MORE WAYS TO PAY FOR YOUR EDUCATION

Your education is one of the best investments you will ever make, and you have many options to help pay for it. By planning ahead and applying early, you’ll be better prepared to evaluate financial aid opportunities—you might be eligible for more assistance than you think!
EACH YEAR, NAU STUDENTS RECEIVE MORE THAN $420 million in scholarships, grants, and other financial aid to help pay for their education.

40% OF OUR STUDENTS GRADUATE WITHOUT ANY DEBT. And those with debt have much less than the national average.

— The Institution for College Access and Success
step-by-step guide to the
FINANCIAL AID PROCESS

1 ESTIMATE COSTS
To help plan your budget, estimate your Cost of Attendance (COA) at nau.edu/calculator. Your COA is also used to determine how much financial aid you may receive and includes:
• tuition and fees
• transportation
• housing and meals
• personal costs
• books and supplies

2 APPLY TO NAU
• Apply to the university as early as possible at nau.edu/apply.
• You do not have to wait for an admission offer before you complete and submit your FAFSA using NAU school code 001082.
• In order to formally receive financial assistance, you need to be offered admission as an undergraduate, degree-seeking student.

3 REQUEST A FEDERAL STUDENT AID ID
Before you begin your FAFSA, create an FSA ID at fsaid.ed.gov. Your FSA ID serves as your electronic signature, and it’s the fastest way to sign your FAFSA application. You and your parent will each need a separate FSA ID.
NAU Online courses

Online courses are offered at a per-credit-hour tuition rate, giving flexibility in both scheduling and cost.

The 2020–21 NAU Online tuition rate is $455 per credit hour. Fees vary based on number of hours taken.

For more information about online tuition, including costs for competency-based programs, visit nau.edu/online/tuition.

2021–22 ESTIMATED UNDERGRADUATE TUITION AND FEES*

Locations Around Arizona

Students at NAU–Yuma, NAU–Yavapai, and at dozens of statewide locations can take advantage of convenient, in-person learning options at lower tuition rates than at our Flagstaff campus.

See the total estimated cost of attendance: nau.edu/tuition

<table>
<thead>
<tr>
<th>Statewide locations</th>
<th></th>
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<tbody>
<tr>
<td><strong>Tuition</strong></td>
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<tr>
<td><strong>Fees</strong></td>
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<tr>
<td><strong>Total</strong></td>
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*Tuition rates for 2021-22 will be established in spring 2021 by the Arizona Board of Regents. Books, supplies, transportation, and personal expenses are not included and vary by student.
4 COMPLETE YOUR FAFSA

Complete your FAFSA online at [fafsa.gov](http://fafsa.gov). You should file a new FAFSA each year when it becomes available on Oct. 1.

Submit your FAFSA early. NAU’s priority filing date for transfer and returning students is Feb. 1.

This simply means that filing your FAFSA by this date increases your chances for limited need-based grant funding.

Your FAFSA determines how much aid you can receive, and you’ll automatically be considered for certain federal and institutional grants.

Be sure to list Northern Arizona University (code 001082) on your FAFSA.

Students filing their FAFSA for the 2021-22 school year should use their 2019 tax information.

5 APPLY FOR SCHOLARSHIPS

Scholarships are available from private donors, academic departments, and the Office of Scholarships and Financial Aid, and many are renewable each year. Some have specific requirements or conditions that must be met, so be sure to check eligibility criteria for each scholarship before you apply.

There are two general scholarship applications.

- The Office of Scholarships and Financial Aid application opens mid-January and closes March 1. [nau.academicworks.com](http://nau.academicworks.com)
- The NAU Foundation also awards scholarships. The application is open December and January. [naufoundation.academicworks.com](http://naufoundation.academicworks.com)

Search a complete list of scholarships at [nau.edu/scholarships](http://nau.edu/scholarships). You can also research opportunities in your community, as many civic clubs and organizations offer scholarships.

6 REVIEW AND ACCEPT YOUR AWARDS

Once we receive your FAFSA, we’ll send information about your eligibility for federal and/or institutional aid. Official award notifications, sent beginning in the late fall for the following fall semester, let you know of any awarded grants or scholarships and the amount of your offered loans. You can choose to accept all of your loans or only the amount best suited to your financial needs. Financial aid information is time-sensitive, so be sure to respond promptly to any requests from the Office of Scholarships and Financial Aid.
WAYS TO PAY FOR YOUR EDUCATION

SCHOLARSHIPS

Scholarships are financial awards that do not need to be repaid. Some scholarships require a separate application, each with its own criteria.

Learn more about scholarships: nau.edu/scholarships

View transfer-specific scholarships: nau.edu/transfer-scholarships

GRANTS

Grants are a need-based form of financial assistance that you do not have to repay.

Grants are awarded based on information from your FAFSA.

nau.edu/finaid/grants

LOANS

Federal student loans allow you to borrow money that must be repaid with interest. You must be enrolled in at least six credits.

nau.edu/loans

WORKING ON CAMPUS

Student employment on campus can be a great way to earn income while working on your degree. The Federal Work-Study program assists students who have filed a FAFSA, demonstrate financial need, and who indicate interest in the program.

MILITARY EDUCATION BENEFITS

As part of our commitment to helping active military and veteran students and their families achieve their educational goals, NAU provides expert staff to assist you in maximizing the use of federal and state benefits.

nau.edu/vets