



NORTHWESTERN  
UNIVERSITY

**Bienen School of Music**  
**Office of Admission and Financial Aid**

Music Administration Building  
711 Elgin Road  
Evanston, IL 60208-1200  
(847) 491-3141 (t)  
(847) 467-7440 (f)

The Office of Music Admission and Financial Aid processes financial aid for all students enrolled in graduate music programs at Northwestern. We are responsible for managing all aid/loan applications and answering any questions you may have regarding your financial assistance.

The information in this handbook is provided as a reference to guide you in financing your graduate study and to answer commonly asked questions. Please also refer to the financial information sent to you previously, as well as that located on the Bienen School of Music web site. Retain all these financial aid documents and any others for future reference.

### **CONTENTS OF THIS HANDBOOK**

- General Information about the Office of Music Admission and Financial Aid
- Your Rights and Responsibilities as a Financial Aid Applicant
- Financial Aid Information
  - CAESAR
  - Student Financial Services
  - Financial Regulations for Graduate Music Students
  - Financial Assistance – Grants, Work Assistance and Loan Assistance
  - Intended Length of Funding for Graduate Music Programs
  - Continuation Policies
  - Withdrawal
  - Funding Review and Appealing for more Financial Aid
  - Satisfactory Academic Progress
- Questions and Answers about your Financial Aid and Tuition Bill
- Questions and Answers about the NU Short-Term Loan Program
- Questions and Answers about Managing your Debt and Repayment Obligation
- Important Addresses and Telephone Numbers
- Appendix

# Office of Music Admission and Financial Aid

## *General Information*

### **A. Location and phone number**

Room 1, Music Administration Building  
711 Elgin Road  
Evanston, IL 60208-1200  
(847) 491-3141

### **Email questions**

Ryan O'Mealey, Director of Music Admission and Financial Aid  
[r-omealey@northwestern.edu](mailto:r-omealey@northwestern.edu)  
Student Financial Services  
[student-financial-services@northwestern.edu](mailto:student-financial-services@northwestern.edu)

### **B. Office hours**

Monday through Friday, 8:30 am - 5:00 pm  
Before making a special trip, call and make an appointment.

### **C. Services provided**

- i. Financial assistance and loan application processing for all graduate music students.
- ii. Assistance with financial management and educational debt counseling.
- iii. Assistance with setting up payroll for work stipend/work-study.
- iv. Review of financial aid appeals.
- v. Net ID, Password and Email support for all Music Graduate Students.

### **D. Services that cannot be provided by the Office of Music Admission and Financial Aid**

- i. We are not permitted to request, grant or certify loan deferments. Only your lender can grant you a loan deferment. You must request deferment forms from your lender and have them certified by the Registrar.
- ii. We do not disburse loan funds. Disbursement of funds is made at the Office of Student Accounts at 555 Clark Street.\*
- iii. We cannot authorize the Office of Student Accounts or the Student Loan Office to disburse money to you before the first day of class.

\*Consult the *2011-12 Financial Regulations for Students on the Evanston Campus* published by the Office of Student Financial Services for a complete discussion of all regulations and policies regarding your account with the University. These regulations include a listing of all required charges and the refund policy.

You may also review the document online through the following link:

[http://www.northwestern.edu/sfs/documents/publications\\_and\\_forms/FinRegsEv.pdf](http://www.northwestern.edu/sfs/documents/publications_and_forms/FinRegsEv.pdf)

# Rights and Responsibilities

## *As a Financial Aid Applicant*

### **Your Rights:**

- to know what financial assistance programs are available to you;
- to be aware of the deadlines for submitting all application materials for each of the available programs;
- to understand how financial assistance will be disbursed;
- to know how your financial need was determined (including how costs for tuition and fees, and allowances for room and board, travel, books, supplies, and personal expenses are reflected in the Cost-of-Attendance budget);
- to know what resources were considered in the calculation of your need;
- to know how much of your financial need has been met, as determined by the institution;
- to understand the characteristics of the various programs in your financial aid package (including terms of the specific loan programs you have been offered);
- to be aware of the university refund policy;
- to understand what portion of your financial aid must be repaid and what portion is grant aid;
- to understand how the school determines whether you are making satisfactory academic progress, and what happens if you are not; and
- to know the names of associations, agencies or governmental bodies which accredit, approve or license the school and its programs and the procedures by which documents describing that activity may be reviewed.

### **Your Responsibilities:**

- to complete all application forms accurately and completely according to the procedures and deadlines provided by the Office of Music Admission and Financial Aid;
- to provide correct information (*in most instances, misreporting information on financial aid application forms is a violation of the law and may be considered a criminal offense which could result in indictment under the U.S. Criminal Code*);
- to submit all additional documentation, verification, corrections, and/or new information requested either by the Office of Music Admission and Financial Aid or any agency to which you have submitted an application;
- to read and understand all forms you are asked to sign, and to retain copies of those forms;
- to be accountable for all agreements you sign;
- to be aware of and comply with all deadlines for application or reapplication for assistance;
- to advise the Office of Music Admission and Financial Aid in writing of any change in your circumstances that might affect your eligibility for financial assistance including changes in marital status, earnings, assets, contributions from family members and others, and enrollment status;
- to be aware of the university refund policies; and
- to be aware that schools are obligated to provide information to prospective students about the schools' programs and performance and to encourage students to consider this information carefully before deciding to enroll

# Financial Aid Information

**CAESAR** (Computer Assisted Electronic Student Access Route) is the site for online student services. Through this feature, you can browse your “to do” items, enrollment information, academic information and financial information including: your tuition bill and your financial aid awards. You may also accept and/or decline your loan funding, check to make sure that financial aid has received the proper paperwork and change your address, including providing your emergency contact information. [www.northwestern.edu/caesar](http://www.northwestern.edu/caesar).



## CAESAR

Computer Assisted Electronic Student Access Route  
Web Access to the Student Enterprise System

[Instructions for Using CAESAR for Students](#)  
[Instructions for Using CAESAR for Faculty and Advisors](#)  
[View the Quarterly Class Schedule](#)

Related Links:

[The Graduate School](#)  
[Office of the Registrar](#)  
[Office of Student Accounts](#)  
[Student Loan Office](#)  
[Undergraduate Financial Aid](#)  
[Northwestern University Home Page](#)

### LOGIN TO CAESAR

Please enter your NetID and password then press the login button.

NetID

Password

Login

### What is CAESAR?

CAESAR (Computer Assisted Electronic Student Access Route) is your gateway to online student services.

When you log-in you can:

- register for classes
- change your address
- view your student account
- access your unofficial transcript

2007 Fall Schedule	
Class	Schedule
CHEM 101-CN-100 LAB (16869)	TBA Room: TBA
CHEM 101-CN-65 LEC (16868)	W 6:15PM - 9:15PM Room: TBA
PHYSICS 130-A-102 LAB (17103)	Sa 2:00PM - 3:50PM Room: TBA
PHYSICS 130-A-66 LEC (17017)	Th 6:15PM - 9:15PM Room: TBA

## STUDENT FINANCIAL SERVICES

The screenshot shows the Northwestern University Student Financial Services website. The page is titled "Student Financial Services" and features a purple sidebar with navigation links. The main content area includes a search bar, a photo of Fisk Hall, and sections for "Use CAESAR To...", "How Do I...", and "IMPORTANT DATES". The dates section lists key deadlines for tuition refunds and application submissions. Contact information for the Student Financial Services office is provided at the bottom right.

The Student Financial Services Office, located at 555 Clark Street, first floor, has counselors available to help Bienen School of Music graduate students with questions concerning student accounts, billing and payments, cash advances, financial aid and student loans. Though it is better to see the Office of Music Admission and Financial Aid directly with questions, our counselors do travel periodically throughout the academic year. Student Financial Services counselors are happy to help in those instances.

Above is a copy of the Student Financial Services Web page. This is an invaluable resource for Bienen School of Music students as it provides links to all processes necessary for students to conduct business via the web. This page's functionality will be highlighted during the Financial Aid meeting during New Student Week. Further, your financial aid counselor is happy to guide students through this page at any time.

The following is a brief outline of services that will be important to note:

- **Financial Aid** – Students can view all outstanding “to do” items via CAESAR, their financial aid award, and accept and/or decline loans.
- **eBill** – eBilling via CAESAR is the default method of delivery for Northwestern’s tuition and fees bill. With electronic billing, email notification is provided when each new bill is securely posted online. Students may then pay the bill online via their personal bank, by check or by credit card. Students may elect for a hard copy of the tuition and fees bill to be sent via post from the Office of Student Accounts by contacting that office directly.
- **Student Account** – Students can view their current account balance. This is helpful to see all charges between eBill statements, scholarships and loans that have posted (or will be posted) to the account.
- **Change Billing Address** – It is extremely important that the University have the correct address for students at all times. This link allows students to conveniently update their address via CAESAR.
- **Loan Entrance Interviews** – For all federal Stafford, Perkins and Graduate Plus loans to disburse, students must complete an online interview. The link located on the Student Financial Services page can help you locate the site necessary to complete the interview for *Stafford Loans*. For Perkins loans,

an email will be sent to your NU email account to direct you in completing the loan entrance interview process.

- **Refunds** – Students can request refunds via CAESAR, as well as complete a form to have the refund directly deposited into a personal bank account. Student Accounts will automatically refund balances at various points each quarter.

## Financial Regulations for Music Graduate Students

The regulations printed in this handbook are policies of the Northwestern University Bienen School of Music in particular and are provided in order to supplement the brochure entitled *Financial Regulations for Students on the Evanston Campus, 2011-12*. Copies of this brochure are given to students by the Office of Student Accounts prior to the Fall term and are also available from the Office of Music Admission and Financial Aid.

The tuition and fees listed below are for the 2011-12 academic year and are subject to change without notice.

### Tuition

Full time (3 to 5 units), which may include a maximum of one unit of private instruction: each quarter	\$13,864
Excess units (more than 5): each unit	\$4,934
Part time: each unit, each quarter	\$4,934
Resident or Nonresident Continuation (each year):	
480 Master's Recital Continuation	\$1,073
488 Resident Master's Study	\$4,622
507, 508, 509 registration in DMus program (each course, each quarter):	\$340
510, 511, 512 registration in DMus program (each course, each quarter):	\$680
513, 514, 515 registration in DMus program (each course, each quarter):	\$1,020
516, 517, 518 registration in DMus program (each course, each quarter):	\$1,360
519, 520, 521 registration in DMus program (each course, each quarter):	\$1,700
526, 527, 575 Certificate Recital Continuation	\$1,073
588 Resident Certificate Study	\$4,622

### Other Required Fees

Student hospitalization plan:	\$2,589
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### Service Fees

Application fee (non-refundable):	\$75
Tuition deposit fee (non-refundable): <i>(Required for each new School of Music graduate student; the fee is applied to the first tuition bill)</i>	\$200
Late registration fee: <i>(For registering at other than the scheduled time; a \$5 surcharge will be assessed if billed)</i>	\$25
Retroactive registration fee: <i>(For registering after the quarter has ended; a \$25 surcharge will be assessed if billed)</i>	\$225
Late payment penalty fee: <i>(for late payment of bills)</i>	\$150
Returned check fee:	\$35
Doctoral dissertation fee <i>(Doctor of Philosophy candidates):</i>	\$55
Copyright fee <i>(Doctor of Philosophy candidates):</i>	\$55
Transcript fee:	\$8
Replacement WildCARD fee:	\$15
9Pay App Fee (per year):	\$45
9Pay Late Fee (per late payment):	\$10

## FINANCIAL ASSISTANCE

There are two forms of financial assistance for Graduate Students in the Bienen School of Music: *merit-based* and *need-based*. Merit-based awards can include grants and/or work assistantships. Not all admitted students are chosen to receive merit-based aid.

All U.S. citizens can be considered for need-based aid if they complete the FAFSA (Free Application for Federal Student Aid). Need-based aid is determined and packaged during the summer before a given academic year based upon federal calculations of need. Need-based awards can include Perkins loans, Stafford loans (both subsidized and unsubsidized), Federal Graduate Plus Loan, loans from an outside lender, and Federal College Work-Study.

### Grant Assistance (merit-based)

Students are selected to receive grant assistance through the admission process. Students receiving these awards must satisfy the following conditions throughout the academic year to remain eligible for this assistance:

- i. students must be in residence and enrolled on a full-time basis (3-5 units each quarter),
- ii. students must maintain Satisfactory Academic Progress,
- iii. students must remain in good personal standing with both the University and the Bienen School of Music.

Failure to satisfy any of the conditions listed above may result in the removal of grant assistance. Grant assistance is intended to help defray the cost of attendance during the intended length of study for a particular program (see Table 1). Students who do not complete their degree program within the intended length of study typically do not receive additional funding (see “Funding Review”).

Grant assistance is divided equally by the number of terms of study in the academic year (typically three) and disbursed at the beginning of each term (Fall, Winter and Spring).

**NOTE:** If you have received a Grant Assistance award, it may be selected later in the year to be replaced, in whole or in part, by one of our prestigious **Bienen School of Music Endowment Scholarships**. Endowment Scholars are selected during the academic year on the basis of donor criteria, musical accomplishment, and academic excellence. If you become a recipient of this distinction, the dollar amount of your original Bienen School of Music Grant Assistance award will not change. Rather, you will find that a portion of your award is financed, either in advance or retroactively, by the Endowment fund for which you have been selected.

### Work Assistance (merit- and need-based)

Students who are selected to receive a work or teaching assistantship must satisfy the following conditions throughout the academic year to remain eligible for this assistance:

- i. students must be enrolled on a full-time basis (3-5 units each quarter),
- ii. students must maintain Satisfactory Academic Progress,
- iii. students must remain in good personal standing with both the University and the Bienen School of Music.
- iv. students must serve the allocated number of hours as dictated by the Office of Music Admission and Financial Aid.

Failure to satisfy any of the conditions listed above may result in the removal of the assistantship. Assistantships are intended to help defray the cost of attendance by providing students an opportunity to receive compensation for work performed for the Bienen School. Students who do not complete their degree program within the intended length of study typically do not receive additional funding (see “Funding Review”).

### Stipends

If you were awarded a work stipend as part of your financial aid package, a packet of work authorization forms has been emailed to your NU email account. You are required to complete a Northwestern Personal Data Form, a Federal W-4 form, an Illinois W-4 form, and an I-9 certificate of citizenship/work eligibility form using E-Verify, the electronic system by which eligibility to work in the US is verified. The E-Verify I-9 form requires you to show two forms of identification, which are listed on the back of the form. You must bring these two forms of identification into the Office of Music Admission and Financial Aid upon your arrival on campus in the fall. We will then make a copy to complete the electronic I-9 process. Failure to complete these

forms and the I-9 process will delay your paycheck. It is imperative that you complete these forms in a timely manner so that you can receive payment for your hours worked. If you have worked at Northwestern University within the last two years, you should check with Music Administration to see if new forms are required.

Foreign students without a Social Security number and card must apply for one when they arrive in Evanston at the Social Security Administration Office, 2116 Green Bay Road, Evanston, Illinois. The phone number for this office is (800) 772-1213. The International Office offers an informative website to help with this process: <http://www.northwestern.edu/international/student/new/index.html>. In addition, foreign students will need to see Diana Malishkevich, Payroll Specialist, in the Human Resources Building, second floor, to ensure the payroll application is complete.

Students whose work or teaching assistantship is funded by a stipend are required to enroll in direct deposit or in the PayChek Plus paycard program. Paper checks are not available. Students should note that taxes will be withheld from stipend paychecks. Accepting a work stipend is acknowledgement that you will fulfill the hours assigned. Work stipends are taxed and paid on the last day of each month during the academic year.

#### Federal College Work-Study

Graduate students that qualify for work-study will be notified by the Director of Music Admission and Financial Aid of their eligibility. The pay rate is assigned based on the specific work assignment and ranges from \$10.00 - \$12.00 per hour. Students must accept the work-study on their Financial Aid Award Notice. Specific authorization forms will be supplied in the fall. Since work-study is taxed, students are required to report their hours biweekly in order to be paid.

If you were awarded federal college work-study as part of your financial aid package, a packet of work authorization forms has been emailed to your Northwestern email account. You are required to complete a Northwestern Personal Data Form, a Federal W-4 form, an Illinois W-4 form, and an I-9 certificate of citizenship/work eligibility form. The I-9 form requires you to show two forms of identification listed on the back of the form. You must bring these two forms of identification into the Office of Music Admission and Financial Aid upon your arrival on campus in the Fall. We will then make a copy to complete the I-9 process. Failure to complete these forms and the I-9 process will complicate the payroll process. It is imperative that you complete these forms in a timely manner so that you can receive payment for your hours worked. If you have worked at Northwestern University within the last two years, you should check with Music Administration to see if new forms are required.

Foreign students without a Social Security number and card must apply for one when they arrive in Evanston at the Social Security Administration Office, 2116 Green Bay Road, Evanston, Illinois. The phone number for this office is (800) 772-1213. The NU International Office offers an informative website to help with this process. In addition, foreign students will need to see Diana Malishkevich, Payroll Specialist, in the Human Resources Building, second floor, to ensure the payroll application is complete.

Students whose work or teaching assistantship is being funded through the Federal College Work-Study Program (FCWS) are required to fill out an electronic time sheet via the web at <http://www.northwestern.edu/hr/payroll/kronos/index.html>. The student's NetID and password are used to access the Kronos time-entry system. Students may choose either direct deposit or the PayChek Plus paycard program. Students should note that taxes will be withheld from FCWS paychecks. FCWS may be awarded with your merit-based award or later as part of your need-based award.

#### **Loan Assistance (need-based)**

Students who are enrolled on at least a half-time basis may be eligible for loans through the federal government, an outside lender, or Northwestern University. Eligibility forms and loan applications are available and should be completed at least one month prior to the beginning of an academic term. If interested, students should consult with the Office of Music Admission and Financial Aid in the Music Administration Building.

Loan assistance is disbursed through electronic funds transfer (EFT) to the Office of Student Accounts. By policy, any loan assistance borrowed is divided by the number of terms enrolled in the academic year (usually three) and disbursed at the beginning of each term of study.

The **Subsidized Federal Stafford Loan** is a need-based loan for which *interest is deferred and subsidized by the federal government* so long as you are enrolled as a student at least half-time (two units). The maximum amount of Subsidized Federal Stafford Loan that you may borrow per year is \$8,500 or the amount of your unmet need, whichever is less. The cumulative lifetime maximum is \$65,500.

The **Unsubsidized Federal Stafford Loan** can be used to meet financial need and/or replace your expected family contribution. Interest on the Unsubsidized Federal Stafford Loan *is NOT deferred and subsidized by the government* at any time. You can either pay the interest or allow it to accrue and capitalize (i.e. be added to the principal) while in school. Lenders typically send statements outlining their procedures regarding the loan. The maximum amount of Unsubsidized Federal Stafford Loan that you may borrow per year is the difference between \$20,500 and the amount of Subsidized Federal Stafford Loan that you were awarded. The cumulative lifetime maximum is \$138,500, less the amount of your Subsidized Federal Stafford Loan cumulative maximum.

*All Stafford Subsidized and Unsubsidized loans disbursed after July 1, 2006 will have a fixed interest rate of 6.8%.*

Repayment of principal is deferred on both the subsidized and unsubsidized Federal Stafford Loans so long as you are enrolled as a student at least half-time. Repayment of principal (and interest on the subsidized loan) begins 6 months after you cease to be enrolled at least half-time and extends from 5 to 10 years. There is no penalty for early repayment. Deferments are available under certain conditions once you enter repayment.

The **Federal Perkins Loan** is both a federally insured and federally subsidized loan program administered by the University. It is designed to provide need-based, low-interest financial assistance to students demonstrating high financial need. The exact loan amount offered to a student depends upon the availability of funds and the amount of his or her financial need, but cannot exceed \$6,000 per year for graduate/professional students. The cumulative lifetime maximum for graduate/professional students for this program is \$40,000 and includes both undergraduate and graduate borrowing. Principal and interest are deferred during the in-school years. Repayment begins following a grace period of either 6 or 9 months, depending on when you received your first Federal Perkins Loan. The interest rate is 5% during the repayment period, which can last up to 10 years. There is no penalty for early repayment. Deferments are available under certain situations once you enter repayment.

The **Federal PLUS Loan for Graduate and Professional Students** is not based on financial need and is available to students who have borrowed the maximum \$20,500 under the Federal Stafford Loan Program. The loan has a fixed interest rate of 7.9%. A student's eligibility is determined by subtracting any aid to be received for the loan period (including other loan funds) from the determined cost of education. Up to a 4% origination fee and a maximum 1% insurance premium may be deducted from each loan disbursement at the lender's discretion. Students can learn more about the terms of this loan from the web sites of our preferred lenders [http://www.northwestern.edu/sfs/financial\\_aid/pref\\_lenders/index.html](http://www.northwestern.edu/sfs/financial_aid/pref_lenders/index.html)

**Private loans** can be used to meet any unmet need of an aid package. Please consult the lender comparison chart to learn more about alternative private loans:  
[http://www.northwestern.edu/sfs/loan\\_instruc\\_info/private\\_loans.html](http://www.northwestern.edu/sfs/loan_instruc_info/private_loans.html)

#### Loan Applications

Students who will use the Federal Direct Loan program need only fill out the FAFSA (Free Application for Federal Student Aid) at [www.fafsa.ed.gov](http://www.fafsa.ed.gov). The U.S. government may select a student for verification randomly; if this happens, additional documents will be required for the loan application to go through. Students who accept Federal Direct Loans offered through CAESAR will be directed to electronically complete the loan application process by having an entrance interview and signing a Master Promissory Note for that loan. For Stafford and PLUS loans, these requirements will pop-up in your To-Do List on CAESAR. If you were offered and have accepted a Perkins loan, you will receive an email outlining the loan application procedures at your Northwestern email address from Campus Partners.

For those loan procedures completed in a timely manner, every effort is made to have funds available by the first week of class. However, if all required loan procedures have been completed in a timely manner, and the funds do not arrive by the first day of classes, Student Financial Services can provide a cash advance against anticipated recommended loan proceeds (see section VII for details regarding cash advances).

### Loan Entrance Interview

You are required to have an interview before any of your federal loans (Stafford, Perkins or Grad Plus) can be disbursed. This will only take a few minutes of your time and will help familiarize you with the terms of these loans.

The website location for the *Federal Stafford Loan* entrance interview is: [www.studentloans.gov](http://www.studentloans.gov). Be sure to select **Northwestern University – Graduate School of Music** as your school choice and NOT Northwestern University - The Graduate School. If you are returning for your second year of coursework at Northwestern, you have already completed this requirement.

If you were offered and have accepted a Perkins loan, you will receive an email outlining the loan entrance interview procedures at your Northwestern email address from Campus Partners.

### Promissory Notes

You will be required to sign promissory notes before any loan monies can be disbursed. Links to sign the promissory note electronically will be available in your To-Do List once you accept a loan. To e-sign you will need names and contact information of two references (from separate addresses). If you choose an alternative lender, you should contact your lender concerning MPN procedures.

If you were offered and have accepted a Perkins loan, you will receive an email outlining the promissory note procedures at your Northwestern email address from Campus Partners.

**Table 1 Intended Length of Funding for Graduate Music Programs**

<b>Master of Music</b>	
Conducting (wind/band, choral, orchestral)	6 quarters
Music Education	3 quarters
Four-Summer MM in Music Education	4 quarters
Music Education with Teacher Certification	6 quarters
Music Education and Piano Pedagogy	6 quarters
Music Education and String Pedagogy	6 quarters
Jazz Studies	6 quarters
Musicology	3 quarters
Music Theory	3 quarters
Piano Performance	6 quarters
Piano Performance and Collaborative Arts	6 quarters
Piano Performance and Pedagogy	6 quarters
String Performance	6 quarters
String Performance and Pedagogy	6 quarters
Voice Performance	6 quarters
Winds and Percussion Performance	6 quarters
<i>* - string players receiving Civic Fellowships must enroll in a six quarter program</i>	
<b>Artist Certificate</b> (all degrees)	3 quarters
<b>Doctor of Music</b> (all degrees, two exceptions below)	6 quarters
Composition (entering with BM only)	9 quarters
<b>Doctor of Philosophy</b> (all degrees)	variable

#### **MASTER'S AND ARTIST CERTIFICATE CONTINUATION**

Students who do not complete the requirements for the Master of Music degree or the Artist Certificate within the normal number of quarters will be required to register for Recital Continuation or Resident Study. Students may register for Recital Continuation if they will complete their recital within the next academic quarter.

Otherwise, students will register for Resident Study. Students who need to maintain full-time status (foreign students, those needing to defer loans) must register for Resident Study. Maximum registration is for three quarters in any combination of Recital Continuation and Resident Study. Financial aid is not typically available for MM or Artist Certificate continuation or resident study.

#### **DOCTORAL CONTINUATION**

Students enrolled in the DM program are required to register for a series of registrations after coursework is completed. Termed "Continuation", these registrations are needed to keep each student's candidacy active until the point where final approval or disapproval for degree completion is received.

While students are enrolled in classes (quarters 1 through 6) they pay regular tuition rates as listed on page six. Students in Doctoral Continuation are not eligible for any merit-based funding (including a stipend or federal college work-study) from the Bienen School of Music. The cost of continuation may be met through loan funding.

During the seventh, eighth, and ninth quarters of study, students have the choice of whether or not to register. Students who do not register are not billed for additional tuition charges but, since they have no half- or full-time student status, are not able to defer prior educational loans and can initiate no new educational loans. Students who would like to defer prior educational loans or apply for new loans must register for 507 Continuation. Please note that tuition will be charged to the student for this registration.

It is the student's responsibility to inform the Office of Graduate Studies of their registration wishes during the seventh, eighth, and ninth quarters of study. Students who do not communicate their wish to register will not be registered. Students who wish to apply for new student loans should contact the Office of Music Admission and Financial Aid. *Beginning with the tenth quarter of study students will be automatically registered for the appropriate continuation registration until the degree is completed or candidacy is terminated.*

## WITHDRAWAL

Students who choose to withdraw from the University prior to the completion of their program should obtain a withdrawal form from the Registrar's Office in the Rebecca Crown Center or the Office of Graduate Studies in the Music Administration Building. This form should be brought to the academic affairs office for the appropriate signature, then to each of the offices listed on the bottom of the form, and ultimately submitted to the Registrar's Office.

Students who withdraw are subject to the refund/repayment policies stated in the *Financial Regulations for Students on the Evanston Campus, 2011-12*. The student, prior to making a decision to withdraw, should seek academic, professional, and financial advising.

## FUNDING REVIEW

Students who will not finish their coursework within the intended length of study for their program (see Table 1) may petition the financial aid committee for an additional quarter(s) of funding. Requests for continued funding will be considered on a case-by-case basis, and submitting a request is not a guarantee that additional assistance will be available. To appeal for continued funding, students must do the following:

- Submit a letter of appeal to the Office of Music Admission and Financial Aid by **February 15, 2012**; the letter must explain the need for continued study and funding.
- Obtain a letter of recommendation from a faculty member supporting the appeal. Letters of recommendation are also due by **February 15, 2012**.
- Submit a detailed monthly budget of all expenses by **February 15, 2012**, to the Office of Music Admission and Financial Aid.
- Please note: Appeals received after February 15, 2012, will NOT be considered.

Students continuing in the second year of a graduate program who wish to be considered for an increase in their original merit-based award also may initiate a funding appeal according to the process outlined above. However, they should be aware that the financial aid committee rarely is able to grant such an increase.

You have the right to submit an appeal of the expected family contribution if there has been a significant change in circumstances in your and/or your family's financial situation since you filed your 2011-12 Free Application for Federal Student Aid (FAFSA)/Renewal FAFSA and/or other application materials. An appeal must be submitted in writing and accompanied by formal documentation of the change in family circumstances. *You should contact the Office of Music Admission and Financial Aid if there are other circumstances that you feel may warrant reconsideration of your financial aid award.*

## SATISFACTORY ACADEMIC PROGRESS

The policy for achieving Satisfactory Academic Progress for the purposes of financial aid is posted on the Bienen School of Music website at <http://www.music.northwestern.edu/admission/graduate-financial-aid.html>, and is also available upon request from the Office of Music Admission and Financial Aid. Students who are awarded any form of financial aid, whether need-based or merit-based, must maintain Satisfactory Academic Progress at all times in order to continue receiving aid.

The policy also includes instructions and requirements for appealing the cancellation of financial aid due to failure to achieve Satisfactory Academic Progress. For questions on this policy, please make an appointment with the Director of Music Admission and Financial Aid.

# Questions and Answers

*About your Financial Aid and Tuition Bill*

**Q. I have a personal email address. Do I have to use my Northwestern email account?**

**A.** Yes. Review the policy at [http://www.registrar.northwestern.edu/registration/E-mail\\_Policy.html](http://www.registrar.northwestern.edu/registration/E-mail_Policy.html). Adherence to this policy helps University business offices remain in contact with students.

**Q. How is my financial aid disbursed?**

**A.** All financial aid is disbursed equally over the quarters of attendance (Fall, Winter, and Spring terms).

Grants and loans are divided equally into three parts and electronically disbursed into your account on the first day of classes of the Fall, Winter, and Spring terms. Students granted stipends will receive payment at the end of each month of study for one-ninth of the full awarded amount.

Stipends are a taxable form of income. Thus, net proceeds from the checks will be less than the gross amount. Students receiving stipends must file payroll forms with the Office of Music Admission and Financial Aid. Direct deposit is required of all students on payroll. Students who receive assistance from the Federal College Work-Study Program (FCWS) must fill out a time sheet every two weeks documenting the number of hours worked. Like stipends, FCWS funds are taxable.

Federal Stafford, Perkins and PLUS Loans (FSL/UFSL) borrowed through Northwestern University are disbursed via electronic funds transfer (EFT) directly to your account at the Office of Student Accounts. ***Note that you will need to sign a promissory note for each loan before the funds can be disbursed to you if the note was not part of the original application.***

You can receive a cash disbursement from your account with the University if the assistance you receive results in a **credit** balance. You may request your credit balance from the Office of Student Accounts online via CAESAR. You may have it transferred electronically to your bank account. You must have Electronic Funds Transfer (direct deposit) set up with the Office of Student Accounts prior to requesting your credit balance electronically.

*Please note that no financial aid funds can be disbursed to you nor can we process a cash advance for you before the first day of classes.* Therefore, you should have some personal cash available at the start of each school year for the purchase of books and other supplies.

# Questions and Answers

*About your Financial Aid and Tuition Bill, continued*

**Q. What is the “anticipated aid” on my bill?**

**A.** “Anticipated aid” typically appears on the first tuition bill for each term reflecting Federal and/or University loan funds you are expected to receive for that term. The anticipated credit is temporary. It does not indicate that you necessarily have applied for your loans nor that yourself or your lender has paid the funds to the University. Rather, the anticipated credit allows you to calculate how much money you and your family need to pay directly toward your tuition account over and above the *recommended* loan assistance you expect to receive. The temporary credits will be removed from your bill if you fail to apply for your loan(s) in a timely manner. If the actual loan funds have not been credited to your bill when the anticipated credits are removed, you may be charged a late payment fee. Consequently, it is important that you apply for all loans as soon as you receive the appropriate instructions.

Anticipated loan credits are removed automatically when the actual loan funds are received at the Office of Student Accounts. Any questions or problems regarding these credits or other items on your bill should be directed to the Office of Music Admission and Financial Aid.

**Q. Why are the actual proceeds from my Federal Stafford Loan (both subsidized and unsubsidized) or Graduate Professional PLUS Loan less than the amount I requested on the application?**

**A.** An origination fee may be charged to federal loan borrowers and deducted directly from the loan proceeds. The federal government established this fee to reduce the cost of administering the program. Private lenders may or may not not assess a fee.

**Q. Where do I pay my bill?**

**A.** All physical (check) payments to your tuition account at the University can be paid in person to the Bursar’s Office, or by mail through the Office of Student Accounts at 555 Clark St. Students are now sent an eBill via CAESAR and can pay online through a personal bank account or credit card.

**Q. What else do I need to know about the payment of bills and late fees?**

**A.** You are responsible for paying your tuition bill by the stated due date. The Office of Student Accounts will assess a late payment penalty fee of \$150 if your bill is not paid on time.

*Please note that you will not be allowed to register for a subsequent term if you have a past-due balance owed to the University.*

# Questions and Answers

## *About your Financial Aid and Tuition Bill, continued*

**Q. How do I appeal my financial aid award?**

**A.** You have the right to submit an appeal of the expected family contribution if there has been a significant change in circumstances in your and/or your family's financial situation since you filed your 2011-12 Free Application for Federal Student Aid (FAFSA)/Renewal FAFSA and/or other application materials. An appeal must be submitted in writing and accompanied by formal documentation of the change in family circumstances. *You should contact the Office of Music Admission and Financial Aid if there are other circumstances that you feel may warrant reconsideration of your financial aid award.* You also have the right to appeal merit scholarship. The financial aid committee meets annually to review appeals. Please see the previous section on "Funding Review" for more information.

**Q. What must I do if I withdraw, transfer, or take a leave of absence?**

**A.** After you notify the Office of Graduate Studies of your intended change in enrollment status, you must participate in a loan exit interview with the Student Loan Office during which time you must provide information regarding your future plans. Then you must contact each of your lenders to arrange a repayment schedule. Contact our office for more information. *Refer to the Financial Regulations for Students on the Evanston Campus, 2011-12 for the University policies regarding withdrawal, refunds, and repayments.*

**Q. How do I re-apply for financial aid next year?**

**A.** The Office of Music Admission and Financial Aid automatically sends renewal information in January of the current academic year to all students who applied for assistance during that year. This information is emailed to your NU address and contains all the steps needed to apply for financial aid for the coming academic year. Anyone not currently receiving aid can obtain a financial aid application packet by coming to the Office of Music Admission and Financial Aid. Applications for financial aid are due by May 1 of each academic year.

*Be advised that institutional funding (grants and work assistance) is only granted for the intended length of a specific program. If you need extra time to finish your degree program you may not be considered for continued institutional funding. See the section entitled "Funding Review" for further information.*

**Q. What is the difference between a RECOMMENDED and an OPTIONAL loan?**

**A.** A *recommended* loan is awarded to meet a portion of your financial need as determined by our office. An *optional* loan can replace a portion of the expected contribution from you and your family (it is not used to meet your financial need as determined by our office). *Optional* loans are always denoted as such on your Financial Aid Announcement and are NOT subsidized in any way by the government.

**Q. What are short-term loans?**

**A.** The University offers a short-term loan program to all full-time students. This short-term loan program, called **CASH ADVANCES**, is provided as a service to you and is charged against anticipated aid. The following conditions are required for eligibility:

- You must be enrolled at least half-time at Northwestern.
- You must have a valid WildCARD.
- The academic year must be in session. No cash advances can be processed before the start or after the end of the academic year.
- You must have an anticipated aid balance.

# Questions and Answers

## *About your Financial Aid and Tuition Bill, continued*

### Cash Advance Policy

Students who have submitted all required need-based loan applications and who have, as a result of those loans, an anticipated credit balance on their tuition account with the Office of Student Accounts may be eligible to receive an advance on a portion of those anticipated loan credits. Students cannot receive cash advances against *optional* (non need-based) loans without special permission from the Director of Music Admission and Financial Aid.

Cash advances against loan assistance are typically awarded when the loan is delayed in processing for some reason beyond your control. Cash advances typically do not exceed whichever is less, \$3,000 per month or the current anticipated credit balance on your account.

Cash advances, by definition, are repaid when the anticipated loan funds being advanced to you are credited to your tuition account at the Office of Student Accounts. There are no finance charges or fees associated with a cash advance provided the anticipated loan funds are received and credited to your tuition account. Should the anticipated loan not be received or credited, you will be required to repay the advanced funds from other sources and you may be subject to the late payment fee of \$150.

### **Q. How do I apply for a cash advance?**

**A.** Fill out an application at 555 Clark, 1<sup>st</sup> floor. Remember to bring your NU WildCARD. The application must be submitted to the Office of Student Accounts within 24 hours and approval of the application typically can be determined and funds disbursed the same day if requested by 3:00 pm.

### **Q. What steps should I take to effectively manage my debt portfolio while I am in school?**

**A.** The first step is to make a file folder for all your financial records. You should keep all documents in one place for easy reference. The types of materials to keep are your copies of the loan applications, promissory notes, disclosure statements, and copies of all of your correspondence with the lender. You also should keep each monthly statement you receive from the Office of Student Accounts.

The second step is to keep a cumulative record of your educational loans. The Student Loan Ledger that is included in this Handbook provides an easy way to keep track of your loans. This type of record keeping also enables you to estimate your projected debt level and monthly payments. It is very important that you keep this record up to date.

The third step involves keeping lenders informed of any changes in your name, address and/or registration status. This must be done in writing.

Finally, you should confirm all of your telephone conversations with your lenders with a follow-up letter. This is a sound practice in any business transaction.

### **Q. Should I let the interest on my Unsubsidized Federal Stafford Loan accrue and capitalize?**

**A.** You are increasing the cost of your loan(s) by permitting the interest to accrue and capitalize. Capitalizing the interest adds any unpaid interest to the outstanding principal balance. The amount of interest charged each quarter, therefore, will be increased.

# Questions and Answers

*About your Financial Aid and Tuition Bill, continued*

**Q. I currently am in repayment and am receiving loan bills from agencies that I do not recognize. What should I do?**

**A.** Many lenders sell their loan portfolios to secondary markets that then collect the loans. Federal loans are serviced by a variety of processing lenders and your loans may be assigned to any of them. For private loans, you should contact each of your lenders to determine if your loans have been sold. For federal loans, you should verify who is servicing your loan and where you will mail your payment. This is one of the many reasons why you should keep accurate loan records.

**Q. What should I do if I am experiencing difficulty in repaying my loan?**

**A.** The most important action to take is to contact your lender quickly before you go into default. Your lender may be willing to offer you a “forbearance” period under certain conditions, or a similar temporary payment option. To qualify, you must demonstrate that you are willing to make the loan payments but are unable to do so because of extraordinary circumstances.

**Q. My monthly loan payments are not manageable; is there a way to reduce the burden?**

**A.** Yes, you should contact you lender/servicer regarding a [Direct Consolidation Loan](#). A Direct Consolidation Loan would stretch out your payments over a longer period of time and reduce your monthly installments into one manageable monthly payment. It also fixes the interest rate on the loans you consolidate. There is also an Income-based repayment plan available; for more information, visit [www.loanconsolidation.ed.gov](http://www.loanconsolidation.ed.gov)

You gain more disposable income by consolidating one or more of your Federal Stafford Loans, Federal SLS, and Federal Perkins Loans. Doing so can make the repayment of your educational debt more manageable. The total amount you must repay increases, however, because of the extended repayment period and the potentially higher fixed interest rate. You must be in repayment or in the grace period, and you cannot be more than 90 days delinquent in order to consolidate your loans. You can consolidate any portion of your Federal Stafford (both subsidized and unsubsidized), Federal PLUS, and Federal Perkins portfolio. You will want to notice the interest rate being offered for consolidation, however, as it may be higher than what is currently offered on any of these loans.

**Q. What happens if I do not repay my loans?**

**A.** The lender will follow the collection procedures required by the government. If the lender cannot get your account current, your delinquency will be reported to all national credit bureaus as well as the Internal Revenue Service. Defaulted loans will affect your credit rating and jeopardize your future ability to borrow funds for any purpose. You also will be liable for any collection expenses that are incurred.

**Q. How do I defer prior educational loans while I am a student at Northwestern University?**

**A.** You must submit deferment forms for any prior educational loans (Federal Stafford, Federal PLUS, Federal Perkins) you do not wish to repay while you are enrolled in the Bienen School of Music. You are entitled to defer most prior educational loans as long as you are enrolled at least half-time in a degree or certificate program. Contact your lender(s) to determine if you qualify for a STUDENT DEFERMENT. The following steps should be followed to obtain a STUDENT DEFERMENT for each loan you wish to defer. Note that separate deferment forms typically are required and must be submitted at least once each year for each loan you want deferred.

1. Contact your lender to obtain a STUDENT DEFERMENT form.
2. Complete the STUDENT SECTION as directed on the form.
3. Have the deferment form certified by the Registrar (Rebecca Crown Center).
4. Be certain that the certified STUDENT DEFERMENT form is mailed to your lender.
5. Contact your lender by telephone three to four weeks after submitting the form to verify that the deferment has been received and processed by your lender.

Contact your lender immediately if you continue to receive requests for payment after you have submitted a deferment form. Your lender may not have received and/or approved the deferment you submitted. Also notify your lender(s) of any change in address and/or enrollment status that might affect your deferment(s).

**DO YOU STILL HAVE QUESTIONS?**

*Please feel free to call (847) 491-3141 or come by our office in Room 1, MAB.*

*It is best to call in advance for an appointment.*

*The Office of Music Admission and Financial Aid is open from 8:30 am to 5:00 pm, Monday through Friday.*

# Important Contact Information

## Office of Music Admission and Financial Aid

Room 1, Music Administration Building  
711 Elgin Road  
Evanston, IL 60208  
Ph: (847) 491-3141, Fax: (847) 467-7440  
Email: [musiclife@northwestern.edu](mailto:musiclife@northwestern.edu)

## Office of Student Accounts

555 Clark Street, 1<sup>st</sup> Floor  
Evanston, IL 60208  
Ph: (847) 491-5224, Fax: (847) 467-2451  
Email: [studentaccounts-ev@northwestern.edu](mailto:studentaccounts-ev@northwestern.edu)

## NU Student Loan Office

555 Clark Street, 3<sup>rd</sup> Floor  
Evanston, IL 60208  
Ph: (847) 491-3125, Fax: (847) 491-2537  
Email: [studentloans@northwestern.edu](mailto:studentloans@northwestern.edu)

## Important Links

Student Financial Services  
<http://www.northwestern.edu/sfs/>

CAESAR  
<http://www.northwestern.edu/caesar/>

Payroll Deduction form (use for payment of health insurance)  
**due 9/8 to have first amount deducted for September**  
<http://www.northwestern.edu/sfs/osa/forms/payded.pdf>

**Your Lenders:** *(List the name, address and phone number of your lender(s) in the spaces provided below if other than those listed above.)*

### Federal Stafford Loan(s)

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### Other

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### Federal SLS Loan(s)

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### Other

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## 2011-12 Student Budget Worksheet

This worksheet is provided to assist you in estimating your monthly budget and managing your available financial resources for the 2011-12 academic year. **Use the tables provided on the following page to estimate your own personal budget.** You should refer to the base expense budget given below when estimating your expenses. The Office of Music Admission and Financial Aid derived the base monthly living allowances listed below from the 2011-12 Standard Educational Budget that has been developed for graduate music students. Your expenses may vary from the “average” base budget for your class. Consequently, you should calculate your monthly expenses based upon your anticipated expenses for the 9-month academic year. These monthly estimates should be derived to ensure you have enough funds to complete the year. **Remember, your budget and financial aid awards are for the Fall, Winter, and Spring quarters of the 2011-12 academic year, and do not include the summer.**

### 2011-12 BASE EXPENSE BUDGET

<u>Budget Item</u>	<u>Annual Amount</u>	<u>Amount/Quarter</u>	<u>Monthly Amount</u>
Tuition	\$41,592	\$13,864	\$ n/a
Room and Board	14,190	4,730	1,577
Books/Supplies	1,350	450	150
Personal Expenses	3,300	1,100	367
Transportation	1,413	471	157
Health Insurance*	2,589	(fall only) 2,589	n/a
<b>TOTAL</b>	<b>\$64,434</b>		

\*This is the amount of a one-year (12 month) individual student health insurance plan through Northwestern University for 2011-2012. You are required to carry health insurance, but may use your own plan if you so choose. If you do not inform us that you have your own health insurance, this amount will be charged to your student account in the fall.

### YOUR TOTAL FINANCIAL RESOURCES

<u>Item</u>	<u>Monthly Amount</u>	<u>Annual Amount</u>
Grants, Scholarships	_____	_____
Federal Stafford Loan (net)	_____	_____
Unsub. Federal Stafford Loan (net)	_____	_____
Federal Perkins Loan	_____	_____
Federal GradPLUS Loan	_____	_____
Other Loans (e.g., NU Loan)	_____	_____
Summer/Acad. Year Earnings (net)	_____	_____
Investment Income	_____	_____
Savings/Other Assets	_____	_____
Spouse Earnings (net)	_____	_____
Parent Contribution/gifts	_____	_____

**USE THE FOLLOWING PAGE TO ESTIMATE  
YOUR PERSONAL EXPENSES**

**YOUR LIVING EXPENSES**

<u>Item</u>	<u>Monthly Amount</u>	<u>Annual Amount</u>
Tuition	_____	_____
Books/Supplies	_____	_____
Charge Card Payments	_____	_____
Rent/Mortgage	_____	_____
Utilities (electric, gas, water, etc.)	_____	_____
Telephone	_____	_____
Insurance (all types)	_____	_____
Groceries	_____	_____
Meals Away from Home	_____	_____
Household Supplies	_____	_____
Clothes	_____	_____
Laundry/Dry Cleaning	_____	_____
Subway/Bus	_____	_____
Auto Payment	_____	_____
Gas/Oil/Auto Maintenance	_____	_____
Parking/Tolls	_____	_____
Travel/Vacation	_____	_____
Medical/Dental/Medication	_____	_____
Child Care	_____	_____
Recreation/Entertainment	_____	_____
Cable TV/Subscriptions	_____	_____
Hair Care/Grooming Supplies	_____	_____
Cigarettes/Alcohol	_____	_____
_____	_____	_____

**BALANCE SHEET**

<b>TOTAL RESOURCES</b> (side one)	_____	_____
minus		
<b>TOTAL EXPENSES</b> (side two)	_____	_____
equals		
<b>SURPLUS/DEFICIT</b>	_____	_____

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## Appendix II

### How Far Will My Paycheck Go?

#### Income

My annual salary/wages:	\$ _____
My spouse's salary/wages:	\$ _____
Other income: _____	\$ _____
Total annual income: <i>(sum of above)</i>	\$ _____
<b>MONTHLY INCOME:</b> <i>(Total annual income/12)</i>	\$ _____ <b>(1)</b>

#### What I Have To Pay For

Taxes: <i>(assume 1/3 of total monthly income)</i>	\$ _____
My monthly student loan payment: <i>(assume a monthly payment of \$125 for every \$10,000 you owe)</i>	\$ _____
My spouse's monthly student loan payment:	\$ _____
My total monthly credit card payment: <i>(assume monthly payment is 3% of total credit card balance and include all other personal debt payments)</i>	\$ _____
My spouse's total monthly credit card payment	\$ _____
<b>TOTAL OF WHAT I HAVE TO PAY EACH MONTH:</b> <i>(sum of above)</i>	\$ _____ <b>(2)</b>

#### Discretionary Monthly Income

Total monthly income: <i>(from box 1)</i>	\$ _____
Total monthly required payments: <i>(from box 2)</i>	\$ _____
<b>TOTAL MONEY AVAILABLE FOR LIVING EXPENSES:</b> <i>[(1) - (2)]</i>	\$ _____ <b>(3)</b>

#### What I Want to Pay For

Housing: <i>(e.g., rent, mortgage)</i>	\$ _____
Utilities/telephone:	\$ _____
Food:	\$ _____
Transportation: <i>(e.g., car payment(s), parking fees, insurance, gas, upkeep)</i>	\$ _____
Clothing:	\$ _____
Insurance: <i>(e.g., home, life, medical, dental)</i>	\$ _____
Retirement investments: <i>(financial planners recommend saving 10% of gross monthly income each month)</i>	\$ _____
Other personal expenses: <i>(e.g., entertainment, vacations, pet care, personal care)</i>	\$ _____

<b>TOTAL OF WHAT I WANT TO PAY EACH MONTH:</b> <i>(sum of above)</i>	\$ _____
<b>(4)</b>	

The amount of money I have left over each month? **[(3) - (4)]** \$ \_\_\_\_\_