





8YgV]dh]cb	How to get it
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Gift Aid

Merit-Based Gift Aid

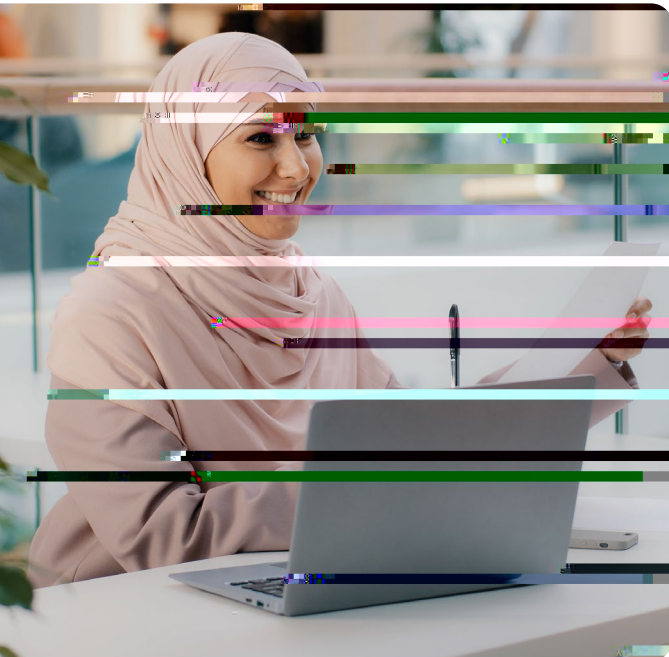
H\]g]U]X]g]Uk UfXYX Zcf\ UFX'k cf_c'f'WfHJ]b'UV']h]YgZcf'Zcf'VY]b[' dUfhcZU'WfHJ]b[' fci d''9I Ua d'Yg]bVM XY UWXYa]Wscholarships, 'YUXYfg\]d'gVWc'Ufg\]dgZa i g]WgVWc'Ufg\]dgZcf'gVWc'Ufg\]dg'Zcf' fYg]XYbHg'cZnci f'hc k b''K \Yb UV\''Y[Y'c Yfg'h\]g]hmd'Y'cZgVWc'Ufg\]dZ H\Ymi gi U''m[]j]Y]hZcf'YUW' mYUf'h.Uhnci fY']b'gVWcc'' 'Ug'cb['Ugnci ' gh]''a YYhh\Y'fYei]fYa YbHg''

- 7c''Y[Yg'k]'' V\bg]XYf' nci 'Zcf'a Yf]hU]X' when reviewing nci f'Udd']W]h]cb''
- 5dd'mZcf''cW]''UbX' bU]cbU'gVWc'Ufg\]dg'' See page 23''

Need-Based Gift Aid

H\]g]g'a cbYm[]j Yb'hc'ghi XYbHg'UbX'ZJa]]YgVUgYX'cb'h\Y]f' bUbVU' bYYX'' #]g'cZ]b]b'h\Y'Zcfa 'cZU'grant

Financial Aid & Your College Search



GRANTS

6mVta d'Yhb['hY: 5: G5znci ' k]'' bX'ci h]Znci fY Y][]V'Y'Zcf' h.Ygy [fUbtg"FYa Ya VYfz[fUbtg' UfY ZFY'a cbYmthUhnci 'Xcb h' bYYX'hc'dUmVUW"

PELL GRANT

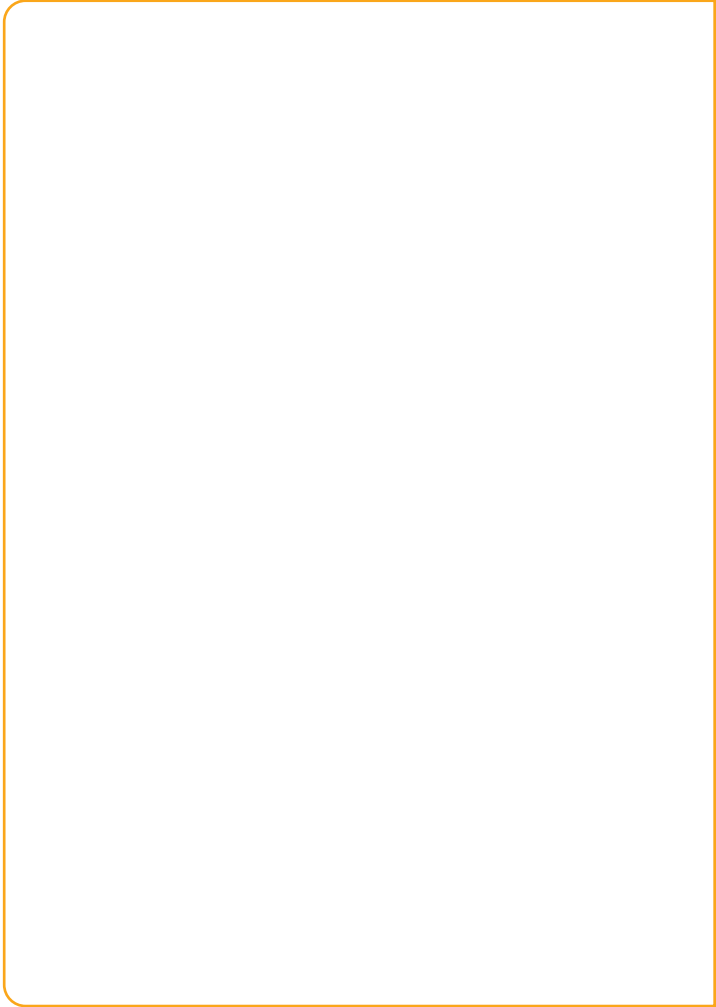
H.Y'DY''; fUbh]g'cbY'hndY'cZ federal grant, ranging from ~+) \$'hc'' +z -) "'h]g'VUgYX'cb' \ci gY\c'X']bVta Y'UbX'ch.Yf'fUJ']bZcfa Uh]cb"DY''[fUbtg'Xc'bchi bYYX'hc'VY'fYdUJX'' out if you are eligible for a Pell Grant by completing the FAFSA. Mti 'WbbchfYW]j'YUDY''; fUbh' i b'Yggmci 'gi Va]h'hY: 5: G5"

FEDERAL SUPPLEMENTAL EDUCATION OPPORTUNITY GRANT (FSEOG)

H.]g'ZYXYfU' [fUbh]g'Zcf'i bXYf- [fUXi UH'ghi XYbtgk]h'j Yfm\][\ ' bUbVWU' bYYX''Ghi XYbtg'a i gh ei U']zmZcf'h.Y'DY''[fUbh'hc'fYW]j'Y' h.Y: G9C; /\ck Yj YfZbchU''DY'' fYV[d]Ybtg'fYW]j'Y'Ub': G9C; "

FEDERAL DIRECT LOANS

H.YgY'cUbgUfY'c YfYX'hc'ghi XYbtg' h'fci [\ h.Y'ZYXYfU' [c] Yfba Ybh' UbX'a i ghVY'fYdUJX''G' Vg]X]nYX'



Get Started With the FAFSA

WHO DOES THE FAFSA BELONG TO?

FAFSA: 5: G5 "Ghi XYbhg UbX Vebhf]V- i hcf]g YUW bYYX hY]f'ck b`c []b` WYXYbh]U'g'zcf Ghi XYbh5]X`-8"

A "contributor" is a person who provides information on the FAFSA. If you are a contributor, you must provide your tax information on the FAFSA. For more information, visit studentaid.gov/parent-info.

[parent-info](https://studentaid.gov/parent-info)

THE FAFSA FOR UNDOCUMENTED STUDENTS AND/OR PARENTS

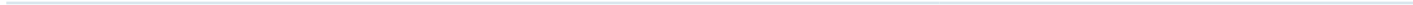
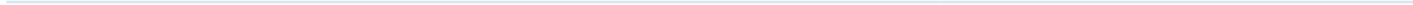
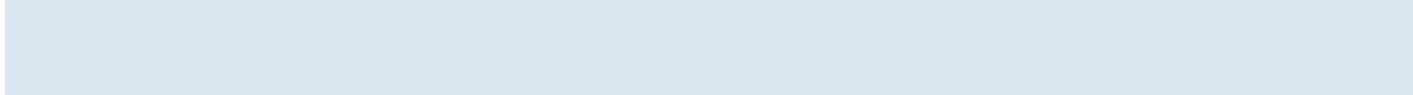
If you are an undocumented student or parent, you can still apply for FAFSA. You will need to provide your current address and contact information. For more information, visit studentaid.gov/understand-aid/eligibility/requirements/non-us-citizens#daca-fafsa.

FAFSA: 5: G5 "Ghi XYbhg UbX Vebhf]V- i hcf]g YUW bYYX hY]f'ck b`c []b` WYXYbh]U'g'zcf Ghi XYbh5]X`-8"

Tax Information

USE TAX INFORMATION FROM THE CORRECT YEAR

H\]g:YUgn!hc!fYUX`W Ufhg\ck g'k \]W`hUl`Zcfa`nci`f`ZUa`]mig\ci`X`
i`gY`k`Yb` `]b[`h\Y: 5: G5`Zcfa`zVUgYX`cb`h\Y`UWXYa`]W`hYUf`nci`k`]
U`hYbX`W`Y`Y"



University of the United States (UUS)

Student Name, Identifier

Estimated Cost of Attendance

\$X,XXX / yr

Tuition and fees	\$	X,XXX
Housing and meals		X,XXX
Books and supplies		X,XXX
Transportation		X,XXX
Other education costs		X,XXX

Total Grants and Scholarships ("Gift" Aid; no repayment needed)

\$X,XXX / yr

Grants and scholarships from your school	\$	X,XXX
Federal Pell Grant		X,XXX
Grants from your state		X,XXX
Other scholarships you can use		X,XXX

Net Costs

(Cost of attendance minus total grants and scholarships)

\$X,XXX / yr

Options to pay net costs

Work-Study (Federal, state, or institutional) \$ X,XXX

Federal Perkins Loan	\$	X,XXX
Federal Direct Subsidized Loan		X,XXX
Federal Direct Unsubsidized Loan		X,XXX

*Recommended amounts shown here. You may be eligible for a different amount. Contact your financial aid office.

Family Contribution

(As calculated by the institution using information reported on the FAFSA or to your institution.)

\$X,XXX / yr

- Payment plan offered by the institution
- Military and/or National Service benefits
- Parent or Graduate PLUS Loans
- Non-Federal private education loan

Graduation Rate

Percentage of full-time students who graduate within 6 years

XX.X%



Loan Default Rate

Percentage of borrowers entering repayment and defaulting on their loan

X.X%

X.X%



Median Borrowing

Students who borrow at UUS typically take out \$X,XXX in Federal loans for their undergraduate study. The Federal loan payment over 10 years for this amount is approximately \$X,XXX per month. Your borrowing may be different.



Repaying your loans

To learn about loan repayment choices and work out your Federal Loan monthly payment, go to:

Compare Offers

9UW' bUbVU'U]X'c Yf'a Um'cc_X] YfYbhžgc]hg'ja dcfHUbh'cc_ Uh'hYa WUfYZ 'm'FYa Ya VYf'hU: YXYFU'8]FYVW@cUbg'k]'bYYX'hc' VY'fYdU]X": c'ck 'h.YgY'YUgmgh'dg'hc' [i fY'ci h'h.Y'bYhdf]W'cZYUW' gV'cc'UbX'XYW'X'k \]W'cdh]cb]g'a cghU' cfXUV'Y.

FIND THE TOTAL COST OF ATTENDANCE

z'h.Y'7cghcZ5h'h'bXUbW]g'bchcb'h.Y'c Yfz'W'Y'W' h.Y' bUbVU'U]X'c W'g'k YVg]h'cf'W' h'Ya X]fYV'm'i' FYa Ya VYf'h.Y'hc'hU'7cghcZ5h'h'bXUbW'cZ'h'b]g' a cfY'h.Ub'hi]h]cb'UbX'fcca 'UbX'VcUfX']bX]fYV'h' V'ghg']_Y'Vcc_gzgi dd]YgzUbX'hfUbgdcfHUh]cb UfY']bW'XYX]b'h]g'bi a VYf'

NOTE THE SCHOLARSHIP AND GRANT MONEY FIRST

FYa Ya VYfz'h]g']g'a cbYm'h.Uh'nci 'Xc'bchb'YXX' hc'dUmVUW'k \Yb'nci '[fUXi Uh'Z'ca 'V' Y[Y"ž gh' VY'gi fY'nci 'i bXYfgh'UbX'Ubm'fYei]fYa Ybhg'Zcf' fYVW]j]b['h.YgY'Zi bXgzgi W'Ug'nci f'V' Y[Y; D5"

REVIEW THE LOANS YOU WERE OFFERED

z'nci 'k]'bYYX'hc'Vcffck žUW'Vdh'h.Y'cUbg'k]h' h.Y'VYgh'fUh'Yg' fgh'FYa Ya VYfzgi Vg]X]nYX'cUbg' UfY'VY'h'f'h.Ub'ibgi Vg]X]nYX'cUbg'VYW'li gY'h.Y' [cj Yfba YbhdUhg'h.Y']bh'fYghk \]Y'nci fY']b'gV'cc"

Make a Plan

COLLEGE FINANCING TOOL

H\]b_]b['cZgUj]b['Zcf'V' Y[Y3 D'Ubb]b['nci f'V' Y[Y"ghicf' fYj]Yk]b[' bUbVU'U]X'c Yf' 'Y'h'f'g3@Ufb'\ck'gUj]b['Yj Yb' U']h'Y' bck' W'b'\Y'd'nci 'U'ch]b' h.Y'Zi hi fY"7ca dUfY']bZ'fa Uh]cb' Z'ca X] YfYbh'W' Y[Ygi g]b['h.Y' 7c' Y[Y:]bUbV]b['Hc'"J]g]hZcf' a cfY'XYHU]g' [GraniteEdvance.org/estimate-costs](https://www.graniteadvantage.org/estimate-costs)



H\YfY]gi gi U`mU'[Ud VYhk YYb` bUbWU`U]X'c YfYX UbX'hcHJ`VtghicZ
UrhYbX]b["A U_Y'gi fY'nci i bXYfgHUbX'nci f'cdh]cbg'Zcf'dUn]b[k \Uhg`YZH'

Ways to Lower College Costs

DUn]b['Zcf'Ve`Y[Y Wb VY WU`Yb[]b[žVi hH\YfY UfY'a Ubmik Ung'hc`
gUj Y'a cbYm `YgdYVU`m]Znci d`Ub`U\YUX''

WHEN PLANNING

Start at a community college.

7ca a i b]hmVt`Y[Y WYX]hg'UfY`

i gi U`mVX YUdYf''Mci `Wb`hU_Y'

Things to Consider When Looking for a Private Loan

: YXYfU`8JfYVhD@ G@cUb

DfJj UH' Gh XYbh@cUbg

Financial Aid Checklist

BEFORE YOU APPLY FOR FINANCIAL AID

- Set up a Student Aid ID [fjbZcZci bX'cb'page 13E'](#)
- Create a spreadsheet
