



PAYING FOR COLLEGE
AND **FINANCIAL AID**
GUIDE



LOOK INSIDE
FOR INFORMATION
ABOUT:

- Financial aid
- Payment plans
- Scholarships
- Other resources

HOW TO PAY FOR COLLEGE

When you're the one paying for college, cost matters. Good thing you can earn a degree without the life crushing student debt – at NWTC.

There are several ways to pay for college tuition at NWTC. Choose the best option for you! Need help? Please reach out at any time. We're here to make college possible.

Your Top Resources

FINANCIAL AID

Fill out the Free Application for Federal Student Aid (FAFSA) to find out if you're eligible for affordable loans, grants (which don't have to be repaid!), and work study opportunities. Completing the FAFSA only takes about 30 minutes, and we can help you fill it out. See page 5 for step-by-step instructions on the financial aid process.

SCHOLARSHIPS

Whether you are a new or current student, you may qualify for a scholarship – regardless of your GPA. More than \$1 million in scholarships is available through the NWTC Foundation and through external scholarships made possible through special partnerships with business and industry. Scholarships like grants, do not have to be paid back.



PAYMENT PLAN

With NWTC's payment plan, the cost of your educational expenses for each term is divided into smaller monthly payments with no interest – just a low enrollment fee.

VETERAN BENEFITS

Use the educational benefits you earned as a veteran, reservist, or member of the National Guard. If your spouse or parent served in the armed forces, you may also be eligible for veteran education benefits.

TUITION INFORMATION

Tuition payment is due by the first day of the term. If you register after the first day, payment is due within 10 days of your registration date.

When you register for a class, you are responsible for paying all tuition and fees by the Payment Due Dates (unless you drop the class before the class start date). You will not be dropped from a class by simply not attending or not paying.

nwtc.edu/PayingforCollege

OTHER FUNDING SOURCES AND WAYS TO SAVE

- **Earning college credit for free in high school** – save money on your future degree by taking a dual credit class (a class in which you earn both high school and college credit!).
- **Credit for prior learning** – get credit for knowledge you've gained outside the classroom – for example, at work or in the military.
- **Apprenticeships** – earn money while you learn in a program that combines on-the-job training with classroom instruction.
- **Tuition reimbursement** – see if your employer may cover part or all your education costs.

STUDENT RESOURCES

When you become an NWTC Eagle, help is available when you need it:

- **Financial Coaching** – Helps students understand how to build a basic budget, understand student loans, and much more.
- **Student Emergency Fund** - Distributes funds for short-term emergencies to students who are facing unforeseen financial barriers.
- **Shared Harvest** - Provides free groceries for students in need.
- **Pencil Box** – Provides basic school supplies.
- **Community Connections** – Assists students with making connections to social service agencies for support.
- **Scrubs Closet** – Offers gently used scrubs to healthcare students.

LEARN MORE:

nwtc.edu/[StudentSupport](https://nwtc.edu/StudentSupport)



CAREER CLOSET

Provides free interview clothing to any enrolled NWTC student. Stop in and shop today!

nwtc.edu/[CareerCloset](https://nwtc.edu/CareerCloset)



GRANTS

A grant is a form of financial aid that doesn't have to be repaid. Grants can come from the federal government, the state government, or a private or nonprofit organization.

WORK-STUDY (STUDENT EMPLOYMENT)

Earn money to pay for school by working part-time through the Federal Work-Study program. Work-study opportunities are available in offices and departments throughout NWTC – often in areas related to your academic program. Jobs might include answering phones, assisting in projects, tutoring other students, and more. Off-campus opportunities are also available.

To be eligible, you must request federal work-study on the FAFSA, or you can contact NWTC.

How to Apply

WHAT YOU WILL NEED

When filling out the FAFSA, you will need the following information or document for yourself, your spouse, your parent, and spouse of parent (*as applicable*).

- Social Security Number/Alien Registration Card/Permanent Resident Card (*Note: The citizenship status of a parent does not affect your ability to complete the FAFSA*).
- 2022 Federal Tax Return (*and any schedules 1-3*).
- 2022 W-2s.
- Information on any savings, investments, business assets and/or farm assets as of today.
 - Need help understanding what assets to include or not include? Look for the “?” symbol on the FAFSA form.
 - The value of your home or car is not included; pensions, 401Ks, and IRA retirement accounts are not included.
- Amount of child support received for most recent calendar year.
- Cell phone and email address.
- Driver's license (*student only – if you have one*).
- Date of birth
- Month and year of most recent marital status.

CREATE AN ACCOUNT (FSA ID)

Anyone (*you, your spouse, a biological or adoptive parent, or your parent's spouse*) who is required to provide information on the FAFSA form, is called a contributor and must create their own Federal Student Aid ID (FSA ID) and password.

1. Go to StudentAid.gov (*works best in Chrome*).



2. Click “Create Account” (*in upper right-hand corner*) and go through the steps. You should use a personal email (*not school*), as this login information is used past graduation. All contributors must use their own email address.
3. Verify phone number and email address. Two-step verification set up will be required to create an account.
4. Once created, you can log in to your account if you want to update or change information. If a parent or stepparent or spouse does not have an SSN, they will check the box that states they do not have one.

FINANCIAL AID GUIDE *continued*

COMPLETE THE FAFSA APPLICATION

- **1.** Once the FSA IDs are created, return to the studentaid.gov homepage. It is best to wait 1-3 days for it to be activated.
- **2.** Click “FAFSA form” and then “Complete the FAFSA form.”
- **3.** Click “Start New Form.” (“*Access Existing Form*” is used to make any corrections later for the most recent FAFSA or to access the other FAFSA application).
- **4.** Log in with your information after you click that you are starting the FAFSA form as a “Student.”
- **5.** If you are starting in Fall 2024, you will only need to complete the current application (2024-2025).
 - › For NWTC, FAFSA covers Fall of 2024 through Summer 2025.
 - › If you are planning on taking at least six credits in Summer 2024, the 2023-2024 application will be needed.
- **6.** The first part of the application will be student focused and is where you will provide all of your biographical and financial information.
 - › You will go through the onboarding process screens.
 - › You will review identity information and then provide consent for any tax info to be transferred from IRS by clicking “Approve.”
 - › You will review personal circumstances and then may be asked a series of dependency verification questions to determine if you are “independent” or “dependent” status.
 - › If you are a dependent student, you will need your parent’s financial information (biological or adoptive).
 - a. If your parents are living together and legally married to each other, answer the questions about both of them.
 - b. If your parents are living together and not remarried, answer questions about both of them.
 - c. If your parent is widowed and not remarried, answer questions about that parent.
 - d. If your parents are divorced or separated and don’t live together, answer questions about the parent who provides the most financial support, even if you don’t live with that parent. If both equally provide the same financial support, answer questions about the parent who makes the most.
 - e. If this parent is remarried, you must also add stepparent to the FAFSA.

The most common situations in which students are considered independent are:

- 24 years old or older.
- Married (*not separated and living apart*).
- Has a child they are providing over half of the financial support for.
- Had a legal guardian appointed by the courts until age of 18 or were in foster care any time after the age of 13.
- Homeless or at risk of being homeless and self-supporting.

- 7. You will invite any contributors to provide their information after entering the name, SSN, date of birth, and email for that person(s); and the contributor must access the link via their email that you included (*this does not have to be the same email that the contributor used for the FSA ID*).
 - a. You will then answer additional demographic information.
 - b. You will then answer any related financial and asset information.
 - c. You will then add any schools you want to have a copy of the FAFSA.
 - d. The School Code for NWTC is 005301.
 - e. You will then review all information provided, sign, and submit.

- 8. The second portion of the application is for any other contributors, if any others are required (*besides you*).
 - a. Each contributor will review identity information and then provide consent for any tax info to be transferred from IRS (Federal Tax Information Portal) by clicking "Approve."
Please Note: Not consenting and approving means the student will not be eligible for aid.
 - b. The contributor will then answer additional demographic information.
 - c. The contributor will then answer any related financial and asset information.
 - d. Any tax information will also be from the 2022 tax year. Information (tax) info can be provided manually if consent and approval is not provided at the time, but the student will still remain ineligible for aid, unless later provided.
 - e. The contributor will then review all information provided, sign, and submit.
 - f. FAFSA forms with inactivity for 45 days will be deleted.

- 9. Signature Requirements – Any contributors must sign with their FSA ID and password. If the FAFSA Submission Summary page must be printed and manually signed for any reason, it must be mailed to address on form.

NOTES:

Receive Your Financial Aid

DISBURSEMENT OF AID

Your financial aid will be released to your NWTC student account to apply toward your tuition, fees, and books (*if applicable*). The payments are called “disbursements.”

Disbursements begin about two weeks after the semester begins. If you have late starting classes, financial aid will not disburse until at least one of your classes has started. You can view your anticipated disbursement dates under “View Your Financial Aid Offer” in your my.NWTC account.

EXPECTING A REFUND?

If you have excess funding after your account is paid in full, a refund will be processed and delivered to you according to the refund preference that you have selected through BankMobile Disbursements.

- Select your refund preference with BankMobile by visiting: bankmobiledisbursements.com/refundchoices/.



- Contact NWTC Student Finance with questions regarding your BankMobile account: studentfinance@nwtc.edu.

PAYING FOR TEXTBOOKS

You may be able to charge your textbooks (up to \$500) to your student account; contact NWTC Financial Aid or NWTC Student Finance for details.

ADDING OR DROPPING CLASSES?

Finalize your class schedule before aid begins disbursing (*about two weeks after the semester begins*). Your financial aid funds will disburse based on the number of credits you are registered for at the time of disbursement. If you add/drop classes after your aid disburses, it could affect your eligibility for aid, or you may owe money back to the College. If you make changes to your schedule that result in you having fewer credits than on the day your aid was disbursed, you may owe money back to the College.

WORK-STUDY

If you accepted work-study as part of your financial aid offer, watch your email for a follow up email from workstudy@nwtc.edu about your next steps.

If you were not offered work-study and would like to be considered, email workstudy@nwtc.edu to be added to our waiting list.

Special or Unusual Circumstances

Significant changes to income reported on the FAFSA may be reviewed or some students may not be able to obtain parent information. Please contact the NWTC Financial Aid office to see if you qualify for circumstances like these or others.



Important Reminders

- If you do not plan to attend a class, you must officially drop from that class as charges will be assessed to your account even if you do not attend. Dropping classes can result in a financial aid repayment, so please contact the NWTC Financial Aid Office before adjusting your schedule.
- Grades of NS, F, and W are not financial aid eligible.
- Communication from the NWTC Financial Aid Office will be through your NWTC email.

nwtc.edu/**Financial Aid**



HAVE QUESTIONS?

Talk to an NWTC financial aid advisor:

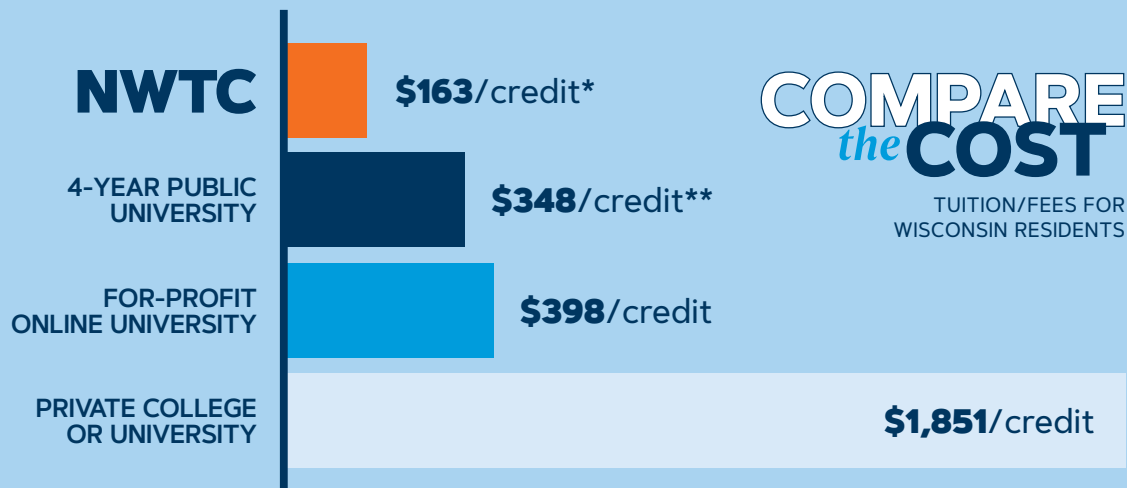
Phone: 920-498-5444 or 888-385-6982

Fax: 920-491-2619

Email: finaid@nwtc.edu

UNAPOLOGETICALLY **AFFORDABLE**

At NWTC you can earn a highly respected degree without racking up major student debt. In fact, many students graduate with little or no debt.



Data pulled on June 6, 2023. All data is publicly available on college websites. Data compares tuition and minimum fees per credit for Wisconsin residents. Cost of books, other supplies, and housing/food not included. Some courses may have additional fees.

* This rate is for associate degree/technical diploma courses. Note: Most Associate of Arts/Science Transfer courses are \$163.30/credit; however, those with catalog numbers beginning with 2 are \$209.60/credit.

** UW Green Bay campus base tuition rate. Note: Other campus location tuition rates are lower; some majors have higher rates due to tuition differentials.

**We're here to make
college possible for you.**

LEARN MORE!

nwtc.edu/PayingforCollege

