INVESTING IN YOUR FUTURE

2027–2028

A GUIDE TO FINANCING YOUR AU EDUCATION

AMERICAN UNIVERSITY
WASHINGTON, DC

FINANCIAL AID AT AU

Deciding where to attend college can be both exciting and challenging. Among the many factors to consider are academics, size, location, and cost. We understand that paying for a college education is a significant financial commitment. American University offers a comprehensive financial aid program based on recognition of both academic excellence and demonstrated financial need. We work with students and their families to supplement their financial resources and make an AU education possible.

This guide provides information about the cost of attendance and how it is calculated, the types of aid available at AU, financial aid applications and deadlines, and eligibility.

If you have questions, please don't hesitate to contact us. American University's Office of Financial Aid is here to help you navigate the financial aid process every step of the way.

OFFICE OF FINANCIAL AID
AMERICAN.EDU/FINANCIALAID
PHONE: 202-885-6500
FINANCIALAID@AMERICAN.EDU
Hours: M–F, 9 a.m.–5 p.m. (ET)

AU CODES
FAFSA:
001434

CSS PROFILE:
5007

ADDITIONAL RESOURCES

FEDERAL
studentaid.gov
studentaid.gov/help-center/contact

EXTERNAL SCHOLARSHIPS
fastweb.com
bigfuture.collegeboard.org/scholarship-search

FINANCIAL AID DEADLINES

FIRST-YEAR APPLICANTS

EARLY ACTION
CSS Profile and FAFSA:
November 15

EARLY DECISION I
CSS Profile and FAFSA:
November 15

EARLY DECISION II
CSS Profile and FAFSA:
February 1

REGULAR DECISION
CSS Profile and FAFSA:
February 15

TRANSFER APPLICANTS

CSS Profile and FAFSA:
May 1

WHEN WILL I BE NOTIFIED?

EARLY ACTION
By January 31

EARLY DECISION I
By December 31

EARLY DECISION II
By February 15

REGULAR DECISION
By April 1

TRANSFER
Notification on rolling basis

COST OF ATTENDANCE

All colleges in the United States are required to determine a standard cost of attendance (COA) for students. American University's COA is comprehensive and includes anticipated costs for tuition, fees, housing, meals, books, transportation, and personal expenses for the academic year.

2026–2027 COST OF ATTENDANCE, LIVING ON CAMPUS

TUITION **$62,680**	Flat fee for full-time enrollment (12–17.5 credits per semester) for fall 2026 and spring 2027 semesters
FEES **$1,700**	Mandatory full-time enrollment fees, including but not limited to orientation, sports center, technology, and activities
HOUSING **$13,112**	Average cost of a first year student room
FOOD **$6,584**	Cost for a meal plan that provides 3 meals a day for 7 days a week, plus $400 dollars for use at dining venues on campus and designated establishments off campus
LOAN FEES* **$54**	Average fees for federal student loans
BOOKS AND SUPPLIES* **$1,200**	Average (non-billed) cost of books and supplies for two semesters (approximately $400 per term); cost varies depending on whether books are new, used, rented, or open-source
TRANSPORTATION* **$692**	Average cost, determined by distance from campus and mode of transportation
UNIVERSITY PASS (U•PASS) **$272**	Mandatory fee for unlimited use of Metrorail and bus while university is operational
PERSONAL* **$1,080**	Average cost for toiletries and other incidental expenses
TOTAL **$87,374**	Total cost of AU attendance per undergraduate (2026–2027). Based on 9 months of full time enrollment of 12-17 credits.

*Variable estimated costs based on financial circumstances and elective expenses

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. To learn more, visit www.american.edu/finance/studentaccounts/index.cfm

FINANCIAL AID OPTIONS

American University provides financial aid from the two categories available to undergraduate students: need- and merit-based. We encourage you to apply for private scholarships through local businesses, churches, or civic groups or through your employer or credit union. For information, visit **fastweb.com** and **collegeboard.org.**

NEED-BASED AID

Awards go to students with demonstrated financial need. AU determines your need based on information you provide on the required financial aid applications (Free Application for Federal Student Aid, or FAFSA, and the CSS Profile).

COA – SAI = FINANCIAL NEED

COST OF ATTENDANCE (COA)
tuition, fees, room, board, books, transportation, and personal expenses

STUDENT AID INDEX (SAI)
primarily determined by income, number of family members in college, family size, and assets

TYPES OF NEED-BASED AID

GRANTS	
AMERICAN UNIVERSITY GRANT	Grants are awarded to full-time admitted students who demonstrate financial need and may be offered along with an AU scholarship; they do not require repayment.
FEDERAL PELL GRANT	Awarded to students who demonstrate exceptional financial need and meet specific eligibility criteria, these grants range from $650 to $7,395 per year.
FEDERAL SUPPLEMENTARY EDUCATION OPPORTUNITY GRANT (FSEOG)	Offered to students who demonstrate exceptional financial need, the FSEOG award is determined by need and availability of funds.
STUDENT EMPLOYMENT	
FEDERAL WORK STUDY	To be eligible for consideration, students must file a FAFSA and demonstrate need. Income from work-study jobs is to be used exclusively for educational expenses. Award amounts vary; hourly wages are determined by the employer and job category.
STUDENT WAGE POSITIONS	Part-time student employment is available on and off campus.
FEDERAL LOAN PROGRAMS	
FEDERAL SUBSIDIZED DIRECT LOAN	Students in a degree program (minimum 6 credits per semester) and demonstrating financial need are eligible; subsidized loans do not accrue interest while the student is enrolled at least half-time (6 credits). **american.edu/financialaid**
FEDERAL UNSUBSIDIZED DIRECT LOAN	Students in a degree program (minimum 6 credits per semester) are eligible for this interest-bearing loan regardless of financial need. **american.edu/financialaid**
FEDERAL PARENT PLUS LOAN (PLUS)	This interest-bearing loan is available to parents of dependent undergraduate students. Repayment may be deferred for up to four years; however, interest will accrue. **american.edu/financialaid**

NEED-BASED AID BASICS

Who is eligible?
Candidates must meet federal aid eligibility requirements.

How do I apply?
Complete the Free Application for Federal Student Aid (**FAFSA**) at **fafsa.ed.gov**; AU code **001434**.

All contributors to the FAFSA must have a Federal Student Aid Identification (FSAID). You may obtain an FSAID at **https://studentaid.gov/fsa-id/create-account/**

Complete and the **CSS Profile**® at **https://cssprofile.collegeboard.org;** AU code **5007**.

The FAFSA will determine your eligibility for federal and state need-based aid; the CSS Profile helps us assess your eligibility for institutional grant funding.

Is need-based aid renewable?
Need-based aid is renewable for up to eight semesters of undergraduate study; however, students must resubmit the FAFSA each year for reconsideration of their aid eligibility. **american.edu/financialaid**

When will I be notified?

First-year students (freshmen) receive notification at the time of admittance.

MERIT-BASED AID AND NON NEED-BASED AWARDS

AU recognizes talented students with a variety of merit-based scholarships and other awards. All students who apply to American University are considered for most merit awards—including Deans' and Presidential Scholarships and Trustee Awards—on the basis of their admissions application. Scholarships listed below require a separate application.

For more information, visit **american.edu/financialaid/freshman-scholarships.cfm**.

TYPES OF SCHOLARSHIPS

TUITION EXCHANGE SCHOLARSHIP	Children of faculty and staff employed by participating colleges and universities are eligible. For information, contact your **tuition exchange officer.**
UNITED METHODIST SCHOLARSHIP	Children of active, ordained Methodist ministers are eligible. For information, contact the **university chaplain** at **202-885-3321.**
ATHLETIC SCHOLARSHIP	Students who excel at a particular sport should contact their coach. For information, visit **aueagles.com.**

MERIT-BASED AID BASICS

Who is eligible?
Eligible candidates demonstrate academic excellence and rank within the top 10 to 15 percent of AU's admitted students.

How much can I receive?
Scholarships range from $8,000 to $35,000.

How do I apply?
All students are considered on the basis of their admissions application; a separate application is required only for the United Methodist Scholarship.

Is merit-based aid renewable?
Scholarships are renewable for up to eight semesters of undergraduate study as long as students meet renewal requirements; information is included with the award notification.

When will I be notified?
First-year students receive notification at the time of admittance.

FREQUENTLY ASKED QUESTIONS

HOW IS MY FINANCIAL NEED DETERMINED?

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

TOTAL COST OF ATTENDANCE
(–) STUDENT AID INDEX

(=) 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 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 STUDENT AID INDEX (SAI) DETERMINED?

The SAI measures your family's financial strength. The federal formula, which calculates your SAI, 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 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 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 unverified information provided on the FAFSA and the CSS Profile. Your award is finalized after we have received and reviewed your parents' 2025 federal IRS tax transcript(s), your 2025 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. Applications for summer financial aid are available after April 1 at **american.edu/financialaid**.

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 the Office of Financial Aid 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 (SAP) to remain eligible for your awards. 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 policy at **american.edu/financialaid/satisfactory-academic-progress.cfm**. 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, changes in family financial circumstances, such as income and/or the number of household members attending college, will affect financial need and eligibility for aid. Families that experience changes in circumstances may appeal their award. Appeals are approved based on the availability of funding and the strength of the appeal.

More than **$180 million** in financial aid awarded to undergraduates

88% of students received need- or merit-based aid

Less than 65% graduates took out loans, compared to the 75% national average at 4-year, private universities

37% of AU graduates carry **no student loan debt**

OFFICE OF FINANCIAL AID
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Washington, DC 20016-8001