

ADMISSION, FINANCIAL AID, BILLING

TRADITIONAL UNDERGRADUATE ADMISSION

Introduction

North Park University seeks to enroll students who are likely to succeed in the university setting, and who fit and desire the distinctive educational experience offered by North Park. The greater the academic strength and capabilities of the student, and the more the student understands, respects, and identifies with the mission of the institution, the greater the likelihood of success. North Park University is committed to the premise that as an institution of the Christian community, North Park's student body (as well as the faculty and staff) should reflect the racial and ethnic diversity of the Kingdom of God. Furthermore, North Park University seeks to form a student body that is both national and international in composition. Additionally, North Park University is committed to providing opportunity, structured support, and developmental strategies to select students who have under-developed skills, but who clearly desire to participate in and demonstrate the potential to enrich the life of the campus. Finally, those students who are prepared to embrace the city as a dynamic place for learning are most likely to engage learning at North Park in an active and comprehensive way.

Enrollment Considerations and Expectations

In considering students for admission, the University does not discriminate on the basis of race, creed, national origin, sex, age, disability, or status as a veteran. Recognizing that all education is built upon a set of presuppositions and values, as an intentionally and distinctively Christian institution, North Park University expects its students to be aware of and desire an education that is informed and framed by Biblical perspectives and values. Christianity is presented forthrightly for consideration and evaluation by all. At the same time, we welcome and enroll students from other religious traditions, and students without any faith perspective; their perspectives are welcomed and respected, while it is expected that all students respect the fundamental mission and identity of North Park as an intentionally Christian institution.

Model College Preparatory Curriculum

North Park University recommends a well-balanced college preparatory curriculum. This curriculum should include:

- Four years of English including grammar, literature, and composition
- Three years of mathematics including algebra, geometry and calculus
- Three years of science biology, chemistry, physics, physical science
- Three years of history/social studies: world history, geography, psychology, sociology, philosophy, economics
- Two years of foreign language, minimum; four years recommended: French, German, Spanish
- Electives that are college preparatory

Application Timetable

Early application and decision tend to indicate an increased likelihood for the success of an individual student at the University. North Park employs a rolling admission policy. Decisions are normally made within ten to

fourteen days of a completed file, meaning all required or specifically requested materials have been received by the admission office.

Recommended application deadlines

	Fall Semester	Winter Semester
First year students	April 1	December 15
International students	June 1	October 1
Transfer students	July 1	December 15
Readmission	August 1	December 1
Second Bachelor degree	July 1	December 15
Non-degree seeking	July 1	December 15

Applications received and completed after these dates are considered and acted upon on a space available basis. Note: financial aid opportunities are generally most favorable for early applicants.

Acceptance of Admission

Once accepted, a student must make a decision regarding acceptance of the admission decision. A tuition deposit indicates an acceptance of the admission decision and the intention to enroll at North Park University. The tuition deposit deadline for the fall semester is May 1. Cancellations after May 1 are not refundable. Failure to make a tuition deposit by the specified deadline will result in the cancellation of the acceptance, and admission and elements of the financial aid package may be offered to another student. A housing deposit is required to secure student housing. It is refundable upon conclusion of studies at North Park, less any damage assessments incurred.

First-Year Students

Admission Requirements

In evaluating first-time-to-college students for admission, the University considers a set of indicators that predict the likelihood of success at the University. These include the following:

- Class rank
- High school GPA
- Test scores: SAT (code: 1556) or ACT (code: 1098)
- High school attendance record
- Personal essay, topics specified on the application form
- Activities and involvements that reflect initiative, leadership and personal character and values
- References/Recommendations

Materials Required for Consideration

The following materials must be submitted to North Park University Undergraduate

Admission office prior to an admission decision. Credentials submitted in support of an application become the property of North Park University and are not returned.

- Completed application form, including personal essay
- Official high school transcript (final transcript, sometimes called proof of graduation, due upon graduation from high school)
- Official notification of standardized test scores from American College Testing program (ACT) and/or Scholastic Aptitude Test (SAT). May be included on high school transcript.
- Personal references/recommendation, one academic, completed by a high school principal, guidance counselor, or faculty member, and another completed by a pastor/youth pastor, coach, mentor, or employer (should not be a family member). Additional recommendations are welcome and may strengthen an application.
- Other materials, as requested
- Personal interview, as requested
- Application fee

Transfer Students

Admission Requirements

A transfer student is a student who has graduated from high school and studied at another institution before applying to North Park University. A student is considered a transfer student who has at least twelve (12) transferable hours. An applicant with less than twelve (12) transferable hours will be considered a first-year student.

In evaluating transfer students for admission, the University considers a set of indicators that predict the likelihood of success at the University. These include the following:

- Transferable GPA: To be considered, North Park requires a minimum cumulative GPA of 2.0 on 12 or more transferable credit hours, as evaluated by North Park University.
 1. If transferable GPA is under 2.5, an applicant may be asked to provide high school transcripts and ACT/SAT test scores, if graduation from high school is within two years.
 2. Classes that won't transfer include, but are not limited to, the following: nursing courses, athletic training courses, remedial (below 100 level or 1000 level) courses, technical/job training courses, school specific courses, activity courses, and graduate school classes.
 3. Some programs, such as nursing, athletic training, and education, have additional and higher entrance requirements.
 4. Some courses may be transferable as electives, but not as counting toward general education or program or major requirements.
- Essay, topics specified on the application form
- Activities and involvements that reflect initiative, leadership, and persona character and values
- References/Recommendations

Materials Required for Transfer

Applicant Consideration

The following materials must be submitted to North Park University's Undergraduate Admission office prior to an admission decision. Credentials submitted in support of an application become the property of North Park University and are not returned.

- Completed application form, including personal essay

- Complete official transcripts from each college or university attended
- Personal references/recommendation: one academic, completed by a guidance counselor or faculty member, and another completed by a pastor/youth pastor, coach, mentor, or employer. Additional recommendations are welcome and may strengthen an application
- Other materials as requested, including high school transcript or ACT/SAT scores
- Personal interview, as requested
- Application fee

Transfer of Credit Prior to Attending North Park University

North Park University accepts all courses offered by any regionally accredited institution as long as the coursework is in some way equivalent to what North Park University offers or is consistent with the liberal arts nature of the University.

Transfer of credit is evaluated chronologically, transfer of credit from a two-year college is limited to 60 semester hours. Credit for work completed beyond this total must be from a bachelor's degree-granting institution. Transfer of credit from a bachelor's degree-granting institution is limited to 90 semester hours.

If courses are taken from regionally non-accredited institutions of learning, they must be consonant with the general liberal arts tradition in higher education (i.e., excluding courses in non-accredited institutions of higher education those content is exclusively vocational or technical, such as bookkeeping, cosmetology, ministry, culinary arts, or engineering technology).

If courses from non-accredited institutions are accepted provisionally, 30 semester hours of work at North Park with a grade of C or better must be completed before the non-accredited transfer work will be credited to the student's record.

Remedial courses, as so labeled by these institutions, are exempt from this policy unless judged by the Office of Student Administrative Services to be equivalent to those offered at North Park and accepted for credit. Transfer students are expected to fulfill the same degree requirements as students starting at North Park. Courses transferred may apply to degree requirements in one of the following categories.

- The fulfillment of general education requirements will be assessed by the Office of Student Administrative Services as part of its initial transcript evaluation.
- The fulfillment of requirements in a major will be determined by the major department as part of the major declaration process.
- All other courses will count as electives in fulfillment of the 120 semester hour graduation requirement.

All transferred courses will be recorded with the grade received, but for purposes of the student's grade point average at North Park will be considered a "P" (pass).

Students must submit final, official transcripts from all post-secondary institutions attended. Failure to do so may be grounds for dismissal from the University. Transcripts must have been issued within the last calendar year and must be received by North Park University in a sealed envelope. Until final and official transcripts are received by the Office of Student Administrative Services, all evaluations will be considered provisional.

Disputed courses judged non-transferable should first be appealed through the Registrar, who, in consultation with the department head in the appropriate field (if applicable), will attempt to reach a satisfactory judgment.

International Students

International students must complete a standard application form, including essays, references, and application fee, and must also submit the following.

- Financial Resources Statement
- SAT, ACT, TOEFL scores are helpful but optional (North Park University TOEFL code is 1556)
- Photocopy of current passport
- Documents, including transcripts and/or government exam scores, should be in English whenever possible. If an adequate translation is not provided, the student may be assessed a translation fee.

An international student must maintain a full program of studies. Normally this means a minimum of 12 semester hours per term for undergraduates and 9 credit hours per term for graduate students. Employment will not be allowed except on permission from the United States Government. Such employment may not interfere with the student's course of study. The processing of an international student's application usually takes several months.

Complete applications should be filed by June 1 for the fall term.

Non-degree Seeking Students

Must submit materials required for traditional undergraduate students. Summer school classes require a separate application available on the website.

Applicants for Readmission

Students who have left the University or who have been dismissed for disciplinary or academic reasons may apply for readmission to North Park. Applications for readmission are available through and are submitted to the Center for Academic Services. Readmission will be based on an application, personal statement, transcripts, and/or other documents to aid in the readmission process.

If students wish to return following dismissal for academic reasons, they must petition the Student Academic Standing Committee (SASC) prior to applying for readmission at least two months before the beginning of the term in which enrollment is desired. A petition form is available at the Center for Student Administrative Services. The committee will evaluate requests for readmission on the basis of the following criteria:

- The student's written petition in which (a) compelling reasons are offered for wishing to return to North Park University, (b) the student's activities or accomplishments during the period of dismissal are described, (c) there is indication of why academic performance will be better than before the dismissal. (Letters of recommendation from faculty members including the student's academic advisor who can attest to the student's likelihood of success at North Park will be considered by the committee in conjunction with the student's statement.)
- Evidence of the student's ability to perform work necessary, within one academic year, to raise his/her GPA to the minimum level required for good standing in his/her classification.

The SASC will evaluate petitions in terms of the criteria listed above and determine, on a case-by-case basis, whether or not to grant readmission.

Students Seeking Second Bachelor Degree

North Park welcomes students who have completed a bachelor degree at another institution and are seeking a second bachelor degree. Materials required for consideration include:

- Completed undergraduate application
- Official transcript(s) showing all college or graduate course work
- Copy of undergraduate diploma

College Bridge

Chicago's College Bridge Program links qualified and highly motivated Chicago Public School junior and senior students with area colleges and universities. These students are enrolled in credit courses that are scheduled in the late afternoon, early evening, Saturdays, or during the summer. College Bridge students receive both high school elective credits and transferable college credits for one course per student per semester. The Chicago Public Schools, through its partnership with the colleges and universities, assumes the cost of tuition, textbooks, materials, and laboratory fees, and provides reimbursement to the schools for CTA transportation costs. Additional information can be found on North Park's webpage.

Traditional Undergraduate Billing and Financial Aid

Billing Policies

1. Tuition, fees, room, and board are billed in advance of each semester and are payable on specified due dates. Due dates are generally several weeks before the start of the semester. Payment may be made by check, cash, or credit card.
2. Payment plans are available that allow a student to spread annual costs over a 12 month period, typically from June to May. North Park utilizes the services of a third party agency that provides payment plan services: Tuition Management Systems, (800) 722-4867, www.afford.com
3. Students with outstanding balances are not allowed to register for a new semester until all amounts from prior semesters are paid in full or satisfactory arrangements are in place (i.e., approved student loan or other financial aid is pending).
4. If payment is not made in full or satisfactory arrangements are not in place by the due date, a late fee will be applied to the student's account.
5. A finance charge of 1.5 percent per month is added to unpaid balances.
6. Student accounts that become delinquent may be submitted to a collection agency. As a part of normal procedures, collection agencies report defaulted accounts to National Credit Bureaus.
7. To reserve an assigned space in University housing, a residence deposit is required of each new student accepted for housing. This is held by Office of Residence Life and Housing as a damage deposit and does not appear as a credit on the bill.

Insurance

All full-time undergraduate students are required to have health insurance coverage and are automatically billed for the individual health insurance fee. Students may elect to refuse the policy and receive a credit if they can

provide proof of other coverage. Married students can enroll for coverage for spouses and children for an additional premium charge.

Refund Policies

Students who withdraw prior to the start of a semester, or before the end of the first week of a semester, are eligible for a 100 percent tuition and fee refund. Students who withdraw after the start of the second week of a semester are eligible for a refund of tuition and fees based on the following schedule (assuming a 16-week semester):

Withdrawal Before the End of Week Number	Tuition Refund
Two	80 percent
Three	60 percent
Four	50 percent

There will be no refunds of tuition and fees after the end of the fourth week of the semester.

Board charges are refundable based on the number of weeks of food service provided. Room charges are refundable as follows:

- 100 percent refundable up to two weeks prior to the start of the semester
- 100 percent refundable (minus the residence deposit) after the two week deadline but prior to the start of the semester
- 80 percent refundable after the start of the semester but before the end of the second week of the semester
- No refund after the end of the second week of the semester

Students who receive federal financial assistance and who withdraw must have a portion of that aid reduced in accordance with federal regulations.

In addition, students who withdraw prior to the end of a semester and who have received a cash disbursement from certain federal assistance programs must undergo a review to determine if a repayment of federal funds is due. First-time students at North Park who receive federal assistance and who withdraw before the end of the term may be subject to additional refunding in accordance with federal regulations.

North Park reserves the right to revise charges and billing policies at any time.

Financial Aid

Application for Financial Aid

New students interested in receiving financial aid should:

- Apply and be accepted for admission to North Park University.
- Complete the Free Application for Federal Student Aid (FAFSA) to be considered for federal or state grants, loans, and/or work study.
- First-year students applying for music, art, journalism, or theatre scholarships should contact the Admissions Office for information.
- Financial aid packages will be sent to the student after s/he has been admitted, and North Park University has received his/her completed FAFSA.

Costs and Financial Aid

North Park University offers eligible students federal, state, and institutional financial aid. Federal programs available include the Pell Grant, Supplemental Educational Opportunity Grants, Work-Study,

Perkins Loans, Federal Stafford Loans, and Parent Loans (PLUS). State grants include the Illinois Incentive to Access and the Illinois Monetary Assistance Program. In addition, North Park has a generous institutional assistance program including academic scholarships, music scholarships, art scholarships, theatre scholarships, journalism scholarships, and need-based grants.

For additional information of the music, theatre, journalism, and art scholarships, contact the Admission Office. To apply for all other financial aid, students must complete the Federal Application for Federal Student Aid (FAFSA, www.fafsa.ed.gov). Once a student has completed the application process and North Park has received the results of the FAFSA, s/he will be notified of the aid for which s/he qualifies.

The costs below reflect the base cost of North Park before financial aid. Over 90% of students at North Park receive financial aid, which significantly reduces the cost of attending North Park. For first time traditional undergraduate students at North Park University for the 2009-2010 academic year, the cost of attending is the following:

Tuition:	\$18,800
Room/Board:	\$7,580 (based on double room in residence hall and 15 meal plan)
Insurance:	\$1,254
Books:	\$800 (estimate)
Personal Expenses	\$1,000 (estimate)

Financial aid may include a combination of scholarships, grants, loans, and/or guaranteed campus employment. The financial aid package will include all aid for which the student qualifies. However, a student may elect to accept any or all of the financial aid that is offered to him/her. If a student, however, feels that his/her financial situation has changed since initially completing the FAFSA, or if there are extenuating circumstances, the student may appeal his/her financial aid by completing an appeal form, which is available from the Office of Student Administrative Services. A committee reviews all financial aid appeals and responds to the students in writing.

Eligibility Requirements for Federal and State Financial Aid

To be eligible for federal or state financial assistance, a student must:

- Be enrolled at least half-time (6 semester hours or more per semester) as a degree seeking student. To receive full federal financial aid, a student must be registered for 12 credit hours per semester. To receive full state financial aid, a student must be registered for 15 or more credit hours.
- Be a citizen or eligible non-citizen of the United States of America. Eligible non-citizens are students who are permanent residents and have an I-151 or I-551 (Alien Registration Receipt Card) or who are of refugee status and have an I-94 (Arrival-Departure Record) with appropriate endorsement.
- Not owe a refund or be in default on any federal programs covered under Title IV of the Higher Education act of 1965, as amended.
- Be making satisfactory academic progress toward a degree. North Park's satisfactory academic progress policy is available in the Office of Student Administrative Services and in general follows the academic policies outlined in this catalog.

Eligibility Requirements for Institutional Financial Aid

- Students must be enrolled in 12 or more credit hours per semester to receive institutional financial aid.
- Students who live in campus housing and receive financial aid will have their institutional financial aid reduced if they move out of campus housing. A detailed description of the Financial Aid/Housing Policy can be obtained from the Office of Student Administrative Services.
- Students who receive certain Academic Scholarships must maintain a specified GPA or their scholarship will be reduced. A detailed copy of the Financial Aid/Scholarship Reduction Policy can be obtained from the Office of Student Administrative Services.

Satisfactory Academic Progress

Criteria

It is a federal requirement that students must maintain satisfactory academic progress to be eligible for Federal Title IV or Illinois assistance. There are three components to satisfactory academic progress.

1. **Course Completion:** Students must complete 67% of the credits they attempt.
2. **Grade Point Average Requirements:** The following minimum grade point average must be maintained:

Hours Earned	Min. GPA
0-29	1.6
30-59	1.8
60+	2.0

3. **Maximum Time Frame:** Students may receive financial aid until they attempt 180 semester hours of credit from North Park and/or transfer schools. This policy will consider all enrollments at North Park and other colleges/universities whether or not financial aid was received.
4. **Failures and Incompletes:** Failures and incompletes are counted toward hours attempted and will be included in computing GPAs.
5. **Withdrawals, Audits:** Withdrawals and audits are not counted as credits attempted or completed. All other courses, including pass/fail courses that are passed, will be counted as credits completed.

Determination

- **Annual Review:** Students are evaluated annually at the end of the spring semester. If a student has not made satisfactory academic progress, he/she will not be eligible for state or federal financial aid in subsequent semesters. If a student has transferred to North Park and the spring semester is his/her first semester, he/she will be evaluated after the spring semester and then annually after each spring term. A student will be notified by mail if they do not meet the satisfactory academic progress standards.
- **Appeal Procedure:** Satisfactory progress decisions may be appealed if the student feels that the status is:
 1. the result of error
 2. mitigating circumstances exist
 3. the condition of Satisfactory Academic Progress has been met

A letter of appeal should be sent to the Director of Financial Aid within two weeks after receiving notice of losing their aid. The Director of Financial Aid will present the appeal to the Financial Aid Committee. The committee will notify the student in writing of its

decision within two weeks of receiving the appeal. Successful appeals will allow the student one or two additional semesters of aid eligibility after which time; the student's cumulative record must fully meet satisfactory progress standards.

- **Reestablishing Eligibility:** Students may attempt to reestablish their eligibility after attending North Park without benefit of financial aid or after attending another college for two semesters and then meeting the satisfactory academic requirements.

Timetable for Awards

Applications for financial aid, as for admission, are considered on a rolling basis. All applicants for aid whose applications are complete and who has been admitted to the University will be considered and notified.

Since applications for admission and applications for financial aid are two separate procedures, and since notification concerning admission and financial aid awards are made separately, a student will receive notification of admission before the notification of financial aid awards. In some cases, admission may be granted but financial aid denied.

Students should complete the FAFSA after January 1. Accepted incoming students can anticipate receiving their financial aid package after March 1. It is to the new student's advantage to complete application for financial aid (FAFSA) by May 1. An exception to this timetable may be made for the student who first enters in the spring semester. In such cases, action will be taken as soon as the necessary procedures are completed.

Financial aid is renewable annually, subject to demonstration of continued need and satisfactory academic progress. Returning students must reapply annually for financial aid by completing the FAFSA and form online at www.fafsa.ed.gov. It is recommended that the FAFSA be filed as soon as the student and his/her parent have filed their federal income taxes in the spring.

Return of Funds Policy

Students who receive any Federal* Financial Aid and who withdraw, drop out, are dismissed, or take a leave of absence prior to completing 60% of a semester will have their financial aid recalculated based on the "Return of Title IV Aid" formula derived from the 1998 Reauthorization of Higher Education Act. There are no refunds for any withdrawals after the 60% point in a semester.

Recalculation is based on the percent of aid a student has earned using the following formula:

Federal Financial Aid is returned to the federal government based on the percent of unearned aid using the following formula:

Percent earned = Number of completed days up to the withdrawal date** DIVIDED by the total days in the semester. Aid to be returned = (100-percent earned) TIMES the amount of aid disbursed.

When aid is returned, the student will owe a debit balance to the University. The student should contact the Office of Student Administrative Services to pay the balance.

Worksheet and examples demonstrating the amount of financial aid retained and the amount returned are available from the Office of Student Administrative Services.

Federal financial aid is returned in accordance with federal regulations.

***Withdrawal date is defined as the actual date the student began the institution's withdrawal process, the student's last date of recorded attendance, or the midpoint of the semester if the student leaves without notifying the institution.*

Veterans' Benefits

North Park is approved by the Department of Veterans Affairs. Applicants who qualify should contact the Office of Student Administrative Services for detailed information.