

ORIENTATION N

Spring Webinar Series

Funding Your Education
The Office of Scholarships & Financial Aid



Webinar Notes

- Your Camera & Mic are automatically muted - to communicate with us, use the Q & A feature.
- Questions will be held until the end of the webinar.
- Captions have been enabled and can be turned on using the Caption feature.
- This recording, along with slides, will be placed online once available.
- Don't include personal information in questions - SID, SSN, DOB, etc.





Applying For Aid

>>studentaid.gov

Renew your FAFSA each year to receive federal funding. Our priority deadline is **April 1st** for new students and **March 1st** for continuing students.

Gateway to more than \$150
billion in funding
opportunities





Understanding Your Offer



Check Your Email

Students are notified via email and text message once their offer is available (2-3 weeks after time of admission and submitting FAFSA)

Estimated Cost of Attendance

2022-2023 Details	
iCourse Fees	\$100
Base Tuition and Fees	\$39,600
Housing and Food	\$13,650
Books and Supplies	\$900
Transportation	\$1,900
Miscellaneous Personal Expense	\$1,900
Total Estimated Cost of Attendance	\$58,050

Grants and Scholarships

	Fall	Spring	Total
Gift Aid – No Repayment Needed			
Federal Pell Grant	\$3,447	\$3,448	\$6,895
Federal Supp Educ Opp Grant	\$250	\$250	\$500
Total Gift Aid – No Repayment Required	\$3,697	\$3,698	\$7,395

Wilbur Wildcat

Date: 2023-01-15
Student ID: xxxx0000

Summary of Costs and Options

Total Cost of Attendance	\$58,050
Gift Aid Offered	\$7,395

Estimated Net Cost \$50,655

Options to Pay Net Cost

Student Self-Help Options	\$10,000
Credit-Based Loans	\$40,655

Costs and Awards Based On

Residency	Housing	Campus Enrollment
 Non Arizona Resident	 On Campus	 University of Arizona - Main



Estimated Net Cost
\$50,655

Options to Pay Net Cost

	Fall	Spring	Total
Student Self-Help Options			
Federal Work Study Yr1	\$2,250	\$2,250	\$4,500
Student Fed Subsidized Loan	\$1,750	\$1,750	\$3,500
Student Fed Unsubsidized Loan	\$1,000	\$1,000	\$2,000
Credit-Based Loans – Credit Check Required			

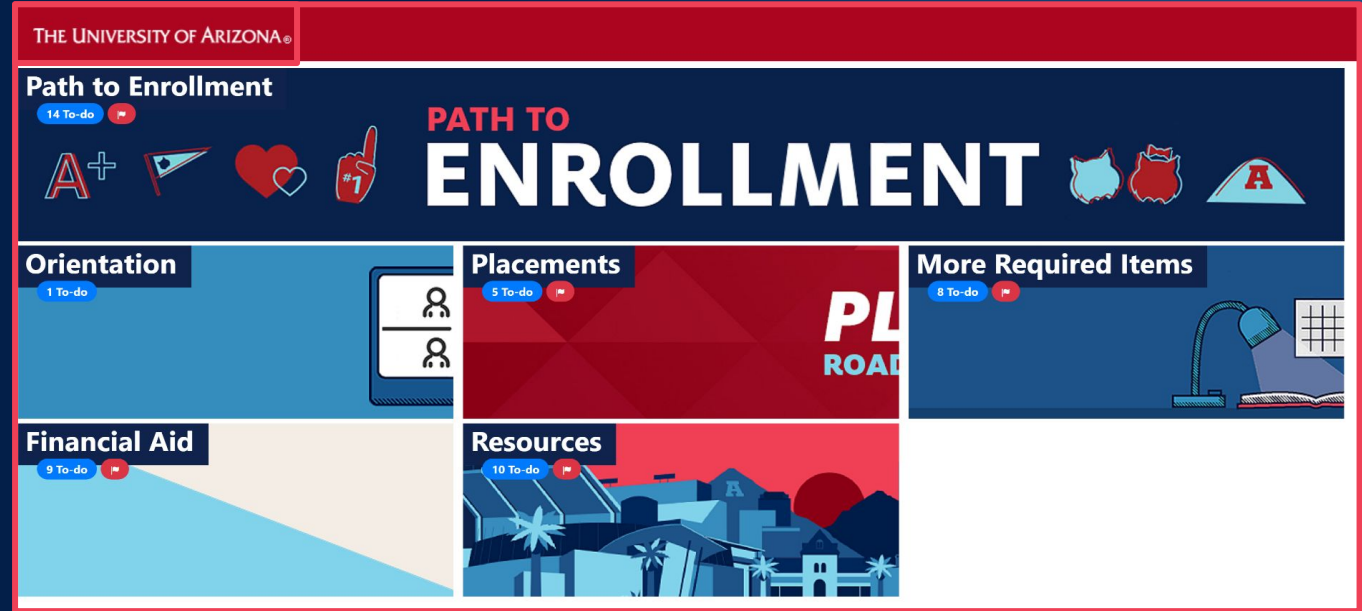
What is work study?



What is a grant versus a loan?



Didn't Receive an Offer Yet?



- ❑ Ensure the correct 2023-2024 FAFSA has been filed
- ❑ Add UA school code, 001083
- ❑ Review financial aid requirements in **Next Steps**
- ❑ Mismatch information (SSN, name, DOB) can prevent our office from packaging your aid



Has Your Income Changed?

Contact our office to request a Family Contribution Appeal:

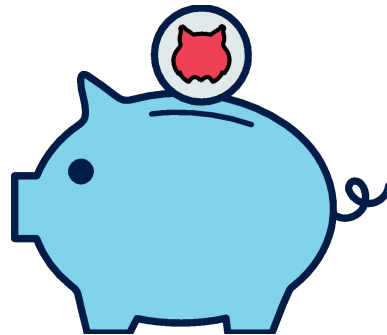
- ☐ Loss of employment
- ☐ Reduction in earnings
- ☐ Paid medical costs not covered by insurance
- ☐ Death of a parent
- ☐ Tax Liens
- ☐ K-12 Private Education Tuition for siblings

Scenarios not considered special circumstances:

- ☐ Consumer debt
- ☐ Pending reduction in income due to fluctuating commissions
- ☐ Geographic cost of living adjustments
- ☐ Refusal of a parent to provide financial support to the student



Reviewing the Cost





Cost of Attendance

- ❑ Average expenses for the academic year
- ❑ Helps determine your financial aid offer
- ❑ Broken down by category →

	ON-CAMPUS HOUSING	OFF-CAMPUS HOUSING
Tuition & Fees*	\$39,600	\$39,600
Living Expenses - Housing & Food	\$14,400	\$12,000
Books, course materials, supplies, and equipment	\$800	\$800
Travel	\$2,250	\$2,250
Miscellaneous	\$2,050	\$2,050
Loan Fee**	varies	varies
iCourse Fee	\$100	\$100
Estimated total per Year	\$59,200	\$56,800
*Tuition and Mandatory Fees reflected here are based on the current, 2022-2023 guaranteed tuition rate. Finalized tuition rate for the Fall 2023/Spring 2024 semesters will be finalized in April/May 2023.		
**Loan Fees will vary depending on a student's exact loan amounts.		

Tuition Calculator

- ❑ Know the cost of tuition & mandatory fees by unit
- ❑ Search by semester, campus, career, college/program
- ❑ Tuition rates for 23-24 to be set in late-Spring

tuitioncalculator.fso.arizona.edu/#/

←Back		Guaranteed Tuition		
Term		Spring 2023		
Campus		Main		
Career		Undergraduate		
Undergraduate Tuition Program		Guaranteed Tuition Program Fall 2022/Spring 2023		
College, Program, or Differential Tuition		Eller College: Undergraduate, Pre-Business or Pre-Economics Major		
Residency Status		Non-Arizona Domicile/Int'l		
Guaranteed Tuition & Fees				
Units	Tuition	Program Fees	Fees	Total
1 unit	\$1,576.00	\$350.00	\$157.43	\$2,083.43
2 units	\$3,152.00	\$350.00	\$268.43	\$3,770.43
3 units	\$4,728.00	\$350.00	\$379.43	\$5,457.43
4 units	\$6,304.00	\$350.00	\$490.43	\$7,144.43
5 units	\$7,880.00	\$350.00	\$601.43	\$8,831.43
6 units	\$9,456.00	\$350.00	\$712.43	\$10,518.43
7 units	\$11,032.00	\$350.00	\$865.18	\$12,247.18
8 units	\$12,608.00	\$350.00	\$865.18	\$13,823.18
9 units	\$14,184.00	\$350.00	\$865.18	\$15,399.18
10 units	\$15,760.00	\$350.00	\$865.18	\$16,975.18
11 units	\$17,336.00	\$350.00	\$865.18	\$18,551.18
12+ units	\$18,913.50	\$350.00	\$865.18	\$20,128.68

On-Campus Housing Rates

- ❑ Double occupancy →
- ❑ Honors Village range \$9,630 - \$13,410
- ❑ Single occupancy available for higher rates

2022-2023 Academic Year Housing Rates		
Tier	Fall / Spring	Total Academic Year
\$	\$3,960 / \$2,640	\$6,600
\$\$	\$4,554 / \$3,036	\$7,590
\$\$\$	\$5,562 / \$3,708	\$9,270

housing.arizona.edu/rates



Off-Campus Housing

- ❑ Lease options
 - ❑ 9 month
 - ❑ 12 month
- ❑ Potential to save with roommates or living farther away

The screenshot displays the 'Off-Campus Housing' website. The header includes the university logo, navigation links for 'Housing', 'Roommates', 'Resources', and 'Add a Listing', along with 'Sign In / Sign Up' and a partnership with 'Apartments.com'. Below the header is a search bar with filters for 'Location', 'Price', 'Pricing Type', 'Beds & Baths', 'Building Type', and 'More'. A map of Tucson, Arizona, shows the locations of 49 student apartments for rent near the University of Arizona. To the right of the map, there are two property listings. The first listing is for 'Urbane' at 1023 N Tyndall Ave, Tucson, AZ 85719, featuring a studio with 5 beds, priced at \$965 - \$1,535/Bedroom, and located 0.2 miles from the University of Arizona. The second listing is for 'Super close 4 bedroom home' at 1307 E Adams St. #1, Tucson, AZ 85719, featuring 4 beds, priced at \$2,780, and located 0.1 miles from the University of Arizona. Both listings include an 'Email Property' button and a phone number.

offcampus.arizona.edu

Meal Plans

- ❑ Prices Vary
- ❑ Can supplement with grocery shopping
- ❑ Find stores that offer student discounts (**Safeway**)

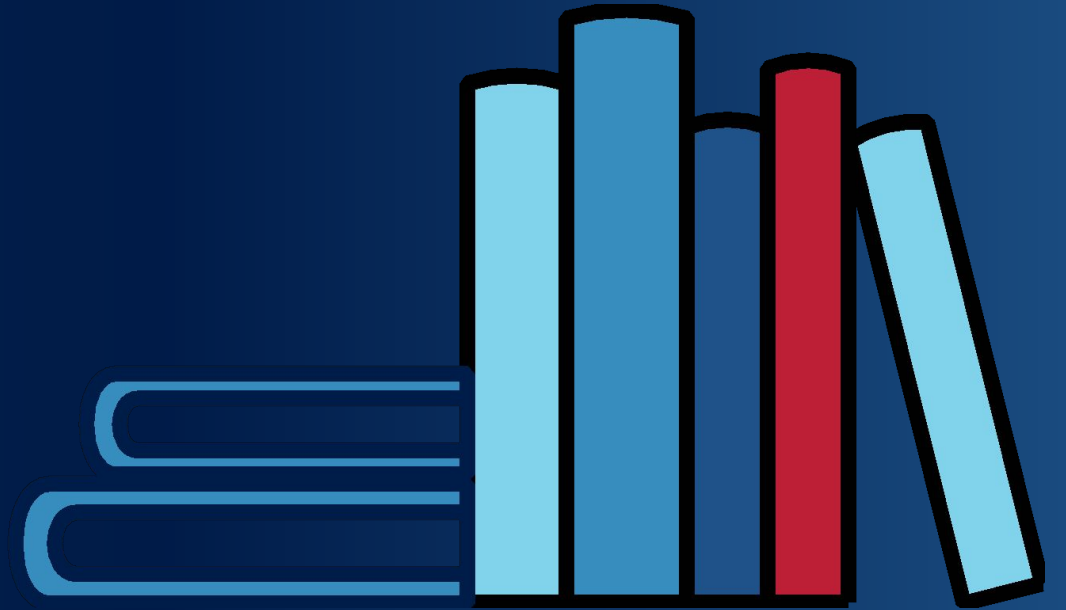
SABINO	CATALINA	SANTA RITA	RINCON
ANNUAL COST \$6510	ANNUAL COST \$5480	ANNUAL COST \$5090	ANNUAL COST \$3880
SWIPES PER WEEK 18	SWIPES PER WEEK 14	SWIPES PER WEEK 12	SWIPES PER WEEK 9
DINING DOLLARS (included) \$500	DINING DOLLARS (included) \$750	DINING DOLLARS (included) \$1000	DINING DOLLARS (included) \$750
CATCA\$H VALUE (included—laundry \$) \$250	CATCA\$H VALUE (included—laundry \$) \$250	CATCA\$H VALUE (included—laundry \$) \$250	CATCA\$H VALUE (included—laundry \$) \$250
GUEST MEALS (annual) 15	GUEST MEALS (annual) 15	GUEST MEALS (annual) 10	GUEST MEALS (annual) 10

union.arizona.edu/mealplans/new-students.php



Books and Supplies

- ❑ Access book list after orientation
- ❑ Rent, buy used, buy new
- ❑ Sell back to bookstore at the end of the semester



Other Costs to Plan For

- ❑ Parking Pass
- ❑ Fraternities & Sororities
- ❑ Study Abroad
- ❑ ZonaZoo
- ❑ Traveling home on holiday breaks



Reached Cost of Attendance but need more aid?



COA Appeal

Cost of Attendance Appeals are available if your expenses exceed the standard budget amounts

Example: Monthly rent is \$1,250/month





Types of Financial Aid





Gift & Merit Aid

- Funding you do not have to pay back
- Grants and Scholarships

Self-Help Aid

- Requires commitment to work or repay loans
- Federal Work-Study and Loans



Arizona Tuition Awards

Available for incoming
non-resident students

Amounts based on 6th semester
core unweighted GPA

Core GPA Range	Non-Resident Arizona Awards
4.0	\$32,000
3.90 - 3.999	\$30,000
3.75-3.899	\$20,000
3.50 - 3.749	\$12,500
3.25 - 3.499	\$7,500
3.0 - 3.249	\$2,500
2.75 - 2.999	\$1,000

financialaid.arizona.edu/types-of-aid/scholarships/incoming-first-year-transfer

2023-2024 TERMS AND CONDITIONS

Scholarship Terms and Conditions

- ❑ Renewable for 4 consecutive years
- ❑ Meet renewal requirements for GPA and units
- ❑ Full-time enrollment (12+ UA units)
- ❑ Scholarship Appeal and Deferment available

Scholarship questions?



Connect With Your UA Recruiter

Find Your Recruiter



Scholarship Universe

We Search.

Wildcats Apply.

financialaid.arizona.edu/ScholarshipUniverse



Gift Aid = free money



Gift Aid: Grants

Federal Grants

- ❑ Federal Pell Grant
- ❑ Federal Supplemental Educational Opportunity Grant (FSEOG)

Institutional Grants (offered by UA)

- ❑ To be considered, file FAFSA by the Priority Deadline:

April 1 (New students)

March 1 (Continuing)

Gift Aid = free money



Federal Pell Grant

Eligibility for the Pell Grant

- ❑ Determined by the calculated EFC from your FAFSA each year
- ❑ Degree-seeking undergraduate, obtaining 1st Bachelor's degree

Pell Lifetime Eligibility

- ❑ Available: Fall, Spring and Summer
- ❑ Limited by federal law to 6 years of Pell funding

Amount is determined by enrollment:
full-time enrollment = max Pell amount

Gift Aid = free money



Gift Aid: Institutional Grant

Achievement Award

- ❑ Need-based grant for first-year and transfer students
- ❑ Students meeting criteria will be invited to submit additional information via the **Resource Evaluation Poll** for consideration
- ❑ In some cases, students will be asked for a **Resource Evaluation Form** to be completed by their non-FAFSA parent

Self-help = commitment to work



Self-Help Aid: Federal Work-Study

- ❑ Program that provides part-time employment opportunities on and off campus - **Employers are flexible** & work around classes
- ❑ Earn up to the offered amount over course of the school year
- ❑ **Paid bi-weekly (directly to student)**
- ❑ Potential to relate employment to course of study



Log on to **Handshake** >> arizona.joinhandshake.com/login



Self-help = commitment to repay loans



Self-Help Aid: Federal Direct Student Loans

- ❑ Subsidized and Unsubsidized Loans
- ❑ Fixed interest rate
- ❑ Repayment begins 6 months after student graduates or drops below half-time enrollment
- ❑ Unsubsidized begin accruing interest while enrolled
- ❑ Students can begin accepting loans in **July**

Annual & Lifetime Limits



Amounts depend on:

- ❑ Grade Level and
- ❑ Dependency Status

Year	Dependent Students (except students whose parents are unable to obtain PLUS Loans)	Independent Students (and dependent undergraduate students whose parents are unable to obtain PLUS Loans)
First-Year Undergraduate Annual Loan Limit	\$5,500-No more than \$3,500 of this amount may be in subsidized loans.	\$9,500-No more than \$3,500 of this amount may be in subsidized loans.
Second-Year Undergraduate Annual Loan Limit	\$6,500-No more than \$4,500 of this amount may be in subsidized loans.	\$10,500-No more than \$4,500 of this amount may be in subsidized loans.
Third Year and Beyond Undergraduate Annual Loan Limit	\$7,500 per year-No more than \$5,500 of this amount may be in subsidized loans.	\$12,500-No more than \$5,500 of this amount may be in subsidized loans.

Self-help = commitment to repay loans



Self-Help Aid: Parent PLUS Loans

Credit-based loans offered to parents of dependent students to assist with educational expenses

- ❑ Repayment begins immediately but can request deferment with lender
- ❑ Department of Education conducts a credit check
- ❑ Options for denied loans:
 - ❑ Appeal the decision
 - ❑ Find a credit worthy co-signer
 - ❑ Additional unsubsidized loan of \$4,000-\$5,000

Self-help = commitment to repay loans



Self-Help Aid: Private Loan Options

Third-party lenders offer varying terms

We have an entire webpage dedicated to private educational loans:

- Questions to consider when researching lenders
- A list of available lenders!

* Requires a **credit check**, some lenders may not require a co-signer



Satisfactory Academic Progress

According to federal regulations, students are required to meet Satisfactory Academic Progress (SAP) standards each semester:

- ❑ Maintain GPA 2.0
- ❑ Maximum time frame of 180 units
- ❑ Completing 2/3 of the cumulative units attempted

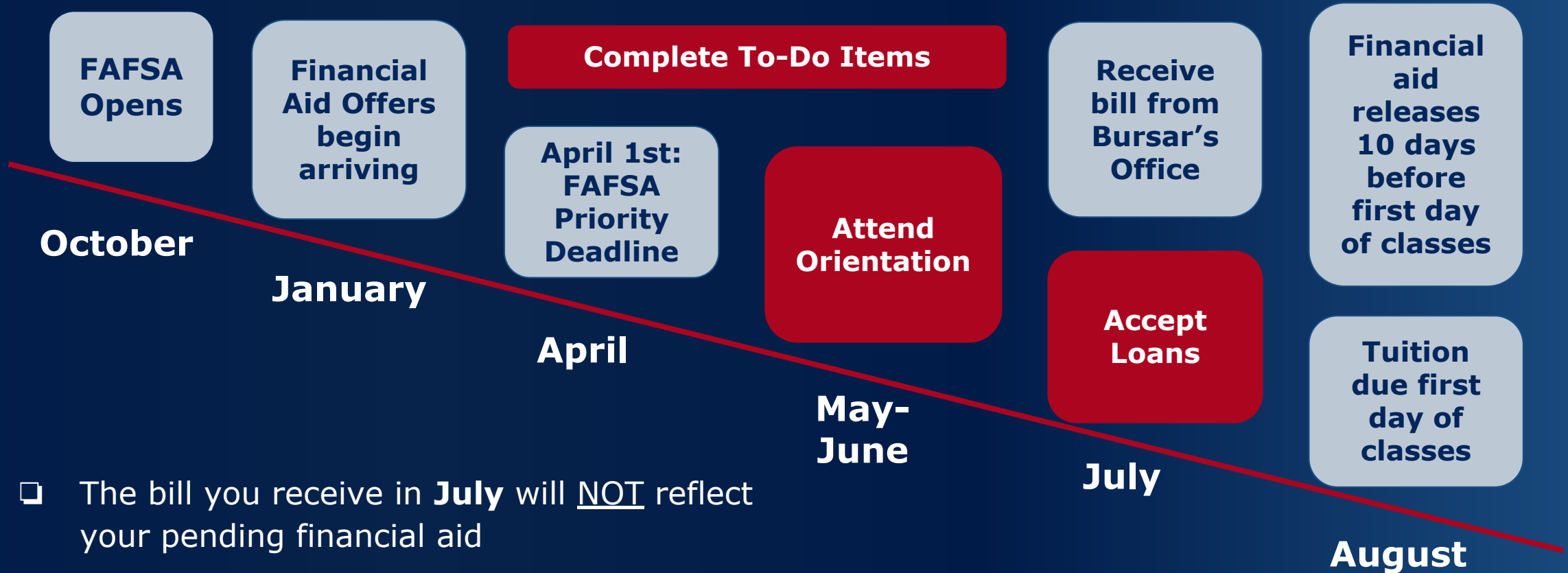




Upcoming Timeline

General Financial Aid Timeline

Scholarship Season: Nov - April



- ❑ The bill you receive in **July** will NOT reflect your pending financial aid
- ❑ Deferred charges (Enrollment Deposit, Housing Application Fee) will be on your bill

CONNECT WITH US



financialaid.arizona.edu/contact



@uazosfa



Spring Webinar Series



- **March**

- 21st: Financial Aid: In-State Edition

- **April**

- 11th: The UArizona Transfer Experience
- 18th: University Housing: Your New Home Away From Home

- **May**

- 9th: Your Journey at Destination Arizona
- 16th: Understanding Meal Plans

Next Steps Center Workshops



- **March**

- 16th: Next Steps Center Workshop

- **April**

- 6th: Next Steps Center Workshop
- 20th: Next Steps Center Workshop

- **May**

- 11th: Next Steps Center Workshop

