PAYING FOR COLLEGE
Your guide to the financial aid application process

NORTHERN ARIZONA UNIVERSITY

2020–21 WUE AND NON-RESIDENT STUDENTS
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.

STUDENT AID AT A GLANCE

NAU students received more than $403 MILLION in scholarships, grants, and other financial aid to help pay for their education.

WAYS TO PAY FOR COLLEGE

- scholarships
- grants
- loans
- working on campus
- military education benefits

FINANCIAL AID PROCESS SNAPSHOT

1. **ESTIMATE YOUR COST** of attendance with NAU’s Net Price Calculator at nau.edu/calculator.

2. **APPLY FOR ADMISSION** to the university as early as possible at nau.edu/apply2020. Send your test scores to be automatically considered for merit-based scholarships. NAU school codes: SAT-4006, ACT-0086

3. **CREATE A FEDERAL STUDENT AID (FSA) ID** at fafsa.gov.

4. **COMPLETE THE FREE APPLICATION FOR FEDERAL STUDENT AID** at fafsa.gov. For priority consideration, submit your FAFSA before Nov. 15 using NAU school code 001082.

5. **APPLY FOR ADDITIONAL SCHOLARSHIPS:**
   - nau.academicworks.com mid-January – March 1
   - nazufoundation.com mid-December – January

6. **REVIEW AND ACCEPT YOUR FINANCIAL AID OFFER** at nau.edu/louie.

Visit nau.edu/financialaid for additional information and resources.
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
- housing and meals
- transportation
- personal costs
- books and supplies

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 rate for two years. Learn more at nau.edu/pledge.

LIVE IN THE WEST? GET REDUCED TUITION.
Under the Western Undergraduate Exchange (WUE), 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. Over four years, WUE can save you more than $37,000 in tuition. Learn more at nau.edu/wue.

ESTIMATED STUDENT COSTS 2019–20

<table>
<thead>
<tr>
<th>WUE students</th>
<th>Non-residents</th>
</tr>
</thead>
<tbody>
<tr>
<td>1st year</td>
<td>$16,975</td>
</tr>
<tr>
<td>2nd year</td>
<td>$15,975</td>
</tr>
<tr>
<td>3rd year</td>
<td>$15,975</td>
</tr>
<tr>
<td>4th year</td>
<td>$15,975</td>
</tr>
</tbody>
</table>

Other estimated expenses
- Fees $1,246
- Housing and Meals1 $10,534
- Books, supplies, transportation, and personal expenses $5,720

1 Tuition rates for 2020–21 will be established in 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 19-meals-per-week plan.

SCHOLARSHIPS
Students from outside of Arizona attending on the Flagstaff campus will automatically be considered for merit-based scholarships.* nau.edu/scholarships

Scholarship awards are based on the completed admission application and SAT or ACT test scores. To determine if you are eligible, visit NAU’s 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 course requirements, visit nau.edu/coursererequirements.

* Merit scholarships are awarded annually for up to four years, provided that renewal criteria are met.
2 APPLY TO NAU

- Apply to the university as early as possible at nau.edu/apply2020.
- Send your test scores to be automatically 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 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, 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 the process 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.
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 from outside Arizona are automatically considered for the following merit-based tuition scholarships:

<table>
<thead>
<tr>
<th>Students from WUE states</th>
<th>Non-resident students</th>
</tr>
</thead>
<tbody>
<tr>
<td>Scholarship</td>
<td>Scholarship</td>
</tr>
<tr>
<td>Gold</td>
<td>President’s Excellence</td>
</tr>
<tr>
<td>$6,000</td>
<td>$11,000</td>
</tr>
<tr>
<td>Blue</td>
<td>President’s</td>
</tr>
<tr>
<td>$5,000</td>
<td>$9,000</td>
</tr>
</tbody>
</table>

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 are sent beginning in the late fall for the following fall semester and inform you 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