

FINANCIAL AID CHECKLIST

Complete this checklist TODAY!

The enclosed award letter is based on you being a full-time student residing on campus. Now that you have received your aid package, please complete the following steps:

1. REVIEW, SIGN AND RETURN ONE COPY OF FINANCIAL AID AWARD LETTER

You are receiving two copies of your award letter. One copy is to sign/return and the other is for your records. In reviewing your aid, read the information on the reverse of your award letter. You (THE STUDENT, not the parent) sign and return one copy via fax (304) 457-6391, email fa@ab.edu or postal mail. Signing does not obligate you to attend ABU or prevent you from later making changes to the financial aid listed. However, returning your letter is important as it enables FAO to continue on to the next steps in processing your aid.

2. ENTRANCE COUNSELING

3. MASTER PROMISSORY NOTE

This is required by the Department of Education should you wish to accept your student loans. Go to www.studentloans.gov and complete **BOTH** Entrance Counseling & MPN. Loan funds cannot be put toward your bill until these steps are completed. This is a **MUST DO** no matter where you ultimately decide to attend college.

4. ESTIMATE YOUR COST / MAKE A PLAN FOR PAYMENT

You will receive a bill from the Business Office after registration. In the meantime, you can estimate your out of pocket cost by completing the box below. This estimate includes full time tuition, general fees, room and meals. *Your cost to attend ABU will depend on your enrollment status (full/part-time), housing (on/off campus, double/private room and residence hall choice) as well as other items (music lessons, parking, etc.).* This estimate assumes you are accepting all of your aid and putting work study funds (if applicable) toward your bill. This estimate **DOES NOT** include books, federal loan fees, transportation or other educational related expenses.

YOU HAVE BEEN AWARDED AS AN ON-CAMPUS STUDENT, IF THIS IS INCORRECT YOU MUST CONTACT FAO IMMEDIATELY.

ABU Direct Charges 2017-2018	
Estimated Cost for Full-Time Student - On Campus Estimate includes Full-time tuition \$26400, Fees \$210, Room* \$4250 and Meals \$4140. <small>*Based on double occupancy in Kincaid, Benedum or Priestley.</small>	\$35,000
Minus Your Financial Aid (Total from your financial aid letter)	-
Equals Your Estimated Out of Pocket Cost <small>* This is for the academic year. Divide by two for estimated per semester cost</small>	=

Now that you have estimated your out of pocket cost, do you know how you will pay it?

Also, have you thought about how you'll pay for books and other living expenses?

Options include:

Payment Plan Divide your amount due into monthly installments. Earlier sign up means lower payments!

PLUS Loan Federal Loans are available for parents. www.studentloans.gov

Private Loans Additional loans are available via private lenders for students and parents: www.elmselect.com

5. OTHER

The FAO will contact you as other information is needed to complete your financial aid package. Do Not Delay in responding to any correspondence from FAO as there are sometimes additional requirements for obtaining aid.

QUESTIONS? HERE'S WHO TO CONTACT

ADMISSIONS 304-457-6256	BUSINESS OFFICE 304-457-6340	FINANCIAL AID OFFICE 304-457-6354	OFFICE OF STUDENT AFFAIRS 304-457-6213
Enrollment Deposit	Billing	Financial Aid Package	Housing
Registration Days	Payment Plan	Items on this Checklist	Vaccinations