

## DEAR GRADUATE STUDENT:

Congratulations on your acceptance to Antioch University Seattle! Via *AU View*, you can review and then approve or decline your financial aid offer for the 2021-22 academic year. You can find instructions on how to review your financial aid offer on AU View near the end of this document. Here are a few things to keep in mind as you review the offer:

- You are not required to accept all financial aid that is offered to you. To make changes, contact the financial aid office via your @antioch.edu email account.
- If you want to accept federal student loans, you must complete the Master Promissory Note and Entrance Counseling steps, as outlined in the “Required Steps to Accept Direct Loans” section of this packet.
- You must register for at least three credits to receive financial aid each quarter.
- *AU View* (see instructions near the end of this document) is a helpful resource for financial aid and student account information, but should you have any questions about your billing or account history, the Student Accounts Office can be reached at 206-268-4034 or studentaccounts.aus@antioch.edu.

### **Please complete the following steps:**

- Review and Approve/Decline Financial Aid Offer via *AU View*. (See instructions near the end of this document).
- Complete Loan Entrance Counseling online (see “Required Steps to Accept the Direct Loans” below).
- Complete Master Promissory Note online for Direct Loans (see “Required Steps to Accept the Direct Loans” section, below).

If you have any questions going forward, you can reach our office by phone at 206-268-4010, toll-free 888-268-4477, or by e-mail at financialaid.aus@antioch.edu.

Sincerely,

The Financial Aid Office

# UNDERSTANDING YOUR FINANCIAL AID OFFER

## IMPORTANT TERMS AND DEFINITIONS

**BUDGET:** Also known as the *Cost of Attendance*, this is an **estimate** of the overall cost of attending Antioch for the fiscal year, including direct expenses (tuition and fees) and indirect expenses (e.g. books, transportation, and a portion of living expenses). The fiscal year runs from July 1 to June 30 of the following year.

**EXPECTED FAMILY CONTRIBUTION (EFC):** Based on the data you provided on your FAFSA, your EFC is the amount that the U.S. Department of Education calculated that your household should be able to contribute to your Cost of Attendance. EFC is not what you will have to pay out of pocket to Antioch for your tuition and fees. See the next page for help on calculating costs.

**REMAINING NEED:** The amount that remains after your EFC and need-based forms of aid (e.g. Federal Work-Study) are subtracted from the COA. This figure is used to determine what types of aid you may qualify for, but does not **reflect your out-of-pocket cost**. For details on calculating if you will have any out-of-pocket cost, see the Tuition and Fees section below.

## TYPES OF AID YOU MAY QUALIFY FOR

**FEDERAL DIRECT UNSUBSIDIZED LOAN:** This is a loan from the federal government that assists with educational expenses. Full terms of this loan are outlined in the Entrance Counseling and Promissory Note steps (see the next section on this page). Unlike Subsidized Loans (available only to undergraduates), you are responsible for all interest that accrues on this loan type (including deferment periods). Repayment begins six months after you graduate, withdraw, or drop below half-time status.

**FEDERAL DIRECT GRADUATE PLUS LOAN:** If you need additional financial assistance, you may consider applying for the Graduate PLUS loan. Students may borrow up to the Budget (defined above) less any other financial aid received. Approval for this loan is determined by your credit history, but applying with a co-signer is an option. For more information, please see the “How to Apply for the Graduate PLUS Loan” section below.

**FEDERAL WORK-STUDY:** Students with Federal Work-Study (FWS) listed in their financial aid offer are eligible to seek part-time, on-campus employment. Positions range from 5 to 20 hours/week, paid bi-weekly in accordance with Seattle’s minimum wage law. FWS Earnings do not have to be repaid. If you accept FWS funding, the Financial Aid Office will typically contact you 4-6 weeks before the start of your first quarter with more details on the hiring process. Please note that an offer of funding does not constitute a guarantee of employment, as positions are limited. Eligible students who do not secure a position during their first quarter may have FWS removed from their aid package.

**STATE WORK-STUDY:** For Washington State residents who are eligible for Federal Work Study, you can gain valuable work experience in off-campus positions. Hourly wages vary depending on the position and the employer. Contact the Financial Aid Office for more information regarding the SWS program.

## REQUIRED STEPS TO ACCEPT THE DIRECT LOANS

1. Did you accept a Direct Loan? If yes, then proceed to Step 2. If not, no further action is required, but if you change your mind later on, the loans may be reinstated by contacting the financial aid office.
2. Sign into [studentaid.gov](https://studentaid.gov) using your Federal Student Aid ID (FSA ID).
3. Look for the link to complete **Entrance Counseling**. *Please note that “Financial Awareness Counseling” and “PLUS Counseling” are separate and optional steps that you can, but are not required to, complete.*
4. Return to your home page and look for the option to **Complete a Master Promissory Note**.
5. Follow the directions to complete the **MPN for Subsidized/Unsubsidized Loans**.

**Loan funds cannot be released until the Master Promissory Note & Entrance Counseling steps are complete.**

# TUITION AND FEES 2021-2022

*Rates below are subject to change.*

Program	Number of Credits	Tuition Cost	Student Service & Technology Fees	Total Tuition and Fees
<b>MA EDUCATION AND MA TEACHING</b>	Per Credit Cost: \$693 + Technology fee \$30 + Student Service Fee \$115			
	4	\$2,772	\$145	<b>\$2,917</b>
	8	\$5,544	\$145	<b>\$5,689</b>
	12	\$8,316	\$145	<b>\$8,461</b>
<b>MA COUNSELING</b>	Per Credit Cost: \$774 + Technology fee \$30 + Student Service Fee \$115			
	6	\$4,644	\$145	<b>\$4,789</b>
	9	\$6,966	\$145	<b>\$7,111</b>
	10	\$7,740	\$145	<b>\$7,885</b>
<b>PH.D. IN COUNSELOR EDUCATION AND SUPERVISION</b>	Per Credit Cost: \$843 + Technology fee \$30 + Student Service Fee \$115			
	6	\$5,058	\$145	<b>\$5,203</b>
	9	\$7,587	\$145	<b>\$7,732</b>
	12	\$10,116	\$145	<b>\$10,261</b>
<b>PSY.D. IN CLINICAL PSYCHOLOGY</b>	Per Credit Cost: \$932 + Technology fee \$30 + Student Service Fee \$115			
	6	\$5,592	\$145	<b>\$5,737</b>
	9	\$8,388	\$145	<b>\$8,533</b>
	12	\$11,184	\$145	<b>\$11,329</b>

**Credit loads listed here reflect credit loads commonly taken by students in each program. Your exact bill may differ.** For more cost information, see <https://www.antioch.edu/admission-aid/financial-aid/tuition-fees/tuition-and-fees-aus/>

## HOW TO DETERMINE IF YOUR BILL WILL BE COVERED BY YOUR FINANCIAL AID

- 1) Use the chart above to find your quarterly tuition and fees cost based on the number of credits you plan to take. Credit loads listed in the chart above reflect common credit loads taken by students in each department. Use your department's per credit cost to determine your total tuition if your anticipated credit load is not listed in the chart above, or if you are registered, you can review your exact cost on *AU VIEW*.
- 2) Calculate your total financial aid per quarter by totaling all scholarships and loans listed in your financial aid offer. Keep in mind that approximately 1% is taken off the gross amount of Direct Unsubsidized Loans due to lender [origination fees](#). For example, a Direct Loan amount of \$6,833, less ≈1% (≈\$70) in fees, means a net amount of ≈\$6,763 will be disbursed to your student account.
- 3) Subtract the total financial aid for the quarter from your total tuition and fees. If there is a positive number remaining, this is the amount you will need to pay for the quarter. If there is a negative number, this is the amount of financial aid that exceeds your tuition and fees and will be returned to you in a "refund" at the start of the quarter. See the "FAQ" section below for more details on how refunds work.

# HOW TO APPLY FOR THE GRADUATE PLUS LOAN

If your financial aid is not enough to cover your costs, you may want to consider applying for the **Graduate PLUS Loan**. This is a supplemental federal student loan that students can apply for if they need additional funds for tuition, transportation, books, room and board, or other qualifying education expenses. The PLUS Loan has similar terms to the Unsubsidized Direct Loan and qualifies for many of the same repayment and forgiveness options, so for most students it is the preferred option for additional funding. The full terms of the PLUS loan are covered in the Direct Loan Entrance Counseling Session (instructions found on page 2 of this document) and in the required Graduate PLUS Loan Master Promissory Note (step 6, below).

Please note that the Graduate PLUS Loan is optional — you should only apply if you need additional funding. See Tuition and Fees section of this document or contact the financial aid office if you need assistance in understanding or projecting your cost. Please also note that a credit history check is performed as part of the Graduate PLUS Loan application process, so not every student qualifies. The [studentaid.gov](https://studentaid.gov) system will notify you of your approval status when you complete the application. If you are declined, you will see options for either appealing the decision or securing a co-signer. Once you are approved, we will add the loan to your financial aid package and schedule disbursement.

Because the credit check periodically expires, you should complete the PLUS Loan application no sooner than 180 days before the start of your first quarter. The 2021-2022 application is available starting May 1, 2021.

## **To apply for the Graduate PLUS Loan for the 2021-22 academic year, follow these instructions:**

1. Sign in to [studentaid.gov](https://studentaid.gov)
2. Once signed in, on the top menu, under “Apply for Aid,” click “Apply for a Grad PLUS Loan.”
3. Select the 2021-22 Award Year.
4. When prompted for Schools to notify, be sure to select Antioch University Seattle.
5. The application will prompt you for the “Loan Amount Requested.” Generally, the maximum amount of aid you can receive from all sources (loans, scholarships, and work-study) is enough to fully cover tuition and fees plus approximately \$8,000 “extra” per quarter for your indirect expenses (books, transportation, and living costs). If you are unsure about how much to apply for, please feel free to contact the financial aid office for assistance. Also, please note that you can request adjustments to the amount later in the year if your financial situation changes — see the FAQ section later in this document for more information.
6. After completing the PLUS application, follow the link to complete the Master Promissory Note for Graduate PLUS Loans. If you are not prompted, you can also find the link to complete an MPN under the “Complete Aid Process” menu at [studentaid.gov](https://studentaid.gov).
7. Once you are approved, we will add the loan to your financial aid package.

**If you have any questions about the terms of the Graduate PLUS Loan, or if you need assistance in calculating how much you will need to borrow, please contact the Financial Aid Office.**

## FREQUENTLY ASKED QUESTIONS

***Q: I approved my aid offer and completed the required online loan steps. What happens next?***

A: Before each quarter, you will register for classes (your program will provide you the details on that process). The charges for tuition & fees will post to your Student Account, which you can review on [audirect.antioch.edu](http://audirect.antioch.edu) > AU View > Students > View Account and Make Payments. By the first week of the quarter, we disburse approved aid for students who are registered at least half-time (three or more credits). The funds are credited to your student account, first paying your tuition & fees, and then any extra funds are sent to you.

***Q: What happens if my financial aid exceeds my cost in a given quarter?***

A: Financial aid in excess of tuition & fees is sent to you in a “refund” check to assist with your indirect expenses (books, transportation, living expenses, etc.) Refunds are sent no sooner than the first Friday of each quarter. Via [audirect.antioch.edu](http://audirect.antioch.edu) > AU View > Students > Non-Payroll Bank Information, you can sign up to receive your refunds via Direct Deposit. Students who do not enroll will have a refund check mailed to them from our campus in Ohio.

***Q: Do I need to attend full-time to receive financial aid?***

A: To receive Direct Loans, a graduate student must take at least three credits a quarter. Most graduate students who are taking three or more credits are offered \$6,833/quarter in Federal Direct Unsubsidized Loan funds (PsyD in Clinical Psychology students are typically offered \$11,000/quarter). If the Unsubsidized Loan isn't enough to cover your costs, you may consider applying for the Direct Graduate PLUS loan. Students may borrow up to the cost of attendance (less any other financial aid received) through the PLUS Loan program. Please see page 4 for details.

***Q: I only want to borrow enough to cover my costs. Can I adjust my loan amount?***

A: If you would like to make an adjustment to your aid at any point in the year, please contact the financial aid via Antioch Gmail with your request. For many students, the best approach is to contact us after your registration is finalized for the upcoming quarter. This way, we can revise your financial aid based on your exact cost so that you are borrowing only what you need.

If you want to return any funds *after* your loan has been disbursed, please contact our office to request a reduction to your loan amount. You will then be able to make a payment to Antioch's Student Accounts Office to pay the balance and offset our reduction to your loan amount. Certain restrictions and deadlines do exist on returning unwanted loan funds, so it is best to return the funds soon as possible after you receive them.

If you have not already borrowed the maximum, you can also request to increase your loan if your circumstances change and you need additional funds. All requests for loan increases should be received in the Financial Aid Office through Antioch Gmail or in writing, no later than 10 days before the end of the given term.

***Q: Is there a lifetime limit to the amount of financial aid that I can receive?***

A: For most graduate students, the lifetime loan limit for Direct (also known as Stafford) Subsidized and Unsubsidized Loans is \$138,500. For students in the PsyD in Clinical Psychology program, the lifetime loan limit is \$224,000. The lifetime limit includes any Subsidized and Unsubsidized Direct Loans taken as an undergraduate. You can review your federal loan history at [www.studentaid.gov](http://www.studentaid.gov). There is no lifetime limit to the Graduate PLUS Loan, so for students who reach the limit, the PLUS Loan may still be an option (a credit check is required).

# RIGHTS AND RESPONSIBILITIES

## **YOU HAVE THE RIGHT:**

- To privacy. All records and data submitted with your financial aid application are confidentially.
- To accept or decline any offer of financial assistance.
- To an explanation of how your financial need was determined.
- To be notified before your aid is canceled.

## **YOU HAVE THE RESPONSIBILITY:**

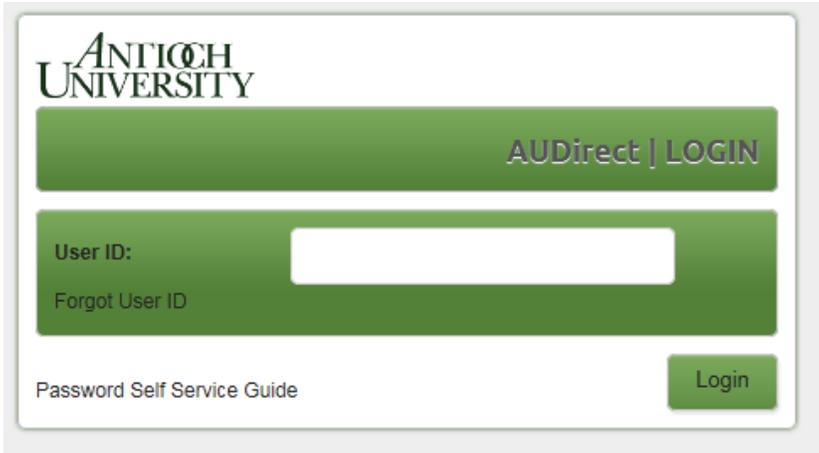
- To read and understand all financial aid documentation and to provide correct information.
- To maintain satisfactory academic progress as outlined in the Antioch Catalog.
- To repay with interest (if required) any aid advanced to you for which you are not or were not eligible.
- To complete a loan counseling session online.
- To repay any loans advanced to you on time.
- To report any changes in resources, including scholarships from private organizations.
- To use financial aid funds only for educational related expenses.
- To inform the Financial Aid Office if you are a member of a religious order (e.g. priest, nun, minister, rabbi, etc.)
- To keep your lender and the Registrar's Office informed at all times of your current address and changes to your name.
- To apply for financial aid each year by completing the FAFSA and submitting any supporting documentation required by the Financial Aid Office.

## **OTHER IMPORTANT CONSIDERATIONS:**

- Loan funds will not be released if the Master Promissory Note and Entrance Counseling are not completed.
- Students are encouraged to set up direct deposit of their financial aid refunds, via AU View > Students > Non Payroll Bank Information. Please contact the AUS Student Accounts Office at [studentaccounts.aus@antioch.edu](mailto:studentaccounts.aus@antioch.edu) or 206-268-4034 if you have any questions about direct deposit.
- You will have to reapply for financial aid for Summer 2022 to Spring 2023 by completing the 2022-2023 Free Application for Federal Student Aid (FAFSA). You can apply as early as October 1, 2021. The priority filing date is March 1, 2022.

# HOW TO APPROVE/REJECT YOUR FINANCIAL AID OFFER

**Step 1: Using you AUeID, login to <https://audirect.antioch.edu/>**

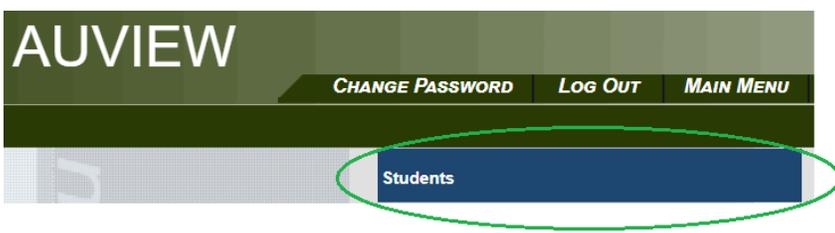


The screenshot shows the Antioch University AUDirect login interface. At the top left is the Antioch University logo. Below it is a green bar with the text "AUDirect | LOGIN". Underneath is a form with a "User ID:" label and a white input field. Below the input field is a link for "Forgot User ID". At the bottom left is a link for "Password Self Service Guide". At the bottom right is a green "Login" button.

**Step 2: On your AUDirect homescreen, click on the “AU View” button (under the “Services” menu):**



**Step 3: At the AU VIEW Home Screen, Select the “Students” menu:**



**Step 4: Select “View Financial Aid Status and Checklist”**

**CURRENT STUDENTS**

**Admission Information**  
[Student Intent to Enroll](#)

**Financial Information**  
[View Account and Make Payments](#)  
[View My 1098-T Forms](#)  
[1098 Electronic Consent](#)  
[Non-Payroll Bank Information](#)

**Financial Aid**  
[View My 1098-T Forms](#)  
[View Financial Aid Status and Checklist](#)

**Step 5: Select the current/appropriate award year from the drop-down menu:**

Select an Award Year: 2021/2022 Academic Year ▼

**Step 6: Click the link to “Review and Accept Your Financial Aid Award Package”**



**Your Financial Aid Package is now ready!**  
Your financial aid award package is now ready for your review and acceptance.  
[Review and accept your Financial Aid Award Package](#)



**Average Aid Package**  
No Average Aid Package is available at this time.

Checklist		
✓	Completed	Submit a Free Application for Federal Student Aid (FAFSA)
✓	Completed	Complete required documents
✓	Completed	Your application is being reviewed by the Financial Aid Office
⚠	Action Needed	<a href="#">Review and accept your Financial Aid Award Package</a>

- Resources**
- Helpful Links**
- [FAFSA Application](#)
  - [Entrance Counseling](#)
  - [Master Promissory Note](#)

## Step 7: Accept or decline the offered aid

### You have the following Awards

Your award package assumes you will be enrolled full-time. If you enroll less than full-time, the financial aid you actually receive may be less than what is stated here. Please contact your Financial Aid counselor if you have questions about your enrollment status.

 <span style="float: right;">\$15,000.00</span>						
Award	Status	Total Awarded Amount	Summer Quarter 2018	Fall Quarter 2018	Winter Quarter 2019	Spring Quarter 2019
<b>Federal Work-Study</b> <a href="#">Accept or Decline</a>	Pending	\$10,000.00	\$2,500.00	\$2,500.00	\$2,500.00	\$2,500.00
<b>Berglund Family Scholarship</b> <a href="#">Accept or Decline</a>	Pending	\$1,250.00	\$0.00	\$1,250.00	\$1,250.00	\$1,250.00
 <span style="float: right;">\$4,500.00</span> Money you have to pay back						
Award	Status	Total Awarded Amount	Summer Quarter 2018	Fall Quarter 2018	Winter Quarter 2019	Spring Quarter 2019
<b>Unsubsidized Loans</b> <a href="#">Accept or Decline</a>	Pending	\$4,500.00	\$1,500.00	\$1,500.00	\$1,500.00	\$0.00
Award Total						
Award	Total Awarded Amount	Summer Quarter 2018	Fall Quarter 2018	Winter Quarter 2019	Spring Quarter 2019	
<b>Total Awards</b> <a href="#">Accept or Decline All</a>	\$19,500.00	\$5,250.00	\$5,250.00	\$5,250.00	\$3,750.00	

You can accept each aid type by clicking these individual links

Or, you can accept ALL by clicking this link

If you approve part or all of the financial aid offer, the Financial Aid Office will complete the internal processing to finalize your aid setup within 3-5 days. If any additional steps are required, the Financial Aid Office will notify you via email and via the “View Financial Aid Status and Checklist” screen on AU VIEW (seen in steps 4 & 5, above).

If you reject the financial aid offer, no further action is required.

As always, if you have any questions, please contact our office at 206-268-4010 or [financialaid.aus@antioch.edu](mailto:financialaid.aus@antioch.edu).