

It is not uncommon for families to need help with financing the difference between their student's financial aid and the total direct costs of attending Norwich. A worksheet to help you estimate your 2016-17 full academic year balance due is on the opposite side of this page.

Our standard billing calendar expects payment of the balance due for each semester prior to the start of each term. Alternative financing options are described below. Your full balance due, or confirmation of participation in an alternative payment arrangement, must be received by the balance due date published for each term of enrollment.

For Help With This Form:

Student Financial Planning Office
(802) 485-3015 / (800) 468-6679
nufinaid@norwich.edu

Tuition Payment Plan

Norwich University offers an interest-free installment payment plan to help students and parents make their education affordable. The plan permits for payment of tuition, fees, room and board in monthly installments over the course of the academic year instead of one lump sum prior to the start of the semester. For more information and to fill out an application, go to: www.norwich.edu/bursar/installment.html

Federal Direct Parent PLUS Loan

Parents of dependent students may cover educational expenses with a Federal Direct Parent PLUS Loan. Parents may request to borrow an amount up to our financial aid Cost of Attendance minus any other financial aid their child may receive. The Direct PLUS Loan is a credit based loan. If a parent is denied a PLUS Loan, a student may be eligible for an additional Unsubsidized Direct Stafford Loan.

Alternative Loans

Alternative loans may be used to supplement the difference between a student's financial aid award and the total cost of their education when all other options for funding have been exhausted. If you are thinking about applying for an alternative loan, be sure to borrow only what you need. Make sure that you exhaust all of your low interest rate federal education loan options, and research alternative loan programs to find the one that best suits your needs. For more information about alternative loans, go to: <http://www.norwich.edu/admissions/financial/scholarships-and-loans/alternative-loans/>

Applying for a Federal Direct Stafford or Parent PLUS Loan

Follow these steps if you plan to borrow a Federal Direct Stafford or PLUS Loan.

- Go to <https://netpartner.norwich.edu>, Norwich University's Online Financial Aid System to view and accept your financial aid awards. Students will use NetPartner to accept and/or decline their financial aid awards each year while enrolled at Norwich University.
- Under the Documents Tab in NetPartner, click on the link to www.studentloans.gov, and sign in using the Federal Student Aid ID Number (FSA ID) you created during your FAFSA application process.

If you do not know your FSA ID, visit www.studentaid.gov or call the FSA ID staff at (800) 557-7394 for assistance. Then you will need to complete the following steps.

- Students who plan to borrow a Direct Subsidized or Unsubsidized Direct Loan must complete both the Direct Loan Entrance Counseling session and sign the Master Promissory Note (MPN). The Student Financial Planning Office will receive notification that you have completed your counseling and have signed your MPN. Completion of these steps will satisfy the requirement while enrolled at NU.
- Parents who wish to apply for a Federal Direct Parent PLUS Loan must sign a PLUS Loan MPN using their own FSA ID and complete the PLUS Request Process. Visit www.studentaid.gov to create your FSA ID. You may visit this site or call the FSA ID staff at (800) 557-7394 for FSA ID assistance.

The PLUS Request process will inform you of your eligibility status, and allow you to indicate the amount that you wish to borrow. The Student Financial Planning office will receive notification that you have completed your MPN and submitted your request. If you are denied the Parent PLUS Loan, we will contact you to confirm whether you will be appealing the decision, obtaining the endorser or requesting the additional Unsubsidized Loan funds for your student. The PLUS Request process will need to be completed each year that you wish to borrow the loan.

Other Helpful Online Resources

www.studentaid.gov
www.studentloans.gov
www.fafsa.ed.gov
www.facebook.com/FederalStudentAid
www.twitter.com/FAFSA

Calculating Out of Pocket Costs • Fall 2016 New Students

This worksheet is designed to help **NEW STUDENTS** estimate their out-of-pocket balance due for the year. Refer to your NetPartner financial aid account for award information needed for the calculations. **Notes:** This worksheet focuses on annual dollar amounts. Tuition, fee, room and board charges and credits will be divided into per-semester values so they are substantially equal for both terms. NU Medical Insurance figure is estimated and may change. New cadet uniform and NU Medical Insurance charges will be billed in full during the Fall 2016 billing cycle.

A. DIRECT COSTS

	New Corps of Cadets	New Civilians	New Commuters
Full-Time Tuition	\$35,318	\$35,318	\$35,318
Room & Board	\$12,920	\$12,920	\$0
Fees	\$2,036	\$2,036	\$2,036
Cadet Uniform, Year 1*	\$2,100	\$0	\$0
Total Direct Costs	\$52,374	\$50,274	\$37,354

- A. 1. Enter Your Enrollment Direct Costs Here: \$ _____
2. New Students, add \$200 Property Security Deposit**: \$ _____ **Total Direct Costs (A1 + A2 + A3)**
3. If NU Medical Insurance is needed, add \$2,000***: \$ _____ **A = \$ _____**

*The student is obligated for the full cost of the cadet uniform at the time uniform supplies are issued; however, this cost is billed over the first two years of enrollment (\$2,100 billed during Fall of first year, and \$630 is estimated for billing during Spring of second year). Rooks withdrawing from the Corps of Cadets will receive a refund from the Cadet Uniform Store for the unused portion of their uniforms, unless the items have been personally fitted or tailored.

**This is a one-time Security Deposit charge for items such as lost keys and property damage. It is refunded upon graduation or when the student fully departs the University. This is not the same as the annual enrollment deposit (advance payment) shown in section B.

*** NU requires that every student have medical insurance coverage – either a comparable personal policy or the one offered by the University. The amount shown is an estimate for 2016-17 as of Jan. 1, 2016 based on actual costs for the prior two academic years.

Estimated indirect costs for books, travel and other expenses are approximately **\$4,200**.

All students are required to make a non-refundable \$250 deposit (advance payment) each year that is applied toward the above charges

B. ANNUAL GRANTS, SCHOLARSHIPS AND LOANS FROM YOUR AWARD OFFER PLUS ADVANCE PAYMENT DEPOSIT

	Amount	Total
Norwich Merit Scholarship (Presidential, Dean, Recognition)	\$	Refer to your 2016-17 Award Letter, or sign-in to your NetPartner financial aid portal account to view the award amounts needed to complete this section of the worksheet.
Norwich University Grant	\$	
Federal Pell Grant	\$	
Federal SEOG	\$	
State Grant	\$	
Additional Grants and Scholarships	\$	Let us know if you need help accessing your NetPartner account.
Total Grants and Scholarships	\$	
Federal Direct Stafford Loan (Subsidized or Unsubsidized)	\$	A 1.068% loan insurance fee will be subtracted from your gross Stafford Loan amount (fee % as of Jan. 1, 2016). Perkins Loans have zero fees.
Federal Perkins Loan	\$	
Advance Payment Deposit (Admissions/Enrollment Deposit)	\$250	
Total Loans plus Deposit	\$	

- B. Enter your total grants, scholarships, loans and deposit (advance payment) here: \$ _____

C. ESTIMATED BALANCE (Our optional monthly payment plan and the Federal PLUS Loan are available to help finance your remaining balance)

Total Direct Costs	Total Grants, Scholarships and Loans, plus non-refundable \$250 Deposit	Estimated Annual Balance Due (A minus B)
A. \$	B. \$	C. \$

This information is representative of the average student costs. A student may have additional expenses depending on their specific situation.
Please Note: Federal College Work Study is NOT applied to your student account as a credit. Students will receive a paycheck for hours worked. ROTC stipends are not applied to your student account as a credit. No funds will be disbursed until the student has started enrollment and completed

all required paperwork. Delay in return of paperwork may delay delivery of funds. **When estimating your bill on a semester basis, keep in mind that the full uniform cost and full insurance cost for the year are added to the Fall Semester total for tuition, fees, room and board.**
Payment Methods: Norwich offers a monthly payment plan that allows families to spread the annual balance due across up to 10 months of payments. The Federal PLUS

Loan program is available to qualified parents who wish to borrow funds to help meet the annual balance – visit www.studentloans.gov for more information or to begin the application process. Semester value payments are due prior to the start of each term if the student is not approved to begin enrollment based on presence of monthly plan or PLUS Loan funding to replace out-of-pocket payments.