Financing Your Education

Merit scholarships for Incoming SIS students
Merit scholarships and assistantships are offered to a small percentage of incoming students at the time of admission only. If you did not receive notification of an award in your admissions letter, or are interested in supplementing the cost of your graduate education, please review these resources.

Work-Friendly Schedule
At AU, you have the opportunity to study part-time or full-time, with the freedom to adjust each semester as your needs evolve. With many classes offered once per week in the evening, SIS students supplement their financial resources by working in their field, or even at AU. Full-time university staff members receive tuition remission benefits. Information on full and part-time employment at AU can be found on the HR website.

Public Service Loan Forgiveness Program
The Public Service Loan Forgiveness Program is a federal program allowing qualifying borrowers to forgive the remaining balance due on their eligible federal student loans while employed full time by certain public service employers such as non-profits and government agencies.

Funding Resources for First and Second-Year SIS Students
First and second-year SIS graduate students are eligible to apply for University-wide scholarships and SIS-specific funding in support of their study abroad, research, and practicum. For enrolled SIS students, the Office of Merit Awards offers support for national fellowship applications including Fulbright, Boren, and PMF. The National Scholarship Directory is a valuable resource to help students secure external funding.

Loans, Payment Plans, and Need-Based Financial Aid
Federal need-based financial aid is primarily in the form of unsubsidized loans for eligible students. Graduate Direct PLUS Loans finance up to the cost of attendance minus other financial aid. Private educational loans are also available. The American Installment Plan offers monthly installment tuition plans. For more information on these programs, contact AU Central at (202) 885-8000 or via email at aucentral@american.edu.
How to Apply for Federal Financial Aid
New Graduate Students at American University or First-Time Borrowers

**FAFSA**
- Complete the Free Application for Federal Student Aid (FAFSA) online at www.fafsa.gov
- Register a PIN to sign your FAFSA at www.pin.ed.gov
- You will receive a Student Aid Report (SAR) from the Federal Processor. Review and make any changes online using your PIN

**Award Letter**
- American University will provide you a Financial Aid Award Letter in your student portal at myau.american.edu
- Click on the "Finances" link, and "Financial Aid: Accept My Award Package" under the "Personalized Links" Column
- Review your award amount and accept/decline your award
- You may reduce the amount by clicking on "Loan Reduction Request" under the "Personalized Links" Column

**Counseling Session & Promissary Note**
- Visit www.studentloans.gov to complete a Department of Education Entrance Counseling Session and Master Promissary Note. The counseling session explains your rights and responsibilities as a recipient of federal financial student aid. The Promissary note lists the terms of your loan, how much money you have decided to borrow, and the earliest possible date that the loan can be disbursed
- American University will be notified electronically when you have completed these steps

**Your Account**
- Financial aid will be credited to your student account once the funds arrive
- To receive remaining funds to use for living expenses or other miscellaneous educational expenses, you may fill out an Online Refund Request Form at myau.american.edu
Estimated Cost of Attendance
2013-2014

<table>
<thead>
<tr>
<th>Item</th>
<th>Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tuition per credit hour</td>
<td>$1,440</td>
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</table>
| SIS Program fee per semester      | $750 (full-time students*)
                                              $500 (part-time students)
| AU Sports Center fee per semester | $65 (full-time students)
                                              $30 (part-time students)
| AU Technology fee per semester    | $120 (full-time students)
                                              $40 (part-time students)
| Graduate Activity fee per semester| $30           |
| AU-Sponsored health insurance**   | $1,680        |

*Students registered for 9 or more credit hours per semester are considered full-time students

** 2013-2014 health insurance rates have not yet been released. Please visit the Health Center’s website for more information regarding health insurance and rates:
www.american.edu/ocl/healthcenter/index.cfm