Paying for College

Your guide to the financial aid application process

Northern Arizona University

2021–22
Transfer Students
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
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
LIVE IN THE WEST? GET REDUCED TUITION.
Under the Western Undergraduate Exchange (WUE), eligible students from 14 qualifying states, one US territory, and one commonwealth pay a reduced tuition that is about 40 percent less than NAU’s out-of-state tuition. Learn more at nau.edu/wue.

ESTIMATED STUDENT COSTS 2021-22

<table>
<thead>
<tr>
<th></th>
<th>Arizona residents</th>
<th>WUE students</th>
<th>Non-residents</th>
</tr>
</thead>
<tbody>
<tr>
<td>Annual tuition¹</td>
<td>$10,650</td>
<td>$15,975</td>
<td>$25,396</td>
</tr>
<tr>
<td>Fees: $1,246</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Housing and meals²:</td>
<td>$11,106</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Books, supplies, transportation, and personal expenses:</td>
<td>$5,720</td>
<td></td>
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</table>

¹ Tuition rates for 2021-22 will be established in Spring 2021 by the Arizona Board of Regents. Books, supplies, transportation, and personal expenses vary by student.

² The meal plan rate is based on a 14-meals-per-week plan. Housing costs are based on an average across all upper-division options.

TRANSFER STUDENT AWARDS
You might be eligible to receive one of the following transfer student awards:

<table>
<thead>
<tr>
<th>Award</th>
<th>Arizona residents award annual amount</th>
<th>Non-residents award annual amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Jacks Transfer Award:</td>
<td>Up to $4,000</td>
<td>Louie Transfer Award: up to $4,000</td>
</tr>
<tr>
<td>2NAU Scholarship:</td>
<td>$2,000</td>
<td>2NAU Scholarship: $2,000</td>
</tr>
<tr>
<td>Phi Theta Kappa:</td>
<td>Up to $4,000</td>
<td>Phi Theta Kappa: up to $6,000</td>
</tr>
<tr>
<td>All-Arizona Academic Team Scholarship:</td>
<td>100% of tuition</td>
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</table>
2 APPLY TO NAU

• Apply to the university as early as possible at nau.edu/transfer2021.

• You do not have to wait for an admission offer to complete and submit your FAFSA using NAU school code 001082.

• 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.

4 COMPLETE YOUR FAFSA

• Complete your FAFSA online at fafsa.gov. You should file a new FAFSA each year when it becomes available on Oct. 1.

WHAT IS THE FAFSA?

The Free Application for Federal Student Aid is the most important step in planning and paying for college expenses. Your FAFSA determines how much aid you can receive, as well as your Estimated Family Contribution, 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. Learn more about the process at fafsa.gov.

HOW MUCH AID CAN I RECEIVE?

You may receive financial aid up to your Cost of Attendance (COA), however need-based aid is limited based on your Estimated Family Contribution (EFC). The amount of need-based aid you may receive is the difference between your COA and EFC.

Factors considered in calculating your EFC include: your family’s income, assets, size, and the number of family members who will attend college.
THE FAFSA OPENS OCT. 1, AND NAU’S PRIORITY FILING DATE FOR TRANSFER AND RETURNING STUDENTS IS

Feb 1.

Submitting your FAFSA by this date increases your chances for need-based state grant funding.
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
- The NAU Foundation also awards scholarships. The application is open December and January. naufoundation.academicworks.com

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

6 REVIEW AND ACCEPT YOUR FINANCIAL AID OFFER

Once we receive your FAFSA, we’ll send information about your eligibility for federal and/or institutional aid. Financial Aid offers are sent beginning in the late fall for the upcoming fall semester and will include information about awarded grants, scholarships and 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

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

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

nau.edu/scholarships

LOANS
Federal student loans allow you to borrow money that must be repaid with interest. You must be enrolled in at least six credits. Parents of dependent students may also apply for loans.

nau.edu/loans

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
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
Contact Us

Visit nau.edu/finaid or get in touch with our expert staff members to better understand the application process and discuss your individual needs.

Office of Scholarships and Financial Aid
PO Box 4108
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Tel 1-928-523-4951
Email financial.aid@nau.edu
Chat nau.edu/finaid

University Admissions
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