

Financial Aid Basics



Q: What is Financial Aid?

A: Financial aid is funds awarded to you to help pay educational costs. The federal and state governments as well as post secondary schools are public sources of aid, while civic groups, clubs, and religious organizations serve as private sources of aid. Financial aid is classified into three basic types: grants and scholarships are funds awarded that are not required to be repaid; employment is work, either on or off campus that you find through campus student employment services or on your own initiative; and a loan is money borrowed from the federal or state government, the University or an alternative lender that must be repaid, including interest. Financial aid is distributed according to a variety of eligibility criteria within two categories:

You are awarded need-based aid to make up the difference between your total cost to attend the University full time and the amount of your family's contribution as determined by the federal government.

You may use non-need based aid to replace your family contribution if you meet the necessary eligibility criteria, which may vary depending on the program.



Q: Can I get Financial Aid?

A: Financial aid is awarded based on financial need. At Howard University, more than half of all students receive some form of financial aid. The total amount of financial aid (need and non-need based) awarded to you cannot exceed your total educational costs. Individual program requirements vary and funds are limited, therefore your total financial need may not always be met. Most programs require that you:



Be a U.S. citizen or eligible non-citizen and have a valid social security number. (Individuals in the U.S. on F1, F2, J1, and J2 visas are ineligible).



Be enrolled at least half-time in an eligible degree or certificate program.



Demonstrate financial need as determined by review of the Free Application for Federal Student Aid (FAFSA).



Not be indebted to any institution for repayment of any federal grant (Pell or SEOG) or in default on any federal loan (Perkins or Direct Loan).



If you are a male born after December 31, 1959 and are at least 18 years old, you are required to register with the Selective Service System.



Comply with the Federal verification process, if necessary.





Q: What will it cost to attend the University?

A: Educational costs depend on your program of study, the number of hours enrolled and your living expenses. Costs for full-time tuition and fees range from \$11,645 for freshmen to more than \$22,213 per year for dental school students. Students will not be allowed to receive financial aid in excess of their cost of attendance, regardless of the sources of funds. This includes, but is not limited to: federal, state, institutional, donor or external grants, gifts and scholarships. Students who incur expenses in excess of their cost of attendance may file an appeal to the Director of Financial Aid. Along with the letter of appeal, students must submit supporting documentation of expenses above the cost of attendance.

Cost of Attendance

You can estimate your costs using the chart below which provides estimated costs to attend the University full time for nine months, based on 2004-2005 actual costs.

* On/off campus housing, board, transportation, and personal miscellaneous expenses. Living expenses are not actual figures. Costs may be more or less.
 ** No charges for books and supplies for Dental students in their first or second year

Housing and Student Status	Tuition & Fees	Books & Supplies	Living Expenses*	Total
Undergraduate				
Living with Parents	\$11,645	\$1,020	\$1,500	\$14,165
Living in residence hall or off campus	\$11,645	\$1,020	\$11,663	\$23,308
Graduate				
Living in residence hall or off campus	\$14,075	\$1,020	\$11,663	\$26,758
Medical				
Living in residence hall or off campus	\$22,213	\$1,240	\$11,663	\$35,118
Dental				
Living in residence hall or off campus	\$18,085	***	\$11,663	\$29,748
Law				
Living in residence hall or off campus	\$16,795	\$1,351	\$11,663	\$29,809



Q: What does the cost of attendance include?

A: Costs are categorized as direct educational costs and indirect living costs. Direct costs include tuition, fees, books and supplies. Indirect costs include housing, board (meals), transportation and other personal expenses such as clothing and laundry. Only your expenses incurred while you are enrolled are used to determine the cost of attendance. Your actual expenses will depend on your program of study, standard of living, classification, place of residence, marital status, and numerous lifestyle choices that you make.



Q: How much financial aid will I receive?

A: Although many factors help to determine the amount you receive, your Financial Aid award is based primarily on your demonstrated financial need. You must complete the FAFSA each year to have your need determined. Your need is the difference between the cost of attendance and the amount you and your family are expected to contribute (EFC - expected family contribution). Once you are admitted to the University, and your file is complete, the Office of Financial Aid will send you a Financial Aid Award Package.



Q: What is my family's share?

A: You and your family are primarily responsible for financing your education. You and your family are expected to make a maximum effort to assist you with college expenses. You are also expected to contribute to your college expenses from sources that may include savings, summer earnings, monetary gifts from friends and relatives or other sources. Financial aid should be viewed as supplementary to your family's contribution.



Q: How is my family's share determined?

A: The income and asset information which you (and your parents if you are a dependent student, or your spouse if married) provide on the FAFSA enables the U.S. Department of Education's Central Processing System (CPS) to determine your family contribution. Certain allowances such as the standard cost of living, retirement needs, and future indebtedness are considered and subtracted from total income and assets.

Howard University does not endorse fee-based scholarship search services.

Federal School Code for Howard University: 001448

This code is used for all colleges and professional schools.

