Northwestern University is committed to providing a safe environment free from discrimination, harassment, sexual misconduct, and retaliation. To view Northwestern’s complete nondiscrimination statement, see northwestern.edu/hr/equlopp-access/equal-employment-opportunity/index.html, and for crime and safety data, see northwestern.edu/up/safety/annual-report. Northwestern University reserves the right to change without notice any statement in this publication concerning, but not limited to, rules, policies, tuition, fees, curricula, and courses. ©2015 Northwestern University. All rights reserved. Produced by University Relations.
The basics: The basic equation that guides our financial aid program looks like this:

\[
	ext{Expected Family Contribution (EFC)} = \text{Total Income} - \text{Earnings and Savings} - \text{Parental Income} - \text{Other Family Financial Resources} - \text{Expected Family Contribution} - \text{Financial Aid Award} \]

The financial aid package will cover the difference between your cost of attendance and your EFC. To calculate an EFC, we take into consideration:

- Expected family contribution (EFC)
- Cost of attendance (COA)

The basics

1. To calculate your EFC, we take into consideration:
   - Expected family contribution (EFC)
   - Cost of attendance (COA)

2. Subtract the CSS/Financial Aid PROFILE by December 1 if you are applying Early Decision. If you are applying Regular Decision, you can find your CSS/Financial Aid PROFILE online at bigfuture.collegeboard.org.

3. Start the FAFSA by February 15 if you are applying Regular Decision. You can find the PROFILE online at bigfuture.collegeboard.org.

4. Learn as much as you can about financial aid. Visit our website, financialaid.northwestern.edu, to learn about Northwestern's financial aid programs and policies.

5. In order to receive aid, you must submit the CSS/Financial Aid PROFILE and the FAFSA. The FAFSA is available online at bigfuture.collegeboard.org.

Beyond the basics

Our website covers the ins and outs of Northwestern’s financial aid program in considerable depth. Visit undergrad.northwestern.edu for more information about these topics:

- How to estimate your family contribution using our Net Price Calculator
- Financial aid for students
- Resources for families who do not qualify for need-based aid
- Financial options
- Our Visit monthly billing plan

Myth busters

There are many myths about the financial aid process. Our job is to help you better understand the realities.

Myth: Middle-class families do not qualify for financial aid.

Reality: Many middle-class families do qualify for financial aid, as shown in the chart below. We consider a variety of factors beyond income when determining financial aid eligibility.

See what’s possible

These cases tell the stories of three Northwestern families with diverse financial circumstances. While no two financial situations are alike, we hope these examples help you imagine how a Northwestern education might be possible for you.

Questions?

Here’s how to contact us,

Office of Undergraduate Financial Aid
855 Commencement Ave.
Evanston, IL 60208-1270
Ph: 847-491-7400 | F: 847-491-5969
Questions? visit undergrad.northwestern.edu/financialaid

Office of Undergraduate Admissions
303 Foster St.
Evanston, IL 60208
Ph: 847-838-1000 | F: 847-838-1001
questions@admissions.northwestern.edu

Office of Undergraduate Admissions
303 Foster St.
Evanston, IL 60208
Ph: 847-838-1000 | F: 847-838-1001
questions@admissions.northwestern.edu

We encourage you to use our Net Price Calculator at bigfuture.collegeboard.org/student/appliednorthwestern to get an initial estimate of your family contribution.

Five steps, countless possibilities

You can apply for Northwestern financial aid in five basic steps:

1. Get organized. Make a list of all of your family’s income and assets, if possible, file your taxes early and set your financial needs. Note your deadlines and make sure your name and Northwestern student ID number appear on all documents.

2. Submit the CSS/Financial Aid PROFILE by December 1 if you are applying Early Decision. If you are applying Regular Decision, you can find your CSS/Financial Aid PROFILE online at bigfuture.collegeboard.org.

3. Start the FAFSA by February 15 if you are applying Regular Decision. You can find the PROFILE online at bigfuture.collegeboard.org.

4. Learn as much as you can about financial aid. Visit our website, financialaid.northwestern.edu, to learn about Northwestern’s financial aid programs and policies.

5. In order to receive aid, you must submit the CSS/Financial Aid PROFILE and the FAFSA. The FAFSA is available online at bigfuture.collegeboard.org.

This chart shows average aid package across a range of family adjusted gross income (AGI) levels awarded to first-year Northwestern students who enrolled full-time fall 2015:

<table>
<thead>
<tr>
<th>Family income (AGI)</th>
<th>Average aid package</th>
</tr>
</thead>
<tbody>
<tr>
<td>$0–$24,999</td>
<td>$34,029</td>
</tr>
<tr>
<td>$25,000–$49,999</td>
<td>$38,752</td>
</tr>
<tr>
<td>$50,000–$99,999</td>
<td>$51,677</td>
</tr>
<tr>
<td>$100,000–$199,999</td>
<td>$64,221</td>
</tr>
<tr>
<td>$200,000 or more</td>
<td>$50,000 or more</td>
</tr>
</tbody>
</table>

Financial aid generally travels with our students! Our need-based aid policy ensures that costs and family finances won’t keep students from pursuing undergraduate research funding, much of which supports projects abroad. Northwestern also awards more than $3 million annually in international opportunities. Northwestern awards more than $3 million annually in undergraduate research funding, much of which supports projects abroad. Northwestern aids over 9,000 students, including more than 1,100 first-year students. Northwestern aids over 9,000 students, including more than 1,100 first-year students.

There are many myths about the financial aid process. Our job is to help you better understand the realities.

Myth: Middle-class families do not qualify for financial aid.

Reality: Many middle-class families do qualify for financial aid, as shown in the chart below. We consider a variety of factors beyond income when determining financial aid eligibility.

Myth: My financial aid will be cancelled because I was late.

Reality: We encourage you to use our Net Price Calculator at bigfuture.collegeboard.org.

Myth: If I study abroad, I will lose my financial aid.

Reality: Financial aid generally travels with our students! Our need-based aid policy ensures that costs and family finances won’t keep students from pursuing international opportunities. Northwestern also awards more than $3 million annually in undergraduate research funding, much of which supports projects abroad. Northwestern also awards more than $3 million annually in undergraduate research funding, much of which supports projects abroad.

Myth: I cannot receive financial aid if I am a nontraditional student.

Reality: We encourage you to use our Net Price Calculator at bigfuture.collegeboard.org.

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