REFERENCE GUIDE *for* NEW STUDENTS

INVESTING IN YOUR FUTURE

2013-2014 FINANCIAL AID

AMERICAN UNIVERSITY
WASHINGTON, DC

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WELCOME!

Deciding where to go to college is an important decision. Finding the right curriculum, atmosphere and location for you is critical for your success. Financing your education should not be a deterrent. American University's Financial Aid staff has a strong commitment to helping you and your family find the best way to finance your college education and achieve your educational goals. AU offers a comprehensive financial aid program that recognizes both academic excellence and demonstrated financial need.

We know that navigating the financial aid process can be challenging and that you may have questions. We will do our best to help you sort out the details and put together a financial aid award that will help you manage your educational costs. There is no perfect way to finance your education, but our counselors will assist you in determining what will work best for you and your family. Your financial aid package may include an American University scholarship or grant, federally funded grants, federally funded low-interest loans and part-time employment through the Federal Work-Study Program.

Remember, filing a complete, accurate financial aid application by the appropriate deadline is the best way to ensure that you receive the best possible combination of university and non-university financial aid available.

ADDITIONAL RESOURCES

You can also investigate the following resources for additional financial aid information:

- www.studentaid.ed.gov
- www.students.gov
- The Federal Student Aid Information Center at 1-800-4-FED-AID (1-800-433-3243) TTY users may call 1-800-730-8913

SCHOLARSHIPS

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

FINANCIAL AID OFFICE
4400 MASSACHUSETTS AVENUE, NW
WASHINGTON, D.C. 20016-8001
WWW.AMERICAN.EDU/FINANCIALAID
FACOUNSELOR@AMERICAN.EDU

CONTACT US

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

SCHOLARSHIPS

American University believes that applicants who demonstrate academic excellence should be rewarded for their effort and ability. Typically, students awarded merit scholarships fall within the top 15 percent of our pool of admitted students. The Admissions Committee makes all merit-based scholarship decisions and notifies freshman students at the time they are admitted. AU offers a full 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 notification of the award offer.

National Merit, National Achievement and National Hispanic Scholarship finalists are also considered for the full range of merit scholarships available at American University. Awards are based on the student's academic credentials. Students should forward a copy of their finalist notification letter to the Admissions office.

ATHLETIC SCHOLARSHIP
Students should contact the coach of the sport in which they excel. See www.aueagles.com.

TUITION EXCHANGE SCHOLARSHIP
For the children of faculty and staff employed by participating colleges and universities, parents should contact the Tuition Exchange officer at the institution that employs them.

UNITED METHODIST SCHOLARSHIP
For the children of active, ordained Methodist ministers; contact the university chaplain at 202-885-3321 to request consideration for this award.

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 the highest caliber of mentorship is provided to every recipient.

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

Students applying as freshmen who would like to be considered for the scholarship must complete the Frederick Douglass Distinguished Scholars Program application by January 15.

Students may access the application online at: www.american.edu/financialaid/fdsprogram.cfm

For more information, please visit www.american.edu/douglassscholars/index.cfm or contact the director of the Frederick Douglass Distinguished Scholars Program at 202-885-6213 or fds@american.edu.

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

PHI THETA KAPPA (PTK) SCHOLARSHIP
Transfer applicants from 2-year institutions must identify themselves as members of PTK on the application and provide a letter of recommendation from the PTK advisor. Competitive candidates for the PTK Scholarship typically have a 3.5 minimum GPA with a minimum of 45 semester hours. Students must have submitted all parts of the application by March 1 for scholarship consideration.

YELLOW RIBBON PROGRAM
AU participates in the Veteran Administration's Yellow Ribbon Program. For additional information and to apply, veterans and dependents of eligible veterans may go to http://www.american.edu/financialaid/yellowribbon.cfm. Applications are available March 2013.

Students are also encouraged to seek out and apply independently for other private scholarships that may be awarded by local organizations such as businesses, churches and civic groups.

Assistance may also be available from an employer or credit union. A number of websites provide information about private scholarships, including www.fastweb.com and www.collegeboard.com.

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

FOR ADDITIONAL INFORMATION, GO TO WWW.AMERICAN.EDU/FINANCIALAID OR E-MAIL FACOUNSELOR@AMERICAN.EDU.

AMERICAN INSTALLMENT PLAN

The American Installment Plan (AIP) is available to all full-time students. This plan covers the academic year and requires 10 or 12 monthly payments. Information about the AIP will be mailed by the AU Student Accounts Office to admitted students during the summer before they begin attending classes.

HOW TO APPLY

American University awards financial aid to students based on a combination of demonstrated financial need, academic achievement in high school or college (transfers) and the availability of funds. Approximately $15 million in grant aid is offered to entering freshman and transfer students each year. Once you have been admitted to American University, the Financial Aid Office will determine your need and develop a financial aid award that includes funds from the programs for which you qualify. In addition to awarding funds from American University, we also administer federal grant, loan and work-study programs that may be included in the award. Your financial aid award may include a combination of an American University grant, federal grants, federally subsidized or unsubsidized loans and/or student employment.

APPLYING FOR FINANCIAL AID AT AMERICAN UNIVERSITY

1

CSS/Financial Aid PROFILE (Profile). In order to receive priority consideration for university need-based financial aid, the College Board must receive your Profile by the deadlines stated below. The Non-Custodial Profile (NCP) is also required when applicable. AU will use the information collected on the Profile to assist us in awarding institutional grant funding. The Profile is a comprehensive application that is personalized for you based on information you give when you register for the service. The CSS/Financial Aid PROFILE charges a fee for these services. All incoming students seeking consideration for AU need-based aid must complete the Profile. To complete and file a Profile application, go to www.collegeboard.com:

- Under the "Pay for College" heading, select "CSS Profile."
- Select the "2013-2014 Profile" option.
- Create a College Board username and password.
- Select the "Register for Profile" option. (Be sure to register at least two weeks before the AU priority deadline to insure timely filing of your Profile application).
- Complete the registration questions and enter AU's Profile code (5007).
- Complete and submit the Profile (and Non-Custodial Profile if applicable).

2

Free Application for Federal Student Aid (FAFSA). The Department of Education must receive your FAFSA by the deadlines stated below for you to receive priority consideration for federal and university aid. There is no fee for the FAFSA. The FAFSA must be filed every year. To file a FAFSA, go to www.fafsa.ed.gov.

Students are strongly encouraged to submit both applications electronically. Electronic filing of your aid applications minimizes the opportunities for error and expedites the application processing time. For information on obtaining a paper copy of the FAFSA, call 1-800-4-FED-AID. Contact the College Board at help@cssprofile.org or 305-829-9793 to obtain a paper copy of the Profile.

Do not wait to be admitted before filing your CSS/Financial Aid PROFILE and FAFSA. Your financial aid application is handled independently of your admission application and has no bearing on whether or not you are admitted to the university.

3

Submit supporting verification documentation if requested. Students may be required to submit the following documentation to verify information reported on the FAFSA: a) Parent(s)' 2012 Federal IRS Tax Transcripts; b) Student's 2012 Federal IRS Tax Transcript; and c) other documentation that may be needed upon request. Additional information about specific financial aid award regulations, requirements for renewal of awards and students' rights and responsibilities will be mailed with your financial aid and/or scholarship offer. These documents are available prior to award notification by calling 202-885-6500.

IMPORTANT DEADLINES:

EARLY DECISION: Complete and submit the Profile to the College Board by November 15, 2012. Complete and submit the FAFSA to the Department of Education by February 15, 2013.

EARLY DECISION 2: Complete and submit the Profile by January 15, 2013; complete and submit the FAFSA by February 15, 2013.

REGULAR DECISION FRESHMEN: Complete and submit the FAFSA and Profile by February 15, 2013.

TRANSFERS: Complete and submit the FAFSA and Profile by March 1, 2013.

COST OF ATTENDANCE*

UNDERGRADUATES/ON OR OFF CAMPUS

TUITION*	$38,982
FEES**	$517
AVERAGE ROOM	$9,290
AVERAGE BOARD*	$4,630
BOOKS**	$800
TRANSPORTATION**	$700
PERSONAL (INCLUDING CLOTHING, TELEPHONE AND MISCELLANEOUS EXPENSES)**	$400
LOAN FEES	$34
TOTAL	**$55,353**

* COSTS SHOWN ARE FOR THE 2012-2013 ACADEMIC YEAR. EXPECT AN INCREASE OF NOT MORE THAN 4 PERCENT FOR THE 2013-2014 ACADEMIC YEAR.

** ESTIMATED COSTS.

IMPORTANT DEADLINES FOR FRESHMEN

NOVEMBER 15

EARLY DECISION APPLICANTS:
Complete and submit the CSS/Financial Aid PROFILE ("Profile") to College Board by November 15, 2012.

JANUARY 15

EARLY DECISION 2 APPLICANTS:
Complete and submit the CSS/Financial Aid PROFILE ("Profile") to College Board by January 15, 2013.

FEBRUARY 15

ALL FRESHMAN APPLICANTS:
Complete and submit the Free Application for Federal Student Aid (FAFSA) to the Department of Education by February 15, 2013.

and

REGULAR DECISION FRESHMEN:
Complete and submit the FAFSA and CSS/Financial Aid PROFILE ("Profile") by February 15, 2013.

IMPORTANT DEADLINE FOR TRANSFERS

MARCH 1

Complete and submit the FAFSA and CSS/Financial Aid PROFILE ("Profile") by March 1, 2013.

Be sure to include
AU'S FAFSA SCHOOL CODE:
001434

AU'S CSS/FINANCIAL AID PROFILE CODE:
5007

NOTIFICATION OF AWARD PACKAGE

FINANCIAL AID AWARD LETTER MAILING:

LATE DECEMBER for Early Decision students

MID FEBRUARY for Early Decision 2 students

AFTER MARCH 15 for incoming Freshman students

AFTER MAY 15 for Transfer students

TYPES OF FINANCIAL AID AVAILABLE AT AU

GRANTS

Grants are also known as gift aid. Students must file the FAFSA to be considered for federal government grants and must also file the CSS/Financial Aid PROFILE® for American University grants consideration.

AMERICAN UNIVERSITY GRANTS

AU grants are offered to admitted students who demonstrate financial need and may be offered in addition to an AU scholarship. These are need-based awards that do not require repayment; they originate from American University. 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. Students must be full-time to receive the AU grant.

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 $5,550 per year.

FEDERAL SUPPLEMENTAL EDUCATIONAL OPPORTUNITY GRANT (FSEOG)

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

STATE GRANTS

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

LOANS

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

FEDERAL STAFFORD LOAN

This loan is guaranteed by the federal government and is included in most financial aid packages. There are two types of Stafford Loans. Students who have demonstrated financial need are eligible for both Subsidized and Unsubsidized Federal Loans. Students who do not demonstrate need are only eligible for an Unsubsidized Federal Loan. Repayment on both loans begins six months after graduation or when the student drops below six credits in any given semester. No interest is charged during college for a subsidized loan. However, interest does accrue on an unsubsidized loan and may be paid quarterly or capitalized (added to the borrowed amount). The interest rate on the subsidized loan is currently fixed at 3.4 percent. The interest rate on the unsubsidized federal loan is fixed at 6.8 percent. An origination fee is also 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; and junior/senior, $7,500 each year.

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 and repayment begins nine months after graduation. No interest is charged during your college attendance for the Perkins Loan. There is no fee for this loan and awards vary depending on need and available funding.

FEDERAL DIRECT PARENT LOAN FOR UNDERGRADUATE STUDENTS (PLUS)

This interest-bearing loan is a federal program and is available to the parents of dependent undergraduate students. The interest rate is 7.9 percent and repayment begins within 60 days of the second disbursement. Federal Direct PLUS loans may also be deferred for up to four years; however, interest will accrue while in deferment.

PART-TIME EMPLOYMENT

Many students choose to work to supplement their resources. There are a number of employment opportunities available.

FEDERAL WORK-STUDY PROGRAM

This program is for students who have financial need and is often included in a student's financial aid package. Students must file a FAFSA to be eligible for consideration. Work-study jobs are like any other job except that earnings 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 the hours worked.

OTHER PART-TIME WORK

Please note that students may be employed as regular part-time employees on or off campus.

QUESTIONS?

Web:
WWW.AMERICAN.EDU/FINANCIALAID

E-mail:
FACOUNSELOR@AMERICAN.EDU

FREQUENTLY ASKED

FINANCIAL AID 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.

TOTAL COST OF ATTENDANCE
(–) EXPECTED FAMILY CONTRIBUTION

(=) FINANCIAL NEED

For university-funded aid, the Financial Aid Office estimates a reasonable family contribution based on the data from your FAFSA and CSS/Financial Aid PROFILE®. The CSS/Profile may be completed online at profileonline.collegeboard.com/index.jsp.

In both cases, 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?

STUDENT CONTRIBUTION
(+) PARENT CONTRIBUTION

(=) EXPECTED FAMILY CONTRIBUTION (EFC)

The EFC measures your family's financial strength. The federal formula, which calculates your EFC, includes standard allowances such as: 1) deductions for federal, state and local taxes; 2) the employment of both parents or a single parent working outside the home; 3) your parents' ages and marital status; 4) the number of family members in the household and enrolled in college on at least a half-time basis; and 5) standard cost-of-living and retirement income needs. If your family has unusual circumstances such as the loss of a job, contact the Financial Aid Office 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 are usually 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 information provided on the FAFSA and the CSS/Financial Aid PROFILE® that has not been verified. Your award is finalized once we have received and reviewed your parent(s)' 2012 Federal IRS Tax Transcript, your 2012 Federal IRS Tax Transcript, other supporting documentation and any other documents 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, so we encourage you to call or write us to learn whether funds will be available to students beginning course work in the spring semester. You may also want to discuss available alternatives with the Financial Aid Office 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. Summer financial aid applications are available at www.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 for aid. American University scholarships and grants may only be used for study abroad programs offered by American University 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 SAP (Satisfactory Academic Progress) policy at american.edu/financialaid/SAP.

AMERICAN UNIVERSITY
WASHINGTON, DC

Financial Aid Office
4400 Massachusetts Avenue, NW
Washington, D.C. 20016-8001

American University is an equal opportunity and affirmative action university and employer. American University does not discriminate on the basis of race, color, religion, national origin, sex, age, marital status, personal appearance, sexual orientation, gender identity and expression, family responsibilities, political affiliation, disability, source of income, place of residence or business, or certain veteran status in its programs and activities. For information, contact the Dean of Students (DOS@american.edu), Director of Policy & Regulatory Affairs (employeerelations@american.edu), or Dean of Academic Affairs (academicaffairs@american.edu) at American University, 4400 Massachusetts Ave., N.W., Washington, D.C. 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 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 through the Web at https://www.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.