

All need-based aid packages are

# loan-free

Northwestern meets

# 100%

of demonstrated financial need

# \$51,300

average Northwestern first-year scholarship

# 20%

of the current first-year class receive Pell Grants

**I've made it an absolute priority to expand opportunities and access for all our students, especially as they deal with new economic challenges. My goal is for all Northwestern students to be able to pursue their passions and dreams here and to thrive in an educational environment that is welcoming, inspiring, and inclusive."**

Morton Schapiro  
President and Professor, Northwestern University

## Northwestern

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## FINANCIAL AID AT NORTHWESTERN

### Pointing You Toward Possible



## Northwestern

Our admissions process is

# 100%

need-blind for domestic applicants

# 61%

of undergraduates receive financial aid

Total financial aid awarded in 2019–20:

# \$195 million

# 4

years of need-based aid\*

\*provided students reapply for aid each year with similar financial circumstances

# 8–10

hours per week for a typical work-study job

Nonprofit Organization  
U.S. Postage PAID  
Northwestern University

Northwestern Office of Undergraduate Admission  
P.O. Box 3060  
Evanston, Illinois 60204-3060  
USA

## YOU ARE OUR PRIORITY

At the Office of Undergraduate Financial Aid, we take pride in the individual attention and support we give each student. Like so many undertakings across the University, our process is collaborative—we partner with students and their parents or guardians to help make a Northwestern education affordable for all families.

### The basics

The basic equation that guides our financial aid program looks like this:

$$\text{Cost of attendance (COA)} \\ - \text{Expected family contribution (EFC)} \\ \text{Northwestern financial aid package}$$

Of course, our process is far more nuanced. To calculate an EFC, we take into consideration a family's particular situation—earnings and savings, parental income, nonretirement assets, taxes paid, family size, number of children in college or private K–12 schools, nondiscretionary expenses, and any special circumstances. A financial aid package typically meets a student's full financial need through a combination of need-based scholarships, grants, and part-time work.

2019–20 Cost of attendance*	
Tuition	\$56,232
Room and board	\$ 17,019
Books and supplies	\$ 1,638
Personal expenses	\$ 2,201
Fees	\$ 514
Transportation	\$ 1,050
<b>Total</b>	<b>\$78,654</b>

\*This budget reflects actual fees and tuition costs plus the estimated costs of housing and meal plan, books and supplies, and personal expenses for 2019–20.

## BEYOND THE BASICS

Our website covers the ins and outs of Northwestern's financial aid program in considerable depth. Visit [undergradaid.northwestern.edu](https://undergradaid.northwestern.edu) for more information about these topics:

- ▶ Additional scholarships
- ▶ Resources for families who do not qualify for need-based aid
- ▶ Financing options
- ▶ Our 9PAY monthly billing plan
- ▶ Links to other useful resources
- ▶ Special circumstances for
  - independent students
  - international students
  - students with divorced or separated parents
  - transfer students

## FIVE STEPS, COUNTLESS POSSIBILITIES

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

- 1. Get organized.** Be sure you and your parent(s)/guardian(s) know where to find all of your financial aid documents, including your 2019 tax returns. Note our deadlines in the chart below and make sure your name and date of birth appear on all documents.
- 2. Submit the FAFSA.** You can find the FAFSA online at [fafsa.ed.gov](https://fafsa.ed.gov). The website will invite you to use the IRS Data Retrieval Tool to ensure that your income information is accurate; we encourage you to choose this option. Northwestern's FAFSA code is 001739.
- 3. Submit the CSS/Financial Aid PROFILE.** You can find the PROFILE online at [cssprofile.collegeboard.org](https://cssprofile.collegeboard.org). The PROFILE code for Northwestern is 1565.
- 4. Submit federal tax forms.** Once you have filed the CSS/Financial Aid PROFILE, you will be prompted by the College Board's Institutional Documentation Service to submit to the College Board (not to Northwestern) signed copies of all pages of your parents'/guardians' and your own 2019 federal income tax forms, including all schedules and W-2 forms, plus any required supplemental forms.
- 5. Learn as much as you can about financial aid.** Visit our website, [undergradaid.northwestern.edu](https://undergradaid.northwestern.edu), to learn more about Northwestern's financial aid programs and policies. Consult other resources, too—school counselors, peers, books, websites—to explore the full range of opportunities for financial assistance and to make informed decisions about attending and affording college.

## FINANCIAL AID DEADLINES

Application round	Financial aid document	Submit as early as	Submit no later than
<b>Early Decision</b>	FAFSA	October 1	December 1
	CSS/Financial Aid PROFILE	October 1	December 1
	Tax forms (to the College Board)	October 1	December 5
<b>Regular Decision</b>	FAFSA	October 1	February 15
	CSS/Financial Aid PROFILE	October 1	February 15
	Tax forms (to the College Board)	October 1	March 1

## 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. We consider a variety of factors beyond income when determining a financial aid package.

**Myth: My family will be penalized because we saved for college.**

**Reality:** While savings are among the assets we look at, their impact on the parental contribution from assets is usually relatively small. Families who have not saved will likely have to finance a larger portion of their family contribution, making sacrifices in the future that you have made up front by saving.

**Myth: I can't receive financial aid if I study abroad.**

**Reality:** In fact, 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 \$3.5 million annually in undergraduate research funding, much of which supports projects abroad.

**Myth: When I reapply for aid after my first year, my Northwestern scholarship will go down.**

**Reality:** If a family's financial situation remains constant, then aid will actually increase. As costs increase, you will typically see an increase in the overall family contribution as well as in each component of the aid package.

## SEE WHAT'S POSSIBLE

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

Case #1	
A student lives in a single-parent household and has no siblings. Her family income totals \$25,000. The family has no savings and does not own a home.	
<b>Total cost of attendance</b>	<b>\$78,654</b>
<b>Family resources</b>	
Expected family contribution	\$0
<b>Financial need</b>	<b>\$78,654</b>
<b>Financial aid award</b>	
Pell Grant	\$6,195
Federal Supplemental Educational Opportunity Grant	\$1,800
Northwestern Scholarship	\$67,359
Federal Work-Study	\$3,300
<b>Total aid offered</b>	<b>\$78,654</b>

Case #2	
A student is one of two children to be enrolled in college next year. His family income is \$155,800, and both parents are employed. They have \$150,000 in home equity and \$100,000 in savings. The student has \$1,000 in savings and investments.	
<b>Total cost of attendance</b>	<b>\$78,654</b>
<b>Family resources</b>	
Expected family contribution	\$29,000
<b>Financial need</b>	<b>\$49,654</b>
<b>Financial aid award</b>	
Northwestern Scholarship	\$46,354
Federal Work-Study	\$3,300
<b>Total aid offered</b>	<b>\$49,654</b>

Case #3	
A student is the only member of her family in college. She has two younger brothers. Both parents are employed and together earn \$107,300. They have \$100,000 in home equity and another \$10,000 in investments and savings.	
<b>Total cost of attendance</b>	<b>\$78,654</b>
<b>Family resources</b>	
Expected family contribution	\$22,200
<b>Financial need</b>	<b>\$56,454</b>
<b>Financial aid award</b>	
Northwestern Scholarship	\$53,154
Federal Work-Study	\$3,300
<b>Total aid offered</b>	<b>\$56,454</b>

## QUESTIONS?

Here's how to contact us.

**Office of Undergraduate Financial Aid**  
1801 Hinman Avenue  
Evanston, Illinois 60208-1270  
P: 847-491-7400 | F: 847-491-5969  
[undergradaid@u.northwestern.edu](mailto:undergradaid@u.northwestern.edu)  
[undergradaid.northwestern.edu](https://undergradaid.northwestern.edu)

**Office of Undergraduate Admission**  
P.O. Box 3060  
Evanston, Illinois 60204-3060  
P: 847-491-7271  
[ug-admission@northwestern.edu](mailto:ug-admission@northwestern.edu)  
[admissions.northwestern.edu](https://admissions.northwestern.edu)

We encourage you to use our online calculators to see how affordable Northwestern may be for your family. Visit [admissions.northwestern.edu/tuition-aid/estimating-domestic-aid.html](https://admissions.northwestern.edu/tuition-aid/estimating-domestic-aid.html).

*For those considering Northwestern for fall 2021 enrollment and beyond, financial aid figures from the 2019–20 academic year are the most representative data we can provide. More recent statistics for 2020–21 reflect a context highly specific to the COVID-19 pandemic—one we hope will not be relevant to your college experience.*