HOW WILL YOU PAY FOR COLLEGE?

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!

94% of our first-year students received some form of scholarship or financial assistance.
Estimated student Cost of Attendance (COA)
2019–20 Arizona residents (living on campus)

Books, supplies, transportation, and personal items
$5,720

Tuition
$10,650

University-billed expenses:
$22,460

Housing and meals
$10,534

Fees
$1,246

1 Tuition rates for 2020–21 will be established by April 2020 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.

3 Merit-based tuition scholarships are awarded annually for up to four years, provided that renewal criteria are met.

4 Up to the cost of full, in-state tuition, as set by the Arizona Board of Regents.

STEP-BY-STEP GUIDE TO THE FINANCIAL AID PROCESS

1 ESTIMATE COSTS
You can 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
- housing and meals
- transportation
- personal costs
- books and supplies

Incoming Arizona residents attending on the Flagstaff campus will be considered for the following merit-based tuition scholarships:

<table>
<thead>
<tr>
<th>Scholarship</th>
<th>Annual award</th>
<th>4 year savings</th>
</tr>
</thead>
<tbody>
<tr>
<td>Lumberjack</td>
<td>up to full tuition</td>
<td>approx. $42,000</td>
</tr>
<tr>
<td>President’s</td>
<td>$8,000</td>
<td>$32,000</td>
</tr>
<tr>
<td>Dean’s</td>
<td>$5,000</td>
<td>$20,000</td>
</tr>
</tbody>
</table>

Scholarship awards are based on the completed admission application and, in some cases, SAT or ACT test scores. nau.edu/scholarships

To determine what scholarship you might be eligible for, use our scholarship estimator at nau.edu/estimator. You will need your core high school GPA based on the 16 college preparatory courses, and your ACT or SAT test scores.

For a complete list of college preparatory course requirements, visit nau.edu/courserequirements.

Our Pledge
Our Pledge is a promise that students who attend the Flagstaff campus will pay the same fixed tuition rate for up to four years. No surprise increases—guaranteed! You also will not see an increase in your meal plan for two years. Learn more at nau.edu/pledge.
2 APPLY TO NAU
- Apply to the university as early as possible at nau.edu/apply2020.
- Send your test scores to be considered for merit-based scholarships.
- 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 fafsa.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
The most efficient way to complete your FAFSA is online at fafsa.gov. You should file a new FAFSA each year soon after it becomes available on Oct. 1. Awards are offered on a first-come, first-served basis, and more aid is available to early applicants.

File by Nov. 15, NAU’s priority filing date, to increase your chances for need-based state grant funding.

The FAFSA is the most important step in planning and paying for college expenses. 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 2020–21 school year should use their 2018 tax information.

Learn more about how much you are eligible to receive at fafsa.gov.

How much aid can I receive?
You may receive financial aid up to your Cost of Attendance; however, need-based aid is limited based on your Estimated Family Contribution. 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.

What is the timeline?
The FAFSA opens Oct. 1, and NAU’s priority filing date is Nov 15.

Submitting your FAFSA by this date increases your chances for need-based state grant funding.

Financial aid is awarded on a first-come, first-served basis. The earlier you apply, the more aid may be available to you.
5 PURSUE 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.

Merit-based tuition scholarships

Once an admission application and test scores are submitted, incoming freshmen attending on the Flagstaff campus are automatically considered for the following merit-based tuition scholarships:

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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. nazufoundation.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. Official award notifications, sent beginning in the late fall for the following fall semester, will 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. Requirements for each scholarship may include, but are not limited to: academic achievement, enrollment in a particular degree program, or financial need. Some scholarships require a separate application, each with its own criteria.

- Tribal scholarships
  Native American students can apply for scholarships through local tribal offices and Bureau of Indian Affairs agencies.

GRANTS

Grants are a need-based form of financial assistance that you do not have to repay. A separate application is not required, as grants are awarded based on information from your FAFSA.

- Federal Pell Grant
  This federal grant is awarded based on your federally calculated Estimated Family Contribution, your Cost of Attendance, and whether you are a full-time or part-time student.

- Supplemental Education Opportunity Grant (SEOG)
  If you are eligible for a Pell Grant, you might also be eligible for the Supplemental Education Opportunity Grant. Priority consideration for this grant is given to students with the lowest Estimated Family Contribution, as determined by your FAFSA.

- University grants
  Grants available through the university are awarded to students who are United States citizens, enrolled in at least six credits, and pursuing a first bachelor’s degree.

LOANS

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

- Need-based (subsidized) loans
  are interest-free while you’re enrolled in school. These are based on your financial need, as determined by information from the FAFSA.

- Non-need-based (unsubsidized) loans
  accrue interest while you are enrolled in school, and although a FAFSA is still required, do not consider family financial resources for eligibility.

Parents of dependent students may apply for the federal Parent Loan for Undergraduate Students (PLUS). This loan requires a credit check prior to final approval.

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 and demonstrate financial need. Even if you do not qualify for Federal Work-Study, there are still numerous other employment opportunities available for students across campus.

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

NAU is an Equal Opportunity/Affirmative Action Institution/UM355690_05.19