

# INVESTING IN YOUR **FUTURE**

2022–2023

A GUIDE TO FINANCING YOUR AU EDUCATION



## FINANCIAL AID DEADLINES

### FIRST-YEAR (FRESHMAN) APPLICANTS

#### EARLY DECISION

CSS PROFILE AND FAFSA:  
NOVEMBER 15

#### EARLY DECISION 2

CSS PROFILE AND FAFSA:  
JANUARY 15

#### REGULAR DECISION

CSS PROFILE AND FAFSA:  
JANUARY 15

### TRANSFER APPLICANTS

CSS PROFILE AND FAFSA:  
MAY 1

### WHEN WILL I BE NOTIFIED?

**EARLY DECISION**  
BY DECEMBER 31

**EARLY DECISION 2**  
BY FEBRUARY 15

**REGULAR DECISION**  
FRESHMAN  
BY APRIL 1

**TRANSFER**  
NOTIFICATION ON  
ROLLING BASIS AFTER  
ADMISSIONS DECISION

# FINANCIAL AID AT AU

Deciding where to attend college can be both exciting and challenging. Among the many factors to consider are academics, size, location, and cost. We understand that paying for a college education is a significant financial commitment. American University offers a comprehensive financial aid program based on recognition of both academic excellence and demonstrated financial need. We work with students and their families to supplement their financial resources and make an AU education possible.

This guide provides information about the cost of attendance and how it is calculated, the types of aid available at AU, financial aid applications and deadlines, and eligibility.

If you have questions, please don't hesitate to contact us. American University's Office of Financial Aid is here to help you navigate the financial aid process every step of the way.

## OFFICE OF FINANCIAL AID AMERICAN.EDU/FINANCIALAID

**FINANCIALAID@AMERICAN.EDU**  
Hours: M–F, 9 a.m.–5 p.m. (ET)

**AU CODES**  
FAFSA:  
**001434**

## ADDITIONAL RESOURCES

**FEDERAL**  
studentaid.gov  
studentaid.gov/help-center/contact

**CSS PROFILE:**  
**5007**

## EXTERNAL SCHOLARSHIPS

fastweb.com  
bigfuture.collegeboard.org/scholarship-search



# COST OF ATTENDANCE

All colleges in the United States are required to determine a standard cost of attendance (COA) for students. American University's COA is comprehensive and includes anticipated costs for tuition, fees, housing, meals, books, transportation, and personal expenses for the upcoming academic year.

## 2021–2022 COST OF ATTENDANCE

<b>TUITION</b> <b>\$50,542</b>	Flat fee for full-time enrollment (12–17.5 credits per semester) for fall 2021 and spring 2022 semesters
<b>FEES</b> <b>\$520</b>	Mandatory full-time enrollment fees, including but not limited to sports center, technology, and activities
<b>ROOM</b> <b>\$10,096</b>	Average cost for a double-occupancy room on campus
<b>BOARD</b> <b>\$5,054</b>	Average cost for a meal plan (10–11 meals per week), plus \$400 dollars for use at dining venues on campus and designated establishments off campus
<b>LOAN FEES</b> <b>\$80</b>	Average fees for federal student loans
<b>BOOKS AND SUPPLIES*</b> <b>\$800</b>	Average (non-billed) cost of books and supplies for two semesters (approximately \$400 per term); cost varies depending on whether books are new, used, rented, or open-source
<b>TRANSPORTATION*</b> <b>\$728</b>	Average cost, determined by distance from campus and mode of transportation
<b>UNIVERSITY PASS (U-PASS)</b> <b>\$272</b>	Mandatory fee for unlimited use of Metrorail and bus while university is operational
<b>PERSONAL*</b> <b>\$500</b>	Average cost for toiletries and other incidental expenses
<b>TOTAL</b> <b>\$68,592</b>	Average total cost of AU attendance per undergraduate (2021–2022)

\*Variable estimated costs based on financial circumstances and elective expenses

## AMERICAN PAYMENT PLAN

AU offers the optional American Payment Plan (APP) to all students. An alternative to paying in full at the start of each term, the APP divides your fall or spring semester balance into convenient, interest-free monthly payments. By budgeting ahead for the upcoming term, you may be able to reduce your loan amount for the school year. To learn more, visit [www.american.edu/finance/studentaccounts/index.cfm](http://www.american.edu/finance/studentaccounts/index.cfm)

# FINANCIAL AID OPTIONS

American University provides financial aid from the two categories available to undergraduate students: need- and merit-based. We encourage you to apply for private scholarships through local businesses, churches, or civic groups or through your employer or credit union. For information, visit [fastweb.com](http://fastweb.com) and [collegeboard.org](http://collegeboard.org).

## NEED-BASED AID

Awards go to students with demonstrated financial need. AU determines your need based on information you provide on the required financial aid applications (Free Application for Federal Student Aid, or FAFSA, and the CSS Profile).

$$\text{COA} - \text{EFC} = \text{FINANCIAL NEED}$$

### COST OF ATTENDANCE (COA)

tuition, fees, room, board, books, transportation, and personal expenses

### EXPECTED FAMILY CONTRIBUTION (EFC)

primarily determined by income, number of family members in college, family size, and assets

## TYPES OF NEED-BASED AID

### GRANTS

#### AMERICAN UNIVERSITY GRANT

Grants are awarded to full-time admitted students who demonstrate financial need and may be offered along with an AU scholarship; they do not require repayment.

#### FEDERAL PELL GRANT

Awarded to students who demonstrate exceptional financial need and meet specific eligibility criteria, these grants range from \$650 to \$6,495 per year.

#### FEDERAL SUPPLEMENTARY EDUCATION OPPORTUNITY GRANT (FSEOG)

Offered to students who demonstrate exceptional financial need, the FSEOG award is determined by need and availability of funds.

### STUDENT EMPLOYMENT

#### FEDERAL WORK STUDY

To be eligible for consideration, students must file a FAFSA and demonstrate need. Income from work-study jobs is to be used exclusively for educational expenses. Award amounts vary; hourly wages are determined by the employer and job category.

#### STUDENT WAGE POSITIONS

Part-time student employment is available on and off campus.

### FEDERAL LOAN PROGRAMS

#### FEDERAL SUBSIDIZED DIRECT LOAN

Students in a degree program (minimum 6 credits per semester) and demonstrating financial need are eligible; subsidized loans do not accrue interest while the student is enrolled at least half-time (6 credits). [american.edu/financialaid](http://american.edu/financialaid)

#### FEDERAL UNSUBSIDIZED DIRECT LOAN

Students in a degree program (minimum 6 credits per semester) are eligible for this interest-bearing loan regardless of financial need. [american.edu/financialaid](http://american.edu/financialaid)

#### FEDERAL PARENT PLUS LOAN (PLUS)

This interest-bearing loan is available to parents of dependent undergraduate students. Repayment may be deferred for up to four years; however, interest will accrue. [american.edu/financialaid](http://american.edu/financialaid)

## NEED-BASED AID BASICS

### Who is eligible?

Candidates must meet federal aid eligibility requirements.

### How do I apply?

Complete the Free Application for Federal Student Aid (FAFSA) at [fafsa.ed.gov](https://fafsa.ed.gov); AU code 001434.

Complete and the CSS Profile® at <https://cssprofile.collegeboard.org>; AU code 5007.

The FAFSA will determine your eligibility for federal and

state need-based aid; the CSS Profile helps us assess your eligibility for institutional grant funding.

### Is need-based aid renewable?

Need-based aid is renewable for up to eight semesters of undergraduate study; however, students must resubmit the FAFSA each year for reconsideration of their aid eligibility. [american.edu/financialaid](https://american.edu/financialaid)

### When will I be notified?

Freshmen receive notification at the time of admittance.

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## MERIT-BASED AID (SCHOLARSHIPS)

AU recognizes talented students with a variety of merit-based scholarships. All students who apply to American University are considered for most merit awards, including Deans' and Presidential, on the basis of their admissions application. Scholarships listed below require a separate application. For more information, visit [american.edu/financialaid/freshman-scholarships.cfm](https://american.edu/financialaid/freshman-scholarships.cfm).

### TYPES OF SCHOLARSHIPS

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#### FREDERICK DOUGLASS DISTINGUISHED SCHOLARS (FDDS) PROGRAM

FDDS recipients exhibit high academic achievement, leadership potential, and demonstrated dedication to social justice and community service. [american.edu/learning-communities/douglassscholars](https://american.edu/learning-communities/douglassscholars)

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#### TUITION EXCHANGE SCHOLARSHIP

Children of faculty and staff employed by participating colleges and universities are eligible. For information, contact your **tuition exchange officer**.

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#### UNITED METHODIST SCHOLARSHIP

Children of active, ordained Methodist ministers are eligible. For information, contact the **university chaplain** at 202-885-3321.

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#### ATHLETIC SCHOLARSHIP

Students who excel at a particular sport should contact their coach. For information, visit [aueagles.com](https://aueagles.com).

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## MERIT-BASED AID BASICS

### Who is eligible?

Eligible candidates demonstrate academic excellence and rank within the top 10 to 15 percent of AU's admitted students.

### How much can I receive?

Scholarships range from \$6,000 to \$25,000.

### How do I apply?

All students are considered on the basis of their admissions application; a separate application is required only for the FDDS program and United Methodist Scholarship.

### Is merit-based aid renewable?

Scholarships are renewable for up to eight semesters of undergraduate study as long as students meet renewal requirements; information is included with the award notification.

### When will I be notified?

Freshmen receive notification at the time of admittance.

# FREQUENTLY ASKED QUESTIONS

## HOW IS MY FINANCIAL NEED DETERMINED?

The Department of Education uses data reported on the FAFSA to determine the Expected Family Contribution (EFC). Your financial need is determined by subtracting your EFC from the cost of attending the university for an academic year:

### TOTAL COST OF ATTENDANCE (-) EXPECTED FAMILY CONTRIBUTION

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#### (=) FINANCIAL NEED

For university-funded aid, the Office of Financial Aid estimates a reasonable family contribution based on the data from your FAFSA and CSS Profile. This consists of an estimated amount you can contribute from your own resources, plus an amount your parents can reasonably contribute from their resources.

## HOW ARE MY RESOURCES DETERMINED?

Your resources include wages, salary, tips, interest, dividends, and other income. Your savings and other assets are also used to determine your available resources for educational expenses. When determining your eligibility for university funds, we estimate you will be able to save a minimum of \$1,200 from your earnings to apply to your educational expenses for the academic year.

## HOW ARE MY PARENTS' RESOURCES DETERMINED?

Your parents' resources include wages, salary, tips, interest, dividends, pension payments, welfare benefits, Social Security benefits, and other income. Assets may also include business or farm equity, other real estate equity, checking or savings accounts, and other investments. AU also considers home equity and other assets in determining eligibility.

## HOW IS MY EXPECTED FAMILY CONTRIBUTION (EFC) DETERMINED?

### STUDENT CONTRIBUTION (+) PARENT CONTRIBUTION

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#### (=) EXPECTED FAMILY CONTRIBUTION (EFC)

The EFC measures your family's financial strength. The federal formula, which calculates your EFC, includes standard allowances such as these: deductions for federal, state, and local taxes; employment of both parents or a single parent working outside the home; your parents' ages and marital status; number of family members in the household and enrolled in college at least half-time; and standard cost-of-living and retirement income needs. If your family has unusual circumstances, such as the loss of a job, contact the Office of Financial Aid as soon as possible.

## HOW AND WHEN AM I NOTIFIED OF MY FINANCIAL AID ELIGIBILITY?

When you have been admitted to the university and your application for financial aid is complete, we will notify you of your estimated financial aid award by mail. Financial aid awards are usually made for an academic year. After reviewing your award letter, you must decide whether to accept or decline all or part of your financial aid award.

## WHY IS MY AWARD ONLY ESTIMATED?

Your award is an estimate because it is based on unverified information provided on the FAFSA and the CSS Profile. Your award is finalized after we have received and reviewed your parents' 2020 federal IRS tax transcript(s), your 2020 federal IRS tax transcript, other supporting documentation, and any other information we have requested. Your estimated award amounts are subject to change if we discover conflicting information during the verification process.

## MAY I APPLY FOR FINANCIAL AID IF I AM APPLYING FOR ADMISSION FOR THE SPRING SEMESTER?

Funds are limited; we encourage you to contact us for current information regarding availability of funding for students beginning course work in the spring. You may also want to discuss available alternatives to finance your education for this term.

## **MAY I APPLY FOR FINANCIAL AID FOR THE SUMMER SEMESTER?**

Only loans and Federal Work-Study are available for summer sessions. Applications for summer financial aid are available after April 1 at [american.edu/financialaid](http://american.edu/financialaid).

## **IS FINANCIAL AID AVAILABLE FOR STUDENTS STUDYING ABROAD?**

Federal Title IV financial aid for which a student is eligible may be used for any AU Abroad program. Students should contact the Office of Financial Aid for information regarding their eligibility. American University scholarships and grants may only be used for study abroad programs offered by AU and for which tuition and fees are paid directly to the university.

## **HOW DO I REMAIN ELIGIBLE FOR FINANCIAL AID AT AU?**

You must apply for financial aid each year, continue to meet all published deadlines and requirements, and maintain satisfactory academic progress (SAP) to remain eligible for your awards. You must maintain the prescribed grade-point average, complete the appropriate number of credit hours, and be enrolled on a full-time basis. Review all renewal requirements in our Satisfactory Academic Progress policy at [american.edu/financialaid/satisfactory-academic-progress.cfm](http://american.edu/financialaid/satisfactory-academic-progress.cfm). American University will make every effort to award financial aid funds to you as long as you continue to demonstrate the same level of financial need. However, changes in family financial circumstances, such as income and/or the number of household members attending college, will affect financial need and eligibility for aid. Families that experience changes in circumstances may appeal their award. Appeals are approved based on the availability of funding and the strength of the appeal.

More than  
**\$100 million**  
in financial aid  
awarded to  
undergraduates

**70%** of students  
received need- or  
merit-based aid

**Less than 65%**  
graduates took out  
loans, compared to  
the 75% national  
average at 4-year,  
private universities

**37%** of AU graduates  
carry **no student  
loan debt**





AMERICAN UNIVERSITY  
WASHINGTON, DC

**OFFICE OF FINANCIAL AID**

4400 Massachusetts Avenue NW  
Washington, DC 20016-8001

American University is an equal opportunity, affirmative action institution that operates in compliance with applicable laws and regulations. The university prohibits discrimination and discriminatory harassment (including sexual harassment and sexual violence) against any AU community member on the basis of race, color, national origin, religion, sex (including pregnancy), age, sexual orientation, disability, marital status, personal appearance, gender identity and expression, family responsibilities, political affiliation, source of income, veteran status, an individual's genetic information, or any other bases under federal or local laws (collectively "Protected Bases"). For information, contact the dean of students ([dos@american.edu](mailto:dos@american.edu)), assistant vice president of human resources ([employeerelations@american.edu](mailto:employeerelations@american.edu)), or dean of academic affairs ([academicaffairs@american.edu](mailto:academicaffairs@american.edu)); or American University, 4400 Massachusetts Avenue NW, Washington, DC 20016; 202-885-1000.

American University is required to comply with the Jeanne Clery Disclosure of Campus Security Policy and Campus Crime Statistics Act (Clery Act). In accordance with the Clery Act, each year American University prepares an Annual Security Report. This report contains statistics for the previous three years concerning reported crimes that occurred on campus; in certain off-campus buildings or on property owned or controlled by American University; and on public property within, or immediately adjacent to and accessible from, the campus. This report also contains institutional policies concerning campus security, such as policies concerning sexual assault and other matters. You may access it at [american.edu/police/annual-security-and-fire-reports-clery.cfm](http://american.edu/police/annual-security-and-fire-reports-clery.cfm)

It is also available to all applicants upon request by calling the Department of Public Safety at 202-885-2527.

For information regarding the accreditation and licensing of American University, please visit [american.edu/academics](http://american.edu/academics).

**CHALLENGE**  
**ACCEPTED**