

# Expenses & Financial Aid

## Costs

Educational costs depend on a student's program of study, the number of hours enrolled and living expenses. Costs for full-time tuition and fees vary based on a student's school/college and program. 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. Current information about the University's tuition and fees is available at <http://www.howard.edu/studentfinancialservices/accounts/tuitionandfee.htm>.

## Financial Aid

Financial aid assists with offsetting educational expenses. 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: 1) grants and scholarships are 'gift aid' which 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 monies 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 three categories: need-based aid and non-need-based aid and talent-based aid. Students are awarded need-based aid to assist in the difference between the total cost to attend the University full time and the amount of their family's contribution as determined by the federal government. Non-need based aid may be used to replace the family contribution if a student meets the necessary eligibility criteria, which may vary depending on the program and is generally based on merit (e.g. GPA). Talent-based aid is usually awarded via University-sponsored programs.

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 a student cannot exceed his or her total educational costs. Individual program requirements vary and funds are limited, therefore a student's total financial need may not always be met.

### Most programs require that a student:

1. Is 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).
2. Be enrolled at least half-time in an eligible degree or certificate program.
3. Demonstrates financial need as determined by review of the Free Application for Federal Student Aid (FAFSA).
4. 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).
5. Male students born after December 31, 1959 who are at least 18 years old are required to register with the Selective Service System.
6. Comply with the federal verification process, if necessary.

# Amount of Financial Aid Awards

The cost of attendance budget includes average amounts for all expenses to attend Howard University. These figures are based on the average living expenses in the Washington D.C. metropolitan area. Although many factors help to determine the amount a student receives, the financial aid award is based primarily on the student's demonstrated financial need.

A student's need is the difference between the cost of attendance and the amount students and their family are expected to contribute (EFC - expected family contribution). Once a student is admitted to the University, and his or her file is complete, the Office of Financial Aid will update the student's account which is viewable online via BisonHub.

## What is a family's share?

A student and his or her family are primarily responsible for financing the student's education. They are expected to make a maximum effort to assist with college expenses. Students are also expected to contribute to their 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 the family's contribution.

## How is a family's share determined?

The income and asset information which a student (and his or her parents in the case of dependent students, or a spouse if married) provided on the FAFSA enables the U.S. Department of Education's Central Processing System (CPS) to determine the expected family contribution (EFC).