



Financial Aid

Hannah Haage, Northern Arizona University

Agenda

- Cost of Attendance
- Types of Financial Assistance
- WUE
- FAFSA
- Resources + Tips



Cost of Attendance



Direct Costs

- Tuition
- Fees
- Room
- Board

Indirect Costs

- Books
- Personal Expenses
- Transportation
- Etc.

Types of Financial Assistance



Gift Aid

- Grants
- Scholarships

Non Gift Aid

- Loans
- Work StudyStudy

Scholarships



Internal

Scholarships offered by the college, academic departments, National Alumni Association, etc.

- Academic/Merit scholarships
- Departmental scholarships
- Athletic scholarships
- Fine/Performing Arts scholarships

External

Awarded by organizations other than the college

- Activity-based scholarships
- Community Service scholarships
- Parent/Student employer scholarships
- Religious Organizations scholarships
- National Merit and National Recognition scholarships

Online Scholarship Resources



ScholarSnapp.org

Fastweb.com

Unigo.com

Raise.me

DoSomething.org

College Board's BigFuture

Naviance

Scholly App

Grants



- Pell Grant
 - Maximum for 2026-27 year = \$7,395
 - Awarded based on exceptional financial need
- Federal Supplemental Educational Opportunity Grant (SEOG)
 - \$100 - \$4,000 per year
 - Awarded on a first-come, first-served basis (*not guaranteed)
- TEACH Grant
 - Requires student agree to complete a teaching service obligation as a condition for receiving the grant
- Federal grants
- State grants
- University based grants

Loans



Federal Loans

Unsubsidized- Interest DOES accrue while in school

Subsidized- Interest DOES NOT accrue while in school, need based

PLUS- Subject to approval, parent loan

*annual limit \$20k per student

*aggregate limit \$65k per student

Private Loans

Families typically “shop around” based on interest rates

Banks, credit unions, online loan providers, etc.

Work Study

- Earned wages to go towards educational expenses
- Hours are limited
- Funding level is limited
- Typically awarded on a first come first served basis
- Different than general on campus student employment



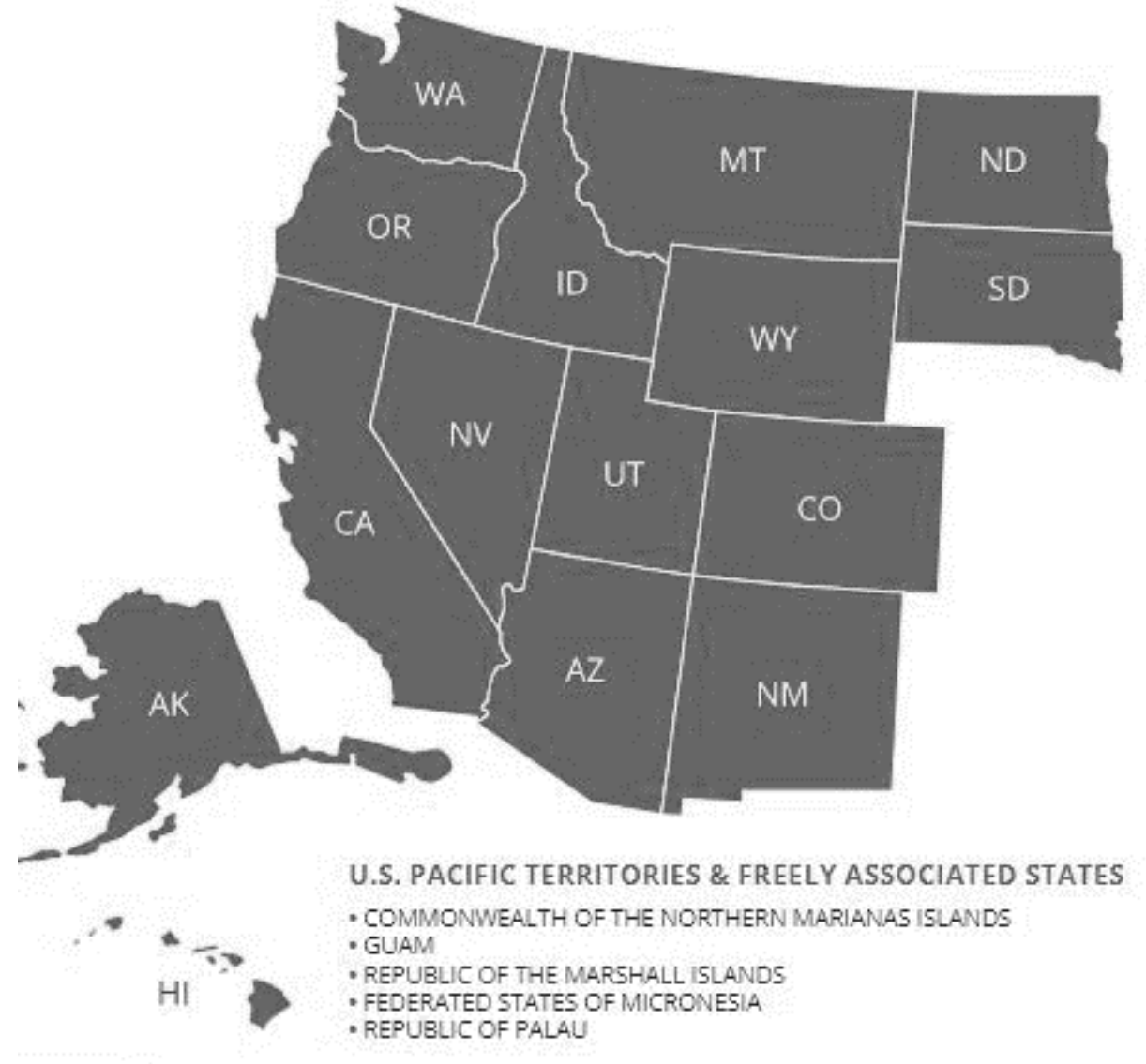
Western Undergraduate Exchange

WUE is a program coordinated by the Western Interstate Commission for Higher Education (WICHE).

Residents of western states may enroll in a WUE program at a tuition rate of 150 percent of the participating institutions base resident tuition plus all applicable fees

Applicable for fall and spring terms only

WUE is a tuition rate, not a scholarship



Questions to ask schools in WUE states

Do you participate in WUE?

Does WUE stack with merit-based scholarships?

Are all majors eligible for WUE?

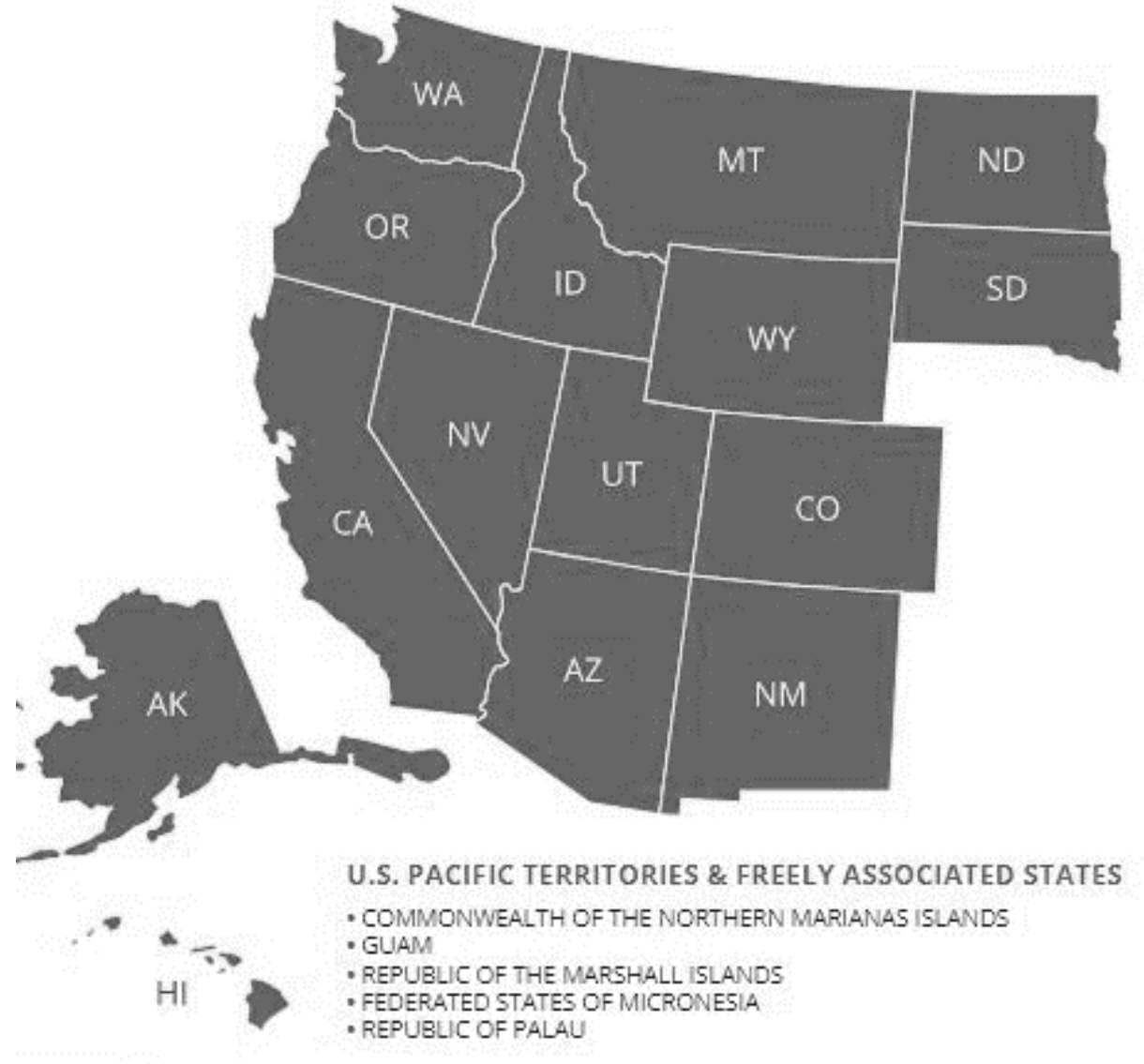
Is an application required for WUE, or is it automatically awarded?

Is there a GPA requirement?

What are the requirements to maintain WUE?

Is it renewable all four years?

Are transfer students eligible?



FAFSA



Sign Up for the 2027–28 FAFSA® Beta

We're looking for volunteers to participate in early testing and help improve the FAFSA form. [Go to the access page.](#)



An official website of the United States government.

[Get Help](#)

[FAFSA Form](#)

[English](#)

[Español](#)

Federal Student Aid
AN OFFICE OF THE U.S. DEPARTMENT OF EDUCATION

[FAFSA® Form](#) ▾

[Grants and Loans](#) ▾

[Loan Repayment](#) ▾

[Loan Discharge](#) ▾



[Log In](#) | [Create Account](#)

Get Money To Help Pay for School

Use the *Free Application for Federal Student Aid* (FAFSA®) form to apply for financial aid for college, career school, or graduate school.

[Start New Form](#)

[Edit Existing Forms](#)

[Accept an Invitation](#)



2027–28 FAFSA® Form Coming Soon!

[Learn about the form's timeline](#) or [go to the access page.](#)

How to Apply



Opens October 1st

Priority dates/deadlines vary by college

Uses prior prior year taxes (PPY)

Applying is optional but strongly recommended

Applying does not obligate you to accept any offers

Include all schools to which you are applying

Check for verification selection

Resources and Tips



- Net Price Calculator
- Special Circumstances
- Self Help Options
 - Part-time jobs, AP/IB/Dual enrollment credits, Colorado Opportunity Fund, Boettcher Scholarship Fund, Military, College Savings Plans, Residency/Reciprocity
- Know the deadlines and follow the directions
- Consistently check your emails and voicemail
- Inquire if other information is needed (e.g. CSS Profile)
- Work with your post-grad office and college admissions counselors



Thank you!

Hannah Haage

928-523-5952

Hannah.Haage@nau.edu