Paying for College
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!
IN ARIZONA FOR LOWEST AVERAGE STUDENT DEBT
– Lend EDU

94% OF OUR FIRST-YEAR STUDENTS RECEIVE SOME FORM OF SCHOLARSHIP OR FINANCIAL ASSISTANCE.
ESTIMATED STUDENT COST OF ATTENDANCE (COA)
2021-22 ARIZONA RESIDENTS (LIVING ON CAMPUS)

University-billed expenses:

$23,234

- Tuition
  $10,650

- Housing and meals
  $11,338

- Books, supplies, transportation, and personal items
  $5,620*

Fees
  $1,246
ESTIMATE COSTS

1. You can estimate your Cost of Attendance (COA) at nau.edu/tuition.

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 (Fall and spring)</th>
<th>4-year savings</th>
</tr>
</thead>
<tbody>
<tr>
<td>Lumberjack</td>
<td>up to full tuition</td>
<td>more than $40,000</td>
</tr>
<tr>
<td>President’s</td>
<td>$8,000</td>
<td>$32,000</td>
</tr>
<tr>
<td>Dean’s with Distinction</td>
<td>$6,500</td>
<td>$26,000</td>
</tr>
<tr>
<td>Dean’s</td>
<td>$5,000</td>
<td>$20,000</td>
</tr>
<tr>
<td>Opportunity</td>
<td>$2,500</td>
<td>$10,000</td>
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</tbody>
</table>

Scholarship awards are based on the completed admission application and are awarded annually for up to four years.¹

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 outlined at nau.edu/admissionreqs.

OUR PLEDGE TO YOU

We guarantee the same tuition rate for four years—helping you invest in your future and allowing you to predict your future financial needs today.

¹. Tuition rates for 2022-23 will be established by the Arizona Board of Regents in the spring.

². Merit-based tuition scholarships have annual renewal criteria.

*Books, supplies, transportation and personal item costs vary by student.
2 APPLY TO NAU
Apply to the university as early as possible at nau.edu/apply.
- To formally receive financial assistance, you need to be offered admission as an undergraduate or graduate degree-seeking student.

3 REQUEST A FEDERAL STUDENT AID ID
Before you begin your Free Application for Federal Student aid (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 do not have to wait for an admission offer to apply for financial aid. You should file a FAFSA each year on Oct. 1—it is the most important step in planning and paying for college expenses. The FAFSA determines how much aid you can receive, as well as your Expected Family Contribution, and you’ll automatically be considered for certain federal and institutional grants and loans.
- File by Nov. 15, NAU’s priority filing date, to increase your chances for limited need-based state grant funding.
- List Northern Arizona University (code 001082) on your FAFSA.
- Students filing their FAFSA for the 2022–23 school year should use their 2020 tax information.
Learn more about how much you are eligible to receive at studentaid.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 Expected Family Contribution (EFC).

Factors considered in calculating your EFC include: your family’s income, assets, size, and the number of family members who will attend college.

**YOUR FINANCIAL NEED = COST OF ATTENDANCE (COA) − EXPECTED FAMILY CONTRIBUITION (EFC)**
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.

General scholarship applications

- The Office of Scholarships and Financial Aid application opens mid-January and closes March 1. nau.academicworks.com
- The NAU Foundation’s scholarship application is open December through 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 following 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

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
WAYS TO PAY FOR YOUR EDUCATION

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

NAU is committed to the health and safety of students, faculty, and staff and follows CDC’s recommended guidelines on COVID-19. Not every photo in this publication will precisely represent these guidelines, as we aim to accurately present the NAU experience for you and balance that need with imagery that reflects the COVID-19 policies we have in place. Visit nau.edu/jacksareback for our current campus health safety guidelines.