



# INVESTING

## IN YOUR FUTURE

### 2015-2016 FINANCIAL AID

**AMERICAN  
UNIVERSITY**  
 WASHINGTON, DC

# FINANCIAL AID AT AU

Choosing where to go to college is an important decision. Finding the right curriculum, environment, and location is critical for your success. And financing your education should not be a deterrent to achieving your goals. American University offers a comprehensive aid program that recognizes academic excellence and demonstrated financial need. Our counselors at the Office of Financial Aid are ready to assist you in navigating this often challenging process and determining the best award for you and your family.

Your financial aid package may include an AU scholarship or grant, federally funded grants or low-interest loans, or part-time employment through the Federal Work-Study Program.

## ADDITIONAL RESOURCES

- [studentaid.ed.gov](http://studentaid.ed.gov)
- [studentloans.gov](http://studentloans.gov)
- Federal Student Aid Information Center;  
800-4-FED-AID (800-433-3243)  
TTY: 800-730-8913

# YOUR OPTIONS

American University awards financial aid based on a combination of demonstrated financial need, academic achievement in high school or college (for transfer students), and availability of funds. Each year approximately \$15 million in grant aid is offered to entering freshmen and transfer students. On admittance to AU, the Office of Financial Aid will determine your need and develop a financial aid award.



**OFFICE OF FINANCIAL AID**  
AMERICAN.EDU/FINANCIALAID  
FACOUNSELOR@AMERICAN.EDU

Phone: 202-885-6500 | Fax: 202-885-1025  
Hours: Monday-Friday 9 a.m.-5 p.m. (ET)

# COST OF ATTENDANCE\*

FOR UNDERGRADUATES  
(ON OR OFF CAMPUS)

TUITION*	\$41,316
FEES**	\$517
AVERAGE ROOM*	\$9,608
AVERAGE BOARD*	\$4,800
BOOKS**	\$800
TRANSPORTATION**	\$700
PERSONAL EXPENSES (CLOTHING, TELEPHONE, MISCELLANEOUS)**	\$400
LOAN FEES	\$79
<b>TOTAL</b>	<b>\$58,220</b>

\* COSTS SHOWN ARE FOR  
ACADEMIC YEAR 2014-2015.  
EXPECT AN INCREASE OF  
NOT MORE THAN 4 PERCENT  
FOR 2015-2016.

\*\* ESTIMATED COSTS

# AMERICAN PAYMENT PLAN

AU offers the optional American Payment Plan (APP) to all students. An alternative to paying in full at the start of each term, the APP divides your fall or spring semester balance into convenient, interest-free monthly payments. By budgeting ahead for the upcoming term, you may be able to reduce your loan amount for the school year. Call AU Central; 202-885-8000.

# GRANTS

Students may apply for grants, or gift aid. You must file the **Free Application for Federal Student Aid (FAFSA)** to be considered for federal government grants and the **CSS/Financial Aid PROFILE®** for American University grants.

## AMERICAN UNIVERSITY GRANTS

AU grants are offered to full-time admitted students who demonstrate financial need and may be offered in addition to an AU scholarship. These are need-based awards that originate from American University and do not require repayment. Renewal requirements: 2.0 cumulative grade point average and completion of 24 credit hours each academic year. Students must continue to demonstrate institutional financial need. AU grants may not exceed eight undergraduate semesters.

## FEDERAL PELL GRANT

This grant is awarded to students who demonstrate exceptional financial need and meet specific eligibility criteria. Awards range from approximately \$400 to \$5,730 per year.

## FEDERAL SUPPLEMENTAL EDUCATIONAL OPPORTUNITY GRANT (FSEOG)

The FSEOG is offered to students demonstrating exceptional financial need. Awards vary depending on need and availability of funds.

## STATE GRANTS

Many states offer grants for eligible residents. Although some do not allow these awards to be used at institutions in other states, grants from the following states may be used at American University: Connecticut, Delaware, Maine, Maryland, Massachusetts, Pennsylvania, Rhode Island, and Vermont, as well as the District of Columbia.

# PART-TIME EMPLOYMENT

Many students choose to work to supplement their resources. A number of employment opportunities are available:

## FEDERAL WORK-STUDY PROGRAM

For students with financial need, this program often is included in the financial aid package. Students must file a FAFSA to be eligible for consideration. Earnings from work-study jobs are to be used to meet educational expenses. Award amounts vary, and hourly wages are determined by the employer and job category. Federal work-study funds are not credited to a student's bill. The student receives biweekly paychecks for hours worked.

## OTHER PART-TIME WORK

Students may work as part-time employees on or off campus.

# LOANS

Educational loans from a variety of sources are offered to students and parents. Repayment often is scheduled over an extended period. For federal student loan program consideration, freshmen and transfer students are required to file a FAFSA.

## FEDERAL STAFFORD LOAN

Guaranteed by the federal government, this loan is included in most financial aid packages. There are two types of Stafford loans: subsidized and unsubsidized. Students with demonstrated financial need are eligible for both subsidized and unsubsidized federal loans; students who do not demonstrate need are eligible only for unsubsidized federal loans. Repayment of both loans begins six months after graduation or when students carry fewer than six credits in any given semester. Subsidized loans do not accrue interest during college attendance; unsubsidized loans do accrue interest, which may be paid quarterly or capitalized (added to the borrowed amount). The interest rate on both subsidized and unsubsidized federal loans currently is fixed at 4.66 percent and is subject to change. An origination fee is deducted prior to disbursement of the loan to the student's account. Maximum dependent student amounts on these loans vary by year in college: freshman (\$5,500), sophomore (\$6,500), junior and senior (\$7,500).

## FEDERAL PERKINS LOAN

This loan is funded through American University and the federal government. Federal regulations require that this loan be given to students with exceptional need. The current interest rate is fixed at 5 percent; repayment begins nine months after graduation. No interest is charged for the Perkins loan during college attendance. There is no fee for this loan; awards vary according to need and available funding.

## FEDERAL DIRECT PARENT LOAN FOR UNDERGRADUATE STUDENTS (PLUS)

This interest-bearing loan is a federal program and available to parents of dependent undergraduate students. The interest rate is 7.21 percent; repayment begins within 60 days of the second disbursement. Federal Direct PLUS loans may be deferred for up to four years; however, interest will accrue.

# SCHOLARSHIPS

At American University, we believe that applicants who demonstrate academic excellence should be rewarded for their effort and ability. Typically, students awarded merit scholarships are within the top 15 percent of our admitted students. The Admissions Committee makes merit-based scholarship decisions and notifies freshmen at the time they are admitted.

AU offers a range of merit awards to recognize talented students. These scholarships do not require a separate application and are renewable; information regarding renewal requirements is included with the award notification. National Merit, National Achievement, and National Hispanic Scholarship finalists are also considered for AU merit scholarships. Awards are based on the student's academic credentials. Finalists should forward a copy of their notification letter to the Admissions office.

## ATHLETIC SCHOLARSHIP

Students should contact the coach of the sport in which they excel; visit [aueagles.com](http://aueagles.com).

Parents should call the university chaplain to request consideration for this award; **202-885-3321**.

## TUITION EXCHANGE SCHOLARSHIP

Children of faculty and staff employed by participating colleges and universities are eligible. Parents should contact their tuition exchange officer.

## FREDERICK DOUGLASS DISTINGUISHED SCHOLARS PROGRAM

Frederick Douglass Scholars are selected on the basis of high academic achievement, leadership potential and demonstrated dedication to social justice, and community service. Scholarships are limited to ensure that every recipient receives the highest caliber of mentorship.

## UNITED METHODIST SCHOLARSHIP

Children of active, ordained Methodist ministers are eligible.

The scholarship provides full tuition, room, and board. It is renewable for a total of four years of undergraduate study as long as scholars satisfy academic performance requirements. Preference will be given to first-generation students and those from diverse ethnic, cultural, or socioeconomic backgrounds.

First-year students who wish to be considered for the scholarship must submit an application by January 15; download at [american.edu/financialaid/fdsprogram.cfm](http://american.edu/financialaid/fdsprogram.cfm).

For information, visit [american.edu/douglassscholars/index.cfm](http://american.edu/douglassscholars/index.cfm) or contact the program director; **202-885-6213** or [fds@american.edu](mailto:fds@american.edu).

## PRIVATE OR RESTRICTED SCHOLARSHIPS

A limited number of scholarships funded by donors through an endowment are available annually. Applicants for financial aid are automatically reviewed for eligibility by the Office of Financial Aid. A separate application is not required, but recipients may have to meet specific donor criteria.

## PHI THETA KAPPA (PTK) SCHOLARSHIP

Transfer applicants from two-year institutions who are members of PTK must indicate their affiliation on the application and provide a letter of recommendation from their PTK adviser. Competitive candidates for a PTK Scholarship typically have a 3.5 minimum GPA with a minimum of 45 semester hours. Students must submit a complete application by March 1.

## YELLOW RIBBON PROGRAM

AU participates in the Veteran Administration's Yellow Ribbon Program, available to veterans and dependents of eligible veterans. Applications are available at [american.edu/financialaid/yellowribbon.cfm](http://american.edu/financialaid/yellowribbon.cfm) in March 2015.

We encourage you to explore and apply for other private scholarships through local organizations, such as businesses, churches, or civic groups.

Financial assistance may also be available through an employer or credit union. For information, visit [fastweb.com](http://fastweb.com) and [collegeboard.com](http://collegeboard.com).

We urge students who may require financial assistance to complete the Free Application for Federal Student Aid (FAFSA) and the CSS/Financial Aid PROFILE®. Students who receive merit-based scholarships and apply for financial aid will be considered for any need-based assistance for which they may be eligible.

ALL ADMITTED STUDENTS  
ARE AUTOMATICALLY CONSIDERED FOR  
**MERIT-BASED  
SCHOLARSHIPS;  
ATHLETIC SCHOLARSHIPS  
ARE ALSO AVAILABLE.**

# HOW TO APPLY

Students who require financial assistance should complete *both* the **Free Application for Federal Student Aid (FAFSA)** and the **CSS/Financial Aid PROFILE®** to receive maximum consideration for AU need-based financial aid. The information you provide on the FAFSA will determine your eligibility for federal and state need-based aid. AU uses the information on your CSS/PROFILE in assessing eligibility for institutional grant funding. To expedite processing and minimize opportunities for error, submit applications electronically; however, paper forms are available: PROFILE via [help@cssprofile.org](mailto:help@cssprofile.org) or 305-829-9793; FAFSA at 800-4-FED-AID (800-433-3243). **Note: Don't wait for notification of admission to file your CSS/PROFILE and FAFSA.**

## CSS/FINANCIAL AID PROFILE®

All incoming students seeking AU need-based aid must complete the CSS/PROFILE. This comprehensive application is personalized based on information you provide when you register; there is a registration fee. You may also be required to submit a **Noncustodial PROFILE (NCP)**, if applicable. **Register at least two weeks before the AU priority deadline to ensure timely filing of your application.**

### To complete your CSS/PROFILE

- go to [collegeboard.org](http://collegeboard.org).
- under **College Planning**, go to **Pay for College**; select **CSS/Financial Aid PROFILE®**.
- select **Fall 2015 or Spring 2016 Sign In**; if necessary, create a **username** and **password**.
- select **Register for Profile**.

## FREE APPLICATION FOR FEDERAL STUDENT AID (FAFSA)

You must file the FAFSA every year. To receive priority consideration for federal and university aid, submit your application to the U.S. Department of Education by the appropriate deadline; there is no fee.

To complete your FAFSA, go to [fafsa.ed.gov](http://fafsa.ed.gov).

## SUPPORTING VERIFICATION DOCUMENTATION

You may be required to submit additional documents to verify information reported on your FAFSA:

- 2014 federal IRS tax transcripts for parent(s)
- 2014 federal IRS tax transcript for student
- other documentation as requested

Information about specific financial aid award regulations, requirements for renewal of awards, and student rights and responsibilities will be mailed with your financial aid or scholarship offer. You may request this information prior to award notification; call **202-885-6500**.

## FINANCIAL AID DEADLINES

### FRESHMAN APPLICANTS

EARLY DECISION  
CSS/PROFILE:  
NOVEMBER 15, 2014

FAFSA:  
FEBRUARY 15, 2015

EARLY DECISION 2  
PROFILE:  
JANUARY 15, 2015

FAFSA:  
FEBRUARY 15, 2015

REGULAR DECISION  
PROFILE AND FAFSA:  
FEBRUARY 15, 2015

### TRANSFER APPLICANTS

PROFILE AND FAFSA:  
MARCH 1, 2015

### WHEN WILL I BE NOTIFIED?

EARLY DECISION  
LATE DECEMBER

EARLY DECISION 2  
MID-FEBRUARY

REGULAR DECISION  
FRESHMAN  
AFTER MARCH 15

TRANSFER  
AFTER MAY 15

### QUESTIONS?

[AMERICAN.EDU/FINANCIALAID](http://AMERICAN.EDU/FINANCIALAID)  
[FACOUNSELOR@AMERICAN.EDU](mailto:FACOUNSELOR@AMERICAN.EDU)

AU CODES

FAFSA:  
**001434**

CSS/PROFILE:  
**5007**

# FREQUENTLY ASKED QUESTIONS

## HOW IS MY FINANCIAL NEED DETERMINED?

The Department of Education uses data reported on the FAFSA to determine the Expected Family Contribution (EFC). Your financial need is determined by subtracting your EFC from the cost of attending the university for an academic year:

$$\text{TOTAL COST OF ATTENDANCE} \\ \text{(-) EXPECTED FAMILY CONTRIBUTION}$$

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$$\text{(=) FINANCIAL NEED}$$

For university-funded aid, the Office of Financial Aid estimates a reasonable family contribution based on the data from your FAFSA and CSS/Financial Aid PROFILE®. This consists of an estimated amount you can contribute from your own resources, plus an amount your parents can reasonably contribute from their resources.

## HOW ARE MY RESOURCES DETERMINED?

Your resources include wages, salary, tips, interest, dividends, and other income. Your savings and other assets are also used to determine your available resources for educational expenses. When determining your eligibility for university funds, we estimate you will be able to save a minimum of \$1,200 from your earnings to apply to your educational expenses for the academic year.

## HOW ARE MY PARENTS' RESOURCES DETERMINED?

Your parents' resources include wages, salary, tips, interest, dividends, pension payments, welfare benefits, Social Security benefits, and other income. Assets may also include business or farm equity, other real estate equity, checking or savings accounts, and other investments. AU also considers home equity and other assets in determining eligibility.

## HOW IS MY EXPECTED FAMILY CONTRIBUTION (EFC) DETERMINED?

$$\text{STUDENT CONTRIBUTION} \\ \text{(+) PARENT CONTRIBUTION}$$

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$$\text{(=) EXPECTED FAMILY CONTRIBUTION (EFC)}$$

The EFC measures your family's financial strength. The federal formula, which calculates your EFC, includes standard allowances such as these: deductions for federal, state, and local taxes; employment of both parents or a single parent working outside the home; your parents' ages and marital status; number of family members in the household and enrolled in college at least half-time; and standard cost-of-living and retirement

income needs. If your family has unusual circumstances, such as the loss of a job, contact the Office of Financial Aid as soon as possible.

## HOW AND WHEN AM I NOTIFIED OF MY FINANCIAL AID ELIGIBILITY?

When you have been admitted to the university and your application for financial aid is complete, we will notify you of your estimated financial aid award by mail. Financial aid awards usually are made for an academic year. After reviewing your award letter, you must decide whether to accept or decline all or part of your financial aid award.

## WHY IS MY AWARD ONLY ESTIMATED?

Your award is an estimate because it is based on unverified information provided on the FAFSA and the CSS/PROFILE. Your award is finalized once we have received and reviewed your parents' 2014 federal IRS tax transcript(s), your 2014 federal IRS tax transcript, other supporting documentation, and any other information we have requested. Your estimated award amounts are subject to change if we discover conflicting information during the verification process.

## MAY I APPLY FOR FINANCIAL AID IF I AM APPLYING FOR ADMISSION FOR THE SPRING SEMESTER?

Funds are limited; we encourage you to contact us for current information regarding availability of funding for students beginning course work in the spring. You may also want to discuss available alternatives to finance your education for this term.

## MAY I APPLY FOR FINANCIAL AID FOR THE SUMMER SEMESTER?

Only loans and Federal Work-Study are available for summer sessions. Financial aid applications are available at [american.edu/financialaid](http://american.edu/financialaid) after April 1.

## IS FINANCIAL AID AVAILABLE FOR STUDENTS STUDYING ABROAD?

Federal Title IV financial aid for which a student is eligible may be used for any AU Abroad program. Students should contact their financial aid counselor for information regarding their eligibility. American University scholarships and grants may only be used for study abroad programs offered by AU and for which tuition and fees are paid directly to the university.

## HOW DO I REMAIN ELIGIBLE FOR FINANCIAL AID AT AU?

You must apply for financial aid each year, continue to meet all published deadlines and requirements, and maintain satisfactory academic progress to remain eligible for your awards. American University will make every effort to award financial aid funds to you as long as you continue to demonstrate the same level of financial need. However, a change in your family's income, number in college, outside resources, or household size may result in either an increase or decrease in your financial aid award from year to year. You must maintain the prescribed grade point average, complete the appropriate number of credit hours, and be enrolled on a full-time basis. Review all renewal requirements in our Satisfactory Academic Progress (SAP) policy at [american.edu/financialaid/SAP](http://american.edu/financialaid/SAP).





AMERICAN UNIVERSITY  
W A S H I N G T O N , D C

Office of Financial Aid

4400 Massachusetts Avenue NW  
Washington, DC 20016-8001

American University is an equal opportunity, affirmative action institution that operates in compliance with applicable laws and regulations. The university prohibits discrimination and discriminatory harassment (including sexual harassment and sexual violence) against any AU community member on the basis of race, color, national origin, religion, sex (including pregnancy), age, sexual orientation, disability, marital status, personal appearance, gender identity and expression, family responsibilities, political affiliation, source of income, veteran status, an individual's genetic information, or any other bases under federal or local laws (collectively "Protected Bases"). For information, contact the dean of students ([dos@american.edu](mailto:dos@american.edu)), assistant vice president of human resources ([employeerelations@american.edu](mailto:employeerelations@american.edu)), or dean of academic affairs ([academicaffairs@american.edu](mailto:academicaffairs@american.edu)); or American University, 4400 Massachusetts Avenue NW, Washington, DC 20016; 202-885-1000.

American University is required to comply with the Jeanne Clery Disclosure of Campus Security Policy and Campus Crime Statistics Act (Clery Act). In accordance with the Clery Act, each year American University prepares an Annual Security Report. This report contains statistics for the previous three years concerning reported crimes that occurred on campus; in certain off-campus buildings or on property owned or controlled by American University; and on public property within, or immediately adjacent to and accessible from, the campus. This report also contains institutional policies concerning campus security, such as policies concerning sexual assault and other matters. You may access it at [american.edu/finance/publicsafety/asr.cfm](http://american.edu/finance/publicsafety/asr.cfm). It is also available to all applicants upon request by calling the Department of Public Safety at 202-885-2566.

For information regarding the accreditation and licensing of American University, please visit [american.edu/academics](http://american.edu/academics). UPI5-131