist.

Once you've estimated your costs and accepted any federal loans or work-study, this checklist will help you make sure you're ready to start the semester. Don't forget to check your **NIU email account** regularly and keep track of your specific tasks in **MyNIU**.

If you have current items to be completed, the task tile will have a number. *No Current Tasks* means nothing is pending, but new items may be posted throughout the processing cycle.

Complete Entrance Counseling and Master Promissory Note

You'll need to complete Entrance Counseling and sign a Master Promissory Note (Subsidized/Unsubsidized MPN) before you can receive funds from a federal student loan. Generally, these only have to be done once during your undergraduate career. Go to studentaid.gov and select Complete Aid Process to access both.

Complete Annual Student Loan Acknowledgment

Complete an Annual Student Loan Acknowledgment at studentaid.gov each year that you accept a new federal student loan. (Select Complete Aid Process to access.) The acknowledgment is a federal requirement, and the goal is to help you understand how your loans affect your financial future.

Sign Up for Direct Deposit

If you ever have a credit balance on your student account, NIU will issue you a credit balance refund and you can specify the bank account into which you'd want those funds deposited. Log in to **MyNIU** and click on the *Direct Deposit* link within the *Financial Account* tile.

Authorize use of aid for all educational charges

Some federal aid is designated only for tuition, fees and university housing unless you authorize use for additional educational expenses. Within the *Financial Account* tile in **MyNIU**, click on *Account Services*, select *View Student Permissions* from the drop-down menu and choose *Grant Permissions*.

Provide shared access to your account

You can give up to two people a login to your account and choose specific items to share with them. After registering for classes, give shared access by logging in to **MyNIU**. Enter *Self-Service* under *Quick Links*, click *Share My Information* and select *Delegate Access to a New Contact*.

Waive student medical insurance

You'll be automatically enrolled in and charged for our **student health plan** upon registering for nine or more credit hours. If you're covered by a qualified plan and don't wish to have NIU insurance, wait at least 48 hours after registering for classes to complete the waiver form and view deadlines at niu.edu/shi.

Student Financial Responsibility Agreement

Before registering for classes each year, you'll be asked to acknowledge and agree to the financial responsibilities related to enrolling at NIU.

Pay your student account balance

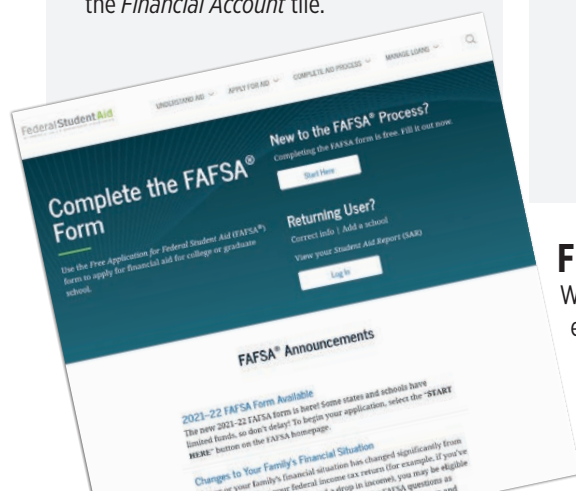
You can view real-time student account information for a semester in MyNIU under the Financial Account tile after you register for that semester. Additionally, payment due amounts, payment due dates and billing statements are available.

Buy books and school supplies

During the book-charge period, you can charge textbooks and other course materials directly to your student account by using your OneCard ID at Huskie Books and Gear. Bookstore charges will be added to the tuition, fees, housing and other charges for that semester. You can also buy directly from other vendors.

Student Financial Advising Services

You can make an appointment with Student Financial Advising Services. Our financial advisors can help you understand how your financial aid will apply to your account charges. We can help you develop a multiyear financial plan, and connect you with other campus support services. Se habla español. go.niu.edu/SFAS



File your FAFSA each year!

We use data from your **Free Application for Federal Student Aid** to determine eligibility for most types of financial aid, so it's important to file a new FAFSA each year at studentaid.gov or an Alternative Application for Illinois Financial Aid at isac.org/Alternative-Application.

Your financial aid explained.

Your financial aid offer is a notification of your eligibility for all financial aid we know of as of the date of your letter. The financial aid displayed in MyNIU under the Financial Aid task tile is current and will reflect any changes that occur after your original financial aid offer letter is mailed. The assistance you're offered is based on the income and family information submitted on your **Free Application for Federal Student Aid (FAFSA)** or Alternative Application for Illinois Financial Aid.

Understanding Estimated Cost

We used an amount known as your **Estimated Family Contribution (EFC)**, determined by a federal formula from your FAFSA results, to determine your eligibility for aid programs. This amount is not the difference you'll pay to attend. Rather, it's used to calculate need-based aid.

You're assigned a financial aid budget based on your estimated **Cost of Attendance (COA)**, also known as **Estimated College Cost (ECC)**. This is not the amount for which you'll be billed. Think of it instead as the total combined academic and personal costs you might experience in a school year.

While COA or ECC could be referred to as your overall expected budget, **Estimated Direct Educational Cost** is based on average direct charges you might expect to receive from NIU. These mainly include your tuition and mandatory fees and on-campus room and board that will appear on your billing statements.

The amounts you're charged will depend on whether you choose to live on or off campus and what residence hall you pick, whether you enroll full time or part time, and your other expenses.

When Financial Aid Eligibility Changes

While tuition and fee charges are calculated when you register for classes, financial aid remains based on assumed full-time enrollment until the start of a school year, unless you request a recalculated financial aid offer.

Your eligibility will be revised whenever we receive new results from a FAFSA update, your academic information changes or you receive a new scholarship or other aid. If you experience a significant change in your financial situation, we encourage you to contact us.

Federal guidelines may allow us to help you address some special circumstances — such as significant reduction in reported income, losing a job or child support, leaving work to return to school, having to maintain two households because of a deployment, job transfer or care of a family member, and some other extraordinary expenses.



Types of financial aid.

Various financial aid offerings are available to NIU students, and you might have been offered more than one type of aid. Browse a breakdown of our programs for assistance in this easy-to-read chart.

Category of Assistance	Paid Back?	How is it Determined?
SCHOLARSHIPS go.niu.edu/scholarships		
NIU Merit	No	Academic achievement – Awarded automatically to qualified freshmen, based on your cumulative high school GPA.
NIU Transfer Merit		Various criteria – Awarded automatically to qualified transfers, based on transfer GPA.
Transfer Achievement Awards		Based on academic achievement and income guidelines - Must submit a FAFSA or Alternative Application for Illinois Financial Aid.
NIU Competitive Scholarships		Various criteria – GPA, talent, essay, community involvement, other accomplishments or financial need.
Private scholarships		Various criteria
NIU Partner Scholarships		Awarded based on regional high school graduation or community college transfer. Must submit a FAFSA or Alternative Application for Illinois Financial Aid.
GRANTS go.niu.edu/grants		
Federal Grants go.niu.edu/fedgrants - Federal Pell Grant. - Federal Supplemental Educational Opportunity Grant. - Teacher Education Assistance for College and Higher Education (TEACH) Grant.*	No	Most grants are based on demonstrated need from a completed FAFSA or Alternative Application for Illinois Financial Aid. <i>*The TEACH Grant is not need-based but does have other criteria, and has a post-graduation teaching commitment or may have to be repaid.</i>
Illinois Grants go.niu.edu/stategrants - Monetary Award Program (MAP) Grant.		
NIU Grants go.niu.edu/niugrants - NIU Advantage Need Grant.		
Huskie Pledge go.niu.edu/huskiepledge		
FEDERAL WORK PROGRAM		
Federal Work-study go.niu.edu/workstudy	No	Based on demonstrated need from a completed FAFSA, as well as other factors.
LOANS		
Federal Loans go.niu.edu/fedloans	Yes	- Subsidized: Based on demonstrated need from a completed FAFSA. - Unsubsidized: Not based on financial need, but must have unmet Cost of Attendance. - Direct PLUS: Parents/guardians of dependent children may apply, based on credit history.
Private Loans go.niu.edu/privateloans		Applications for private loans will vary.



What You Should Know

Renewal criteria applies. Must be enrolled full time to receive.

Renewal criteria applies. Must be enrolled full time to receive.

One-time award reserved for Illinois transfer students.

Search and apply through MyScholarships each year. A common deadline is Jan. 31. go.niu.edu/myscholarships

Search and apply through outside organizations, in your local community or nationally.

For Illinois residents who meet specific income guidelines. Must be enrolled full time to receive. Renewal criteria applies. Renewals for this scholarship are contingent on future state appropriations and funding for the AIM HIGH program.

A Pell Grant recipient's lifetime funding limit is the equivalent of 12 full-time semesters.

Awarded first-come, first-served to Illinois residents who meet need criteria.

For first- or second-year students who are enrolled full time, and meet need and scholastic criteria.

Illinois high school graduates with at least a 3.0 GPA, family income and assets less than \$75,000 and meet all state of Illinois AIM HIGH criteria annually. Renewals for this scholarship are contingent on future state appropriations and funding for the AIM HIGH program.

Any amount offered represents the total wages a recipient could earn. Must be enrolled in at least six credit hours, maintain a 2.0 GPA, apply and be hired in an eligible campus job.

- Recipients pay no interest on a subsidized loan while enrolled at least half time, during periods of deferment and for the first six months after school.
- Interest accrues on unsubsidized and PLUS loans from the time of disbursement.
- Federal student loans have annual and lifetime limits.

Consider after exploring your other options.

General Eligibility Requirements for State and Federal Assistance

- Be admitted to a degree program.
- Be a U.S. citizen or eligible noncitizen.
- Be enrolled half time (six credit hours per semester) for student loans.
- Be making Satisfactory Academic Progress per federal regulations.
- Not owe a refund on a federal student grant or be in default on a federal student loan.

Have a MAP Grant?

Awarded by the Illinois Student Assistance Commission, Monetary Award Program (MAP) Grants are available on a per-hour basis for use up to a lifetime cap of 135 credit hours. The amount of financial aid for which you're eligible in your offer letter is based on enrollment in 15 credit hours.

Your MAP award will be automatically adjusted when registration activity closes each semester. If you'll be enrolled in fewer than 15 credit hours in a semester, you can calculate your reduced MAP award with the following formula:

Semester amount on award ÷ 15 x actual number of registered credit hours

For example:

If: Full award listed on the letter is \$2,748 for the fall semester;

And: You're registered for 13 credit hours as of the add/drop deadline;

Then: Your MAP Grant award changes to \$2,382.

Results: $\$2,748 \div 15 \times 13 = \$2,382.$

Search for Scholarships

MyScholarships is our primary resource for additional scholarships for continuing sophomores, juniors and seniors.

The deadlines for many competitive awards are early. You can search and apply each year — generally between November and January — at go.niu.edu/MyScholarships.

Outside and private scholarships also may be options to help you pay for college, and we encourage Huskies to be proactive in exploring these additional opportunities.

Understanding your bill.

Your bill comes from the Office of the Bursar, and your student account contains all NIU charges and personal payments, as well as your financial aid and other credits.

Billing Questions:

If you have questions about your bill, contact the Office of the Bursar at 815-753-1885 or visit niu.edu/bursar to schedule an appointment. Additional answers to the most common financial aid and scholarship questions can be found by visiting go.niu.edu/aidfaq.

Where will I be able to view charges and make payments?

You can find a real-time display of your current account charges, payments and any other pending items by selecting *Term Account Detail* under *Account Services* in the *Financial Account* tile in **MyNIU**. Tuition and fees are automatically calculated when you register for classes, and update when you drop or add courses. Housing charges for new fall-semester students are posted over the summer, generally in July.

You and anyone with whom you've given shared access to financial account information will receive an email when a new billing statement is available. Statements are periodic snapshots of your student account information and status, and itemize any changes in charges and credits/payments since the last statement.

See a list of due dates for upcoming semesters on our **Office of the Bursar's** website at go.niu.edu/due-dates.

When will financial aid funds be applied to my account?

For the majority of students, disbursement occurs immediately after the add/drop period ends and class registration closes — typically after the first two weeks of the semester.

However, pending financial aid is treated as credited financial aid for purposes of determining what you owe for a semester, assigning financial holds, assessing late fees or calculating payment plan amounts before the start of a term.

The Account Balance option (under the Financial Account tile) displays charges, minus pending aid, so that you can easily determine any remaining balance due.

How will enrolling part time versus full time affect my aid?

The majority of our undergraduate students plan to take 12 or more credit hours, and need to know their financial aid based on full-time status. Unless you've **requested a part-time financial aid calculation**, your eligibility is **based on a full-time enrollment assumption prior to the start of a semester**.

Financial aid offers may adjust to your actual registered hours the week prior to the start of each term and will be finalized again at the end of the semester's add/drop period for enrolling in classes. **Your aid eligibility could be significantly less or even canceled for part-time enrollment.**

If, at any point during your NIU career, you plan to attend the following semester part time and want your offer to reflect your plan, simply contact our Financial Aid and Scholarship Office and let us know how many credit hours you plan to take.

What payment options do I have for my account balance?

For a fee, you can sign up for our **Huskie Installment Plan** each semester through our **Office of the Bursar** at go.niu.edu/hip. This option divides your semester balance owed after pending aid into four equal monthly payments. There is a deadline to sign up for the plan each semester.

Additionally, you may pay the entire balance before the due date or choose to make payments in the amount you're able rather than on a schedule, but please note you'll be charged late fees of 1.08% on any unpaid past-due balance each billing cycle.

How we're focused on your future.

At NIU, we believe a life-changing education should be within reach of everyone.

Our Huskie Pledge program covers all tuition and general fees for eligible Illinois residents in their first year at NIU — and potentially beyond.

NIU also guarantees you the same tuition rate for four continuous years and caps tuition charges at 12 credit hours, helping you earn a degree and graduate faster.

More than 80% of our undergraduates receive financial aid.

During a recent year, more than 6,000 Huskies received a total of \$19 million in scholarships.

What if I have an outstanding past-due balance on my account?

A hold will prevent future registration and/or receipt of transcripts until the balance is paid. Additionally, late payment fees will continue to accrue on your unpaid balance.

We'll communicate with you periodically via an email or letter if your balance remains unpaid. **Please respond to these attempts to contact you.** We recommend you make an appointment with an account counselor as soon as possible if you receive a past-due communication.

You, the student — not your parents or guardian — are legally responsible for payment of your account. The actions you take with the notices you receive can have a major impact on your future.

How do I receive a credit balance refund if I have extra financial aid?

If you're awarded financial aid in excess of your charges or make payments to charges that are later covered by financial aid, you'll have a credit balance. Credit balance refunds are generally issued two weeks after your classes begin.

If you've signed up for direct deposit through **MyNIU**, any credit balance will automatically transfer into your personal bank account.

Credit balance refund checks will be sent through the mail to students who do not take advantage of this service. Parent/guardian borrowers may opt to have any PLUS Loan refund issued to themselves or to the student when applying. Parents/guardians can complete a **Direct Deposit Form** through our **Office of the Bursar**.



Glossary and disclosures.

Alternative Application for Illinois Financial Aid:

Provides an avenue for eligible undergraduate Illinois residents who are undocumented students and/or transgender students who were disqualified from federal financial aid to apply for all forms of state financial aid.

Annual Student Loan Acknowledgment:

If this is your **first time accepting a federal student loan**, you must acknowledge that you understand your responsibility to repay your loan. If you have **existing federal student loans**, you must acknowledge that you understand how much you owe and how much more you can borrow. This acknowledgment is a federal requirement to receive federal student loans.

Bursar:

While our Financial Aid and Scholarship Office is focused on maximizing your access to financial aid, our Office of the Bursar maintains charges, processes your payments and refunds, provides payment plans and offers student account advice.

Cost of Attendance (COA):

Also known as Estimated College Cost (ECC), this estimate of the expenses you may experience over a school year includes not just direct charges from NIU such as tuition, fees and housing, but also books and supplies, travel and other miscellaneous personal costs. A representation of your total yearly budget, COA is used along with **Estimated Family Contribution** to determine the types and maximum amount of financial aid you can receive.

Deferment:

An agreement between you and your lender that may allow you to delay or reduce repayment of your loan for a designated period.

Direct PLUS Loan:

Supplemental loans for graduate students and parents/guardians of dependent undergraduates offered by the federal government. Borrowers are responsible for paying interest for the entirety of the loan.

Direct Subsidized Loan:

A federal loan awarded based on financial need. The government pays interest on your behalf while you remain enrolled in at least six credit hours each fall and spring, as well as during a grace period after you leave school and any qualifying periods of deferment while you are in repayment.

Direct Unsubsidized Loan:

A federal loan available to students eligible for financial aid who have unmet Cost of Attendance. Interest accrues from the time the loan is disbursed.

Disbursement:

Payment of financial aid funds to your student account at NIU. This occurs after registration activity closes, typically after the first two weeks of the semester.

Estimated Direct Educational Cost:

This total appearing on your offer letter is an estimate based on average NIU charges for the fall and spring semesters for which you can expect to be billed including tuition, fees and on-campus housing.

Estimated Family Contribution (EFC):

Calculated by a federal formula, EFC is a measurement of your family's financial strength used to determine your eligibility for financial aid. It's based on the data you submit in your FAFSA including income, assets and benefits.

Federal Grants:

The U.S. Department of Education offers four types of grants —the **Federal Pell Grant**, **Federal Supplemental Educational Opportunity Grant (FSEOG)**, **Teacher Education Assistance for College and Higher Education (TEACH) Grant**, and **Iraq and Afghanistan Service Grant**. The Pell Grant and FSEOG are based on high need.

Federal Pell Grant:

Commonly provided to undergraduate students who demonstrate need. Fill out a FAFSA each year to stay eligible. Once you have earned your bachelor's or first professional degree, or have received Pell Grants for the equivalent of 12 full-time semesters, you're no longer eligible.

Federal Work-study (FWS):

Offered based on demonstrated financial need from your FAFSA application. You must be enrolled in at least six credit hours, maintain a 2.0 GPA and may work up to 20 hours a week. Though you may receive an offered amount showing your potential earnings, it's up to you to apply for a federal work-study position and be hired for that job. You'll earn work-study funds directly as wages — through a paycheck paid personally to you rather than applied to your NIU account. Most students use FWS for out-of-pocket expenses, and the amount listed on your offer letter represents merely the potential maximum you could earn.

Financial Aid:

Types of assistance available through federal, state, NIU and other programs may include grants, scholarships, loans and work-study. There are two general categories — need-based aid determined by your financial eligibility, and merit-based aid determined by your academic achievements.

Free Application for Federal Student Aid (FAFSA):

Provided by the U.S. Department of Education, the FAFSA is your starting point for most sources of financial aid to pay for college. We use your FAFSA results to determine your eligibility for most types of aid — as do state and federal agencies — so it's important to complete one as soon as possible after filing opens each year.

Grants:

Students who demonstrate financial need may receive a type of gift aid that does **not** have to be repaid — federal, state and NIU grants. Some grants are awarded on a first-come, first-served basis, and you need to submit a FAFSA each year to be eligible.

Illinois Monetary Award Program (MAP) Grant:

One of several grants available through the state of Illinois, MAP Grants are need-based, available only to undergraduates from Illinois, based on your FAFSA or Alternative Application for Illinois Financial Aid and funded first-come, first-served on a per-hour basis. The MAP Grant also has a lifetime cap, meaning those eligible may receive up to 135 credit hours of assistance. Early awards (prior to the start of a term) are based on enrollment in 15 credit hours, and will be adjusted after registration closes for the semester.

Loans:

Generally a type of financial aid that must be repaid, loans may be available to you through the federal government or private lenders.

Loan Entrance Counseling:

If you haven't previously received a federal loan, the government requires you to complete entrance counseling to help you understand your responsibilities.

Master Promissory Note (MPN):

First-time loan recipients are required to sign this legal document stating they'll repay borrowed funds to the U.S. Department of Education.

Merit:

This type of assistance includes several NIU scholarships, and can be awarded automatically or competitively. A type of gift aid, merit scholarships typically are based on your academic achievements, talents or other activities.

Private Educational Loan:

We strongly suggest borrowing only what you need, and you should consider a private loan only after you've explored all of your options for financial assistance. Typically, private lenders have requirements surrounding how many credit hours you're enrolled, your academic progress, borrowing for previous terms, citizenship status and more, and may require you to have a cosigner.

Scholarships:

Considered a type of gift aid that doesn't need to be repaid, scholarships can be need-based, merit-based or competitive. We automatically consider you for several merit scholarships based on your GPA submitted in your application for admission, and you can apply for competitive awards at go.niu.edu/myscholarships.

Information You Need to Know

When you receive financial aid, it's important to understand you're expected to stay on track academically. As a student, you have certain rights and responsibilities we'd like to make you aware of, and we, likewise, have a responsibility to you to disclose important terms and conditions of your offer.

On the back of your offer letter, you most likely received messages specific to your aid, as well as a list of certifications. It's important to be aware of these disclosures. We encourage you to look over our **Terms and Conditions** and your **Student Rights and Responsibilities** regarding financial aid.

Terms and Conditions:
go.niu.edu/faterms

Student Rights and Responsibilities:
go.niu.edu/farights

Satisfactory Academic Progress

Regulations for funding from both federal and state sources require that you are making **Satisfactory Academic Progress (SAP)** to be eligible to receive financial aid, including student loans and federal work-study.

Three standards of SAP establish aid eligibility — cumulative GPA, rate of completion and maximum time frame. SAP is evaluated at the end of each term for all enrolled students, regardless of whether you applied for or received financial aid. The result of that evaluation determines your SAP status and financial aid eligibility for your next semester of attendance.

Learn more about how to maintain Satisfactory Academic Progress at go.niu.edu/fapolicies.



How **NIU** is committed to **YOU.**

You have an opportunity to pursue your college goals affordably as a member of our Huskie pack at NIU. We've done our best to provide all the tools you need within this guide to help you confidently claim your assistance and keep on track for a successful journey here.

References you may find helpful are summarized below.

We're just a call or email away!

MyNIU and Student Email

- We recommend downloading our **NIU Mobile** app for easy access to **MyNIU**. You'll use this one-stop Huskies portal for everything such as registering for classes, viewing grades, accessing your account and handling your bill.
- You can also log on with your Z-ID and password at **MyNIU.niu.edu**.
- It's important you also regularly check your **NIU student email**, as any important updates and future requirements regarding your financial aid offer will be communicated to you at that address.

This guide was published in February 2022. State, federal and NIU program policies and procedures are subject to change.

NIU Contacts

Financial Aid and Scholarship Office
Swen Parson Hall 245
815-753-1395
finaid@niu.edu
scholarships@niu.edu
niu.edu/financial-aid

Office of the Bursar
815-753-1885
niu.edu/bursar

Student Financial Advising Services
Se habla español
Financial-Advising@niu.edu
Schedule an appointment: go.niu.edu/SFAS

Office of Admissions
815-753-0446
niu.edu/admissions

Registration and Records
815-753-0681
niu.edu/regISTRATION-records

Student Health Insurance Office
815-753-0122
go.niu.edu/shi



Northern Illinois University
Your Future. Our Focus.