

Financial Aid

Students receive funding for their educational expenses from a variety of government and institutional programs. All undergraduates accepted to academic programs taught at our residential campus are considered for merit scholarships ranging from \$10,000 to \$20,000 per year (2015-16 awards).

In addition to university funded grants and scholarships, students may utilize their eligibility for Federal Student Aid Program funding toward their Norwich attendance. Norwich University is an approved participating institution for programs such as the Federal Pell Grant, Stafford Loan, Perkins Loan, Work Study, and Supplemental Education Opportunity Grant.

All US Citizens and permanent residents are encouraged to file the Free Application for Federal Student Aid (FAFSA) (<https://fafsa.ed.gov>) for each year of enrollment. Information about additional eligible Federal Student Aid Program immigration statuses for non-citizens may also be found on the FAFSA website. The majority of aid received by our students is the result of FAFSA filing.

Additionally, many Norwich students receive funding based on their own, or their parent's, military service; or from "outside scholarships" available through local community organizations. We are a participating member of the Department of Defense Yellow Ribbon program which helps ensure veteran benefit eligible students receive full consideration for funding.

Students should also review our Applying for Financial Aid and Financial Aid Satisfactory Academic Progress sections for additional details about important financial aid topics for all students.

Students with questions about the financial aid application process or available programs may contact the Student Financial Planning Office for assistance via e-mail to nufinaid@norwich.edu, or by phone to (802) 485-2015.

Applying for Financial Aid

Merit Scholarships:

All new and transfer students accepted for enrollment in programs offered at the Northfield, Vermont residential campus are considered for Norwich University merit scholarships. Scholarship reviews are based on academic information provided through the Admissions application process. The student must provide scores from the SAT or ACT standardized tests to be considered. Awards are provided to both domestic and international students. Awards are only provided to full-time enrollment students.

For 2015-16, merit awards for new students range from \$10,000 to \$20,000 per year. The awards are renewable for up to 4 years of enrollment as long as the student achieves and maintains the required GPA for renewal based on their scholarship criteria. Below are the merit scholarship renewal requirements for our most common merit awards.

Students are notified of their specific GPA requirements through the annual award notification process.

- President Scholarship, 3.0
- Dean Scholarship, 2.75
- Recognition Scholarship, 2.25

Students who do not meet these criteria receive a warning notice after their first term below standard. If the scholarship is suspended based on subsequent term grades, the student is notified and provided the opportunity to file a Petition for Reinstatement of their merit awards.

ROTC Scholarships:

Norwich University students receiving ROTC tuition scholarships are provided room and board funding through our I. D. White Scholarship program. For the 2014-15 award year, students with Army or Navy ROTC scholarships also received 100% coverage of tuition and fees.

Marine Corps ROTC awards are housed within the Navy ROTC category. Air Force ROTC scholarship recipients were provided \$18,000 toward their tuition and fee expenses for the 2014-15 award year. These award levels are expected to remain the same for the 2015-16 award year.

ROTC Scholarship determinations are made by military service branch ROTC administrators, not the Norwich University Student Financial Planning Office. Students seeking more information about ROTC scholarships or details about how to apply for them may contact their local armed services recruitment office or one of the service branch ROTC offices located on the Norwich University campus. ROTC award values are also determined by the military service branches and may be changed by the service branches without notice to Norwich University.

Students who become eligible for ROTC funding after being notified of their initial merit scholarship and grant eligibility will have their Norwich gift aid funding revised. In recognition of ROTC participation, and during periods of enrollment in which ROTC funding is received, the Norwich University I. D. White Scholarship is provided to pay for on-campus room and board charges and a \$5,000 Service Award is provided if the ROTC funding does not cover 100% of tuition and fees. Students eligible for a Service Award are also considered for need-based grants to help meet education expenses that are not covered by their ROTC program awards. Federal Pell Grant eligible students retain their Pell Grant in addition to their ROTC funding. Students do not retain their merit scholarship in addition to the ROTC, I. D. White, Service Award, and Pell Grant.

Norwich University I. D. White Scholarship funding is not provided toward Study Abroad program participation unless the Study Abroad period is required for graduation.

Federal, State, and Institutional Grants:

Domestic Students: All US Citizens and Permanent Residents are encouraged to file the Free Application for Federal Student Aid (FAFSA) for each year of enrollment at Norwich University. A list of alternative statuses for being considered an "eligible non-citizen" for Federal Student Aid Program purposes may be found online at the FAFSA website,

In addition to determining eligibility for Federal Student Aid Programs such as the Federal Pell Grant and Stafford Loan, the FAFSA is also used to determine eligibility for need-based grants from the student's state of origin and Norwich University. The FAFSA should be filed for each year of enrollment at Norwich University and the student must be in Good Standing based on financial aid Satisfactory Academic Progress policies to remain eligible.

Citizens and eligible non-citizens who do not file the FAFSA may only be considered for loans that are not need-based, such as the Federal PLUS Loan for parents, the unsubsidized Federal Stafford Loan for students or non-federal consumer loans through banks or other lenders. In these cases, the student must provide a signed statement of indicating that they do not intend to file the FAFSA and that they understand they are not eligible for need-based Federal Student Aid Program funding without filing the FAFSA, and a signed Federal Statement of Educational Purpose.

International Students: International students may also apply for need-based grant funding from Norwich University. Students must

file our International Student Financial Aid Application for each year of enrollment and the student must be in Good Standing based on financial aid Satisfactory Academic Progress policies to remain eligible.

Online Graduate Students: Students are considered for a variety of gift aid awards based on their application to the graduate programs.

“Military Scholarships” of up to \$1,200 are available to active duty service personnel. The award total is divide by the number of terms in the students program. “Alumni Scholarships” of up to \$2,500 throughout enrollment are available to Norwich University alumni or their spouses.

Recent Norwich graduates are also considered for the “Distinguished Scholarship” program. Students selected by the Program Director may also be awarded the “CISSP Scholarship” of up to \$5,000 throughout the program. Online Graduate Students are also encouraged to file the FAFSA for each year that they would like to be considered for Federal Stafford Loan or Federal GradPLUS Loan eligibility. The Federal Stafford Loan Program may provide up to \$21,500 in loan funding for each year of enrollment, and the GradPLUS Loan is available to help cover additional expenses above the level of funding provided by the Stafford Loan Program.

Outside Scholarships, Veterans Benefits and Employer Reimbursements:

Receipt of funds in excess of \$5,000 from a source such as “Outside Scholarships”, Veterans Benefits, or Employee Reimbursement programs may cause your Norwich University gift awards to be adjusted. The first \$5,000 received will be applied toward any remaining unmet need per FAFSA filing data, and then toward reducing the student’s loan or work expectation.

Federal Subsidized Stafford Loan Limit for First Time Borrowers after July 1, 2013:

For first-time borrowers on or after July 1, 2013, there is a limit on the maximum period of time (measured in academic years) that students can receive Direct Subsidized Stafford Loans. This time limit does not apply to Federal Unsubsidized Stafford or Federal PLUS Loans. If this limit applies to students, they may not receive Federal Direct Subsidized Stafford Loans for more than 150 percent of the published length of your program. This is called “maximum eligibility period.” Maximum eligibility period is based on the published length of a program of study according to this catalog.

For example, students enrolled in a four-year Bachelor’s degree program, the maximum period Direct Subsidized Stafford Loans is six years (150% of four years = six years).

Because maximum eligibility period is based on the length of a current program of study; maximum eligibility period can change if students change to a program that has a different length. Also, students who receive Direct Subsidized Stafford Loans for one program and then change to another program, the Direct Subsidized Stafford Loans received for the earlier program will generally count toward the new “maximum eligibility period.”

For additional details, students and their families are encouraged to review the US Department of Education’s Entrance Counseling Addendum and other information available at www.studentloans.gov (<http://www.studentloans.gov>).

Award Years:

For programs offered on-campus and online undergraduate degree completion programs, the FAFSA award year begins with Fall Semester and runs through the following Summer Semester (ex: Fall 2015 through Summer 2016). For online graduate degree programs, the FAFSA

award year begins with Summer Semester and runs through the following Spring Semester (ex: Summer 2015 through Spring 2016).

Financial Aid Census Date:

The Student Financial Planning Office uses the last day of the Add-Drop period for each term as the financial aid Census Date. This description applies to all academic programs and means that all students’ financial aid for each term will be finalized to reflect the level of eligibility based on the number of degree required credits the student is enrolled in at the end of the last day of the add/drop period each term.

Students initially awarded at full time status will have their awards adjusted downward if they are confirmed to be in below full time status (12 semester credits), and students will be reviewed for award increases if they have added the credits needed to become full time, at the end of add/drop period.

Because there are different program-specific academic calendars based on type of NU degree program (undergraduate campus-based, online undergraduate degree-completion, online graduate degree), students are advised to refer to their program specific academic calendar for the specific add/drop period dates for their program of study.

Part-time and Summer Funding:

Norwich University grants and scholarships are provided to support full time enrollment during the Fall and Spring Semesters of programs offered on-campus. These grants are not provided toward part-time enrollment or toward Summer Session enrollment or enrollment in online program classes. Part-time and summer students are encouraged to contact the Student Financial Planning Office to discuss eligibility or student loan funds for part-time or Summer enrollment.

Study Abroad:

Students may utilize their Federal Student Aid Program (Pell Grant, Stafford Loans, PLUS Loans, etc.) and State Grant program funding to help pay for Study Abroad experiences that fill either required credits or Free Elective credits for their degree program. Study Abroad programs are typically hosted by colleges and universities located outside of the United States.

Norwich University merit scholarships and need-based grants are only provided toward Study Abroad expenses when the experience is required for the student’s degree program. As of July 2015, the only two academic programs are International Studies and Chinese. When Study Abroad is necessary to meet a degree requirement for graduation, the student will retain their institutional merit and need-based funding at a level that reflects a proportionate value of funds based on comparison between the Study Abroad program cost and the cost of attending on campus.

Institutional scholarships and gift aid resources are not provided to students in Study Abroad programs that are not required for degree completion. Optional Study Abroad programs, which only meet Free Elective credit requirements are only eligible for Federal or State aid funding.

This policy also applies when students are taking courses via “Study Away” scenarios at colleges and universities located within the United States where the student is taking courses that will transfer back to their Norwich degree program. As of July 2015, there are zero academic programs that require students to “Study Away”.

Off-Campus Housing Adjustments:

When students live on campus they are awarded institutional gift aid at a level that considers the total Cost of Attendance including that the

student is being directly billed by the college for room and board. Because students living off campus are only billed for tuition and fees, institutional gift aid is reduced so that the awards received cover a similar proportion of the student's direct charges when compared to the student's on campus gift aid eligibility. Only the student's need-based awards from the college are adjusted: students remain eligible for their full merit scholarship funding. Students remain eligible for the same level of Federal Pell Grant and State gift aid whether they are living on campus or off campus.

Impact of Disciplinary Procedures on Financial Aid Eligibility:

Students dismissed or suspended from the college due to Student Honor Code or other disciplinary violations may be permanently suspended from receipt of institutional grants and scholarships regardless of their ability to be re-admitted to the college and regardless of their eligibility to retain Federal or State financial aid funding after re-admission.

Financial Aid Disbursements:

Federal, State, and institutional grant funds are automatically credited to student billing accounts at the start of each term after student eligibility and planned enrollment is confirmed. Federal Student Loan Program funds cannot be authorized for disbursement until students have accepted the awards and completed all documentation requirements (examples: Federal Income/Household Verification, Federal Direct Stafford and Federal Perkins Loan Promissory Notes, Direct Loan Entrance Counseling).

Financial aid funding will appear as anticipated aid on the billing statement until funds disburse at the start of each semester, after student enrollment is confirmed. Receiving a Financial Aid Award Letter does not mean that a bill is paid in full. It is students' responsibility to compare their financial aid to their Bursar Office billing account and to understand when additional payment will be needed to clear their balance due.

Students who do not begin enrollment in any classes are not eligible for any financial aid that may have shown as anticipated aid on the billing statement. Students who receive a credit balance refund from their financial aid, who subsequently do not begin any of their classes, will be required to immediately repay the amount of financial aid received either to Norwich University or to the US Department of Education.

Total Withdrawal From All Classes:

Students are responsible for initiating full withdraw from the University through the formal withdraw process which is initiated through the Center for Student Success (on-campus) or through their Academic Services Adviser (CGCS graduate and degree-completion). By following the formal process, students receive the best possible information regarding the impact of withdraw on their enrollment services such as ability to re-enroll and how to renew financial aid eligibility. This also provides the college opportunity to work with the student to identify the best information about the student's last date of academic activity. Students who do not officially withdraw are subject to the same impacts as those who follow withdraw procedures and the college works to identify the student's last date of academic activity based on the best available information from the student's instructors.

Students who begin attending classes and then withdraw from all classes are reviewed to determine whether or not financial aid for the term of withdrawal must be re-calculated based on federal, state, or institutional requirements. This determination is fully separate from the Norwich policy that identifies the amount of tuition or other charges the student is responsible to pay for the term of withdraw. The calculated remaining

aid will be applied against the separately calculated balance due after withdraw and in some cases the student may still owe a balance due after the amount of aid they are eligible to retain is subtracted from their final charges.

Students who do not begin attendance in any classes are not eligible for any financial aid for the term. If a student receives a credit balance refund based on anticipated financial aid yet never begins attendance, the student is responsible to repay the credit balance immediately or they are reported to the US Department of Education and they are not eligible to receive Federal Student Aid funding at any college until the overpayment is resolved with the US Department of Education.

In general, students who begin attendance and then fully withdraw from all classes, remain eligible for their Federal Student Aid Program grants and loans at a level reflective of the length of time they were enrolled for the term. Once the student has attended over 60% of the term based on total calendar days in the term, no adjustments to Federal Student Aid Program funding are required. For example, a student enrolled for 38% of the term may retain only 38% of the Federal Student Aid Program dollars they received for that same term, but if the same student attends for 75% of the term they are eligible to retain 100% of the financial aid they have received. If funds must be returned to the programs, the student's loan obligations are reduced before any reduction to grant funding takes place.

State grant return criteria varies by state while following the same basic concepts described for the Federal Student Aid Programs. Norwich scholarships and need-based grants are also adjusted to reflect the reduced enrollment time frame. Consideration is made to allow a higher percentage of institutional funding to remain on the student's account when compared to the Federal program remaining percentage. This is done to help reduce any post withdraw balance due and is not a commitment in any manner that the student's balance due will be paid in full by the financial aid programs.

Because the student may remain responsible for a portion of their tuition charges depending on their withdraw date, it is not uncommon for students to owe a remaining balance to the college after all account adjustments have been completed.

Financial Aid Satisfactory Academic Progress (SAP) Policy

Federal regulations require schools to have a Satisfactory Academic Progress policy to enforce the statutory requirement that a student must be making satisfactory academic progress toward degree completion to be eligible for Federal Student Aid Program funding. The same measurements are used to determine eligibility for institutional grants and funds received through the student's state, although specific rules may vary by state.

The policy must be cumulative and it must include any periods of enrollment in which the student did not receive aid from the Federal Student Aid Programs. Students applying for aid or receiving aid are subject to the regulations. The Norwich University Financial Aid Satisfactory Academic Progress policy includes the following:

- Qualitative measure – the cumulative grade point average (GPA)
- Quantitative measure of progress – the percentage of degree required attempted credit hours which are completed and a maximum time frame in which a student is expected to complete their program.

The Satisfactory Academic Progress policy at Norwich University has been developed to ensure that the financial aid program at Norwich University adheres to the requirements set forth by federal aid

regulations. An assessment of the student academic progress will be made after each term of enrollment.

Qualitative Measures – Required GPA

Undergraduate programs require the following grade point average to be considered in good standing, based on progression of credits earned by the student.

Number of Credits Earned	Minimum Cumulative GPA
0-17	1.6
18-34	1.8
35+	2.0

Graduate program students must achieve and maintain a 2.0 cumulative GPA requirement to remain eligible for Federal Student Aid Program funding. Students may be expected to achieve and maintain a higher GPA to be considered eligible for enrollment in their academic program and they are not eligible for financial aid funding if they are not meeting the GPA expectations for their program of study.

Quantitative Measures

Student's quantitative measure of Satisfactory Progress is being monitored by the Financial Aid Office using the following guidelines:

- Students are eligible for financial aid for a maximum of twelve semesters of attendance, or 150% of the normal 4 year program of study.
- Students must complete at least 67% of the total number of courses that they attempt. This is based on cumulative attempted credits, not term-by-term attempted credits.
- Students must maintain the 67% "Pace of Progress" throughout enrollment so their academic outcome trajectory indicates they will complete their degree requirements prior to attempting 150% of the total credits needed for program degree requirements.
 - Students with Pace of Progress trajectories indicating it is no longer mathematically possible to complete their degree within this 150% timeframe requirement become ineligible financial aid regardless of GPA.
 - Example: For a program requiring 124 credits, the student must complete their program by the time they have attempted 186 credits. If a student in this program has completed only 80 credits of the first 150 attempted, they would no longer be eligible for aid because they have 44 required credits remaining (124 minus 80) but only 36 remaining credits of financial aid eligibility.
- EN005, MA005, "remedial courses", course withdrawals and incomplete courses are counted in the hours attempted and are counted towards the quantitative measure of Satisfactory Academic Progress policy.
- Because ROTC courses, that are not required for academic degree completion, are not qualified for Federal Student Aid Program funding; they are not included in the total number of attempted or completed credits for financial aid SAP reviews. These same ROTC classes are eligible for funding from Norwich University grants and scholarships.
- Course withdrawals and incompletes are not counted in the student's grade point average and are not counted in the qualitative measure of the Satisfactory Academic Progress policy. Incomplete grades will

be counted as failed grades for financial aid Satisfactory Academic Progress review purposes after 30 days from the end of each term.

- Transfer credits earned prior to the student's enrollment at Norwich will be used for quantitative purposes to determine the minimum required grade point average based upon hours earned.
- Transfer hours earned while a student is enrolled at Norwich will be counted in quantitative determination of satisfactory academic progress.
- An "Attempted Credit" is any credit on the transcript for a term of enrollment that is not dropped within the established drop time frame for the term of enrollment, even if the student withdraws before receiving a formal grade in the class.
- A "Completed Credit" indicates that the student attended the full term and received a grade other than "Incomplete". A Completed Credit can be either a pass or a fail grade.
- Pass/Fail graded courses count as attempted credits. They will be considered completed or not completed credits toward the quantitative measurements. They are not part of the cumulative GPA calculation, so they have no impact on the qualitative measurements.

When Students Fall Below Standards

Students not meeting the qualitative or quantitative measurements receive information describing how their academic status impacts their eligibility for funding. Here are key terms related to our academic progress policy and procedures.

Good Standing

To be considered in Good Standing for financial aid SAP, students must:

- Complete 67% or more of all attempted academic credits throughout enrollment
- Demonstrate a sufficient "Pace of Progress" toward their degree, meaning they are on track to receive their degree prior to attempting 150% of the total number of credits needed for the degree. Example: Students in an 80 credit program must complete the program with required GPA within a maximum of 120 attempted credits.
- Meet their program-specific cumulative GPA expectation.

Warning

After the first semester below standard on either qualitative or quantitative measurements, the student receives a "Warning Letter". The purpose of this letter is to remind the student of Satisfactory Academic Progress requirements and to provide information about the campus-based resources available to help them succeed in the classroom. The student is not required to submit any documentation at this stage. Funds for the next term are disbursed at the standard times.

Suspension

After the second consecutive semester below standard on either qualitative or quantitative measurements (does not have to be same reason for both occurrences), the student is notified that their financial aid eligibility is suspended. Suspensions are effective immediately. For example, if a student is suspended based on the review at the end of Fall Semester, their financial aid for the next term of enrollment (typically Spring) will not be disbursed.

The Suspension Letter provides information to remind the student of the academic progress expectations. It also includes information

related to the process for filing a Petition for Reinstatement if unusual circumstances have impacted the student's ability to succeed in class.

Students in suspended financial aid status are considered to be "self pay" students for any period of enrollment they attend prior to receiving approval of their Petition for Reinstatement.

Petition for Reinstatement

Students placed into Financial Aid Suspension are encouraged to file a Petition for Reinstatement as soon as possible after being notified of their status.

The Petition form directs the student to provide a signed statement indicating the reasons why they feel they are not meeting Good Standing expectations and what they have done to eliminate the barriers to success. The student must meet with their Academic Adviser or the Academic Achievement Center to discuss their academic support needs: an "adviser signature" is required on the form. The student must also obtain and provide a copy of an updated academic plan which describes the remaining required courses and other academic requirements for their degree.

If the student Petition is approved, the approval is effective immediately. This means that the student will be eligible for funding for the term during which the Petition is approved or for their next term of enrollment if they do not attend the very next term.

Not all Petitions are approved and our policy is to approve no more than two Petitions for any student throughout their enrollment. Students may not receive approvals for multiple Petitions which are based on the same rationale.

Probationary Period

Students with approved Petitions receive financial aid on a probationary basis and are provided individual outcome requirements that must be met each term in order to remain eligible for aid until returning fully to Good Standing. Students who do not meet the Probationary Period expectations are re-suspended and may submit an additional Petition for Reinstatement. An example of an individual probationary expectation is that a student may be expected to complete all of their attempted credits and receive at least a 2.0 undergraduate, or 3.0 graduate, GPA for each semester they are enrolled until the student returns to "Good Standing" levels.

Regaining Eligibility

In addition to Petition for Reinstatement reviews, students may request reinstatement of eligibility when they return fully to Good Standing based on attendance as a self-pay student at Norwich University.

Students demonstrating ability to meet Good Standing expectations through completion of courses taken at another school which are transferable to their Norwich University degree may also request a reinstatement review, even if the student has had two prior Petition approvals as allowed by the SAP policy. These students are encouraged to discuss their remaining eligibility with Student Financial Planning as it relates to maximum eligibility (150% of program) concepts.