

## DEAR B.A. COMPLETION STUDENT:

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

- 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, as outlined in the “Required Steps to Accept the Direct Loans” section of this document.
- You must be registered for at least six credits to receive financial aid each quarter. Grant amounts are based in part on the number of credits you are taking. See the FAQ (later in this document) for more details.
- *AU View* (see instructions near the end of this packet) is a helpful resource for financial and student account information, but should you have questions about your billing or account history, the Student Accounts Office can be reached at 206-268-4034 or [studentaccounts.aus@antioch.edu](mailto:studentaccounts.aus@antioch.edu).

### Please complete the following steps:

- Review and approve/decline the financial aid offer letter via *AU View* (See instructions near the end of this packet).
- 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,” below).

Our office is open Monday through Friday 9:00 AM to 5:00 PM. You can reach us by phone at 206-268-4010, toll-free 888-268-4477 or by e-mail at [financialaid.aus@antioch.edu](mailto:financialaid.aus@antioch.edu).

Sincerely,

The Financial Aid Office

# UNDERSTANDING YOUR OFFER LETTER

## IMPORTANT TERMS AND DEFINITIONS

**BUDGET:** 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 Tuition and Fees section for information on calculating your costs.**

**NEED:** The amount that remains after your EFC and need-based forms of aid (e.g. Federal Work-Study) are subtracted from the COA. If the resulting calculation is a positive figure, then you are considered to have financial need, and the Financial Aid Office may be able to offer certain types of need-based aid. This figure does not indicate your out-of-pocket cost.

### TYPES OF AID YOU MAY QUALIFY FOR:

(For all types of aid, if you qualify, we will automatically list it on your offer letter, unless mentioned otherwise below).

**DIRECT LOAN:** This is a loan from the federal government that assists with educational expenses. Full terms of the loan are detailed in the required Federal Loan Entrance Counseling and Master Promissory Note (see Required Steps to Accept the Direct Loans). Loan repayment begins six months after you graduate, withdraw, or drop below half-time status.

**DIRECT SUBSIDIZED FEDERAL LOAN:** If you have Unmet Need, a portion of your Direct Loan may be offered as a Subsidized Direct Loan. The federal government pays the interest on subsidized loans while you are enrolled at least half-time.

**DIRECT UNSUBSIDIZED FEDERAL LOAN:** You are not required to have Unmet Need to borrow an unsubsidized loan, but you are responsible for interest that accrues during deferment periods with this loan type.

**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. Contact the Financial Aid Office for more information regarding SWS.

**GRANTS:** Federal and State grants are offered to undergraduate students based on need and income. Grants are considered "gift" aid – unlike loans, they do not need to be repaid. See page 5 for more information on the timing of grant disbursements and for an explanation of how grant amounts are based in part on the number of credits a student attempts per quarter.

**ALTERNATIVE LOAN:** If you feel you need additional financial assistance, you may qualify for an alternative loan. Students may borrow up to the cost of attendance less any financial aid received. Interest rates, fees, and approval of this loan are determined by your credit history. Please contact the Financial Aid Office for more information about alternative loan options.

# TUITION AND FEES 2021-2022

PER CREDIT COST: \$550

+ TECHNOLOGY FEE: \$30 + STUDENT SERVICE FEE: \$115

(More information about costs at <https://www.antioch.edu/admission-aid/financial-aid/tuition-fees/tuition-and-fees-aus/>)

## HOW TO DETERMINE IF YOUR FINANCIAL AID WILL COVER YOUR COSTS

- 1) See the example chart below to find your total tuition and fees amount based on the number of credits you plan to take. Credit loads listed in the chart below reflect credit loads commonly taken by students in the BA completion program. Use the tuition rate to determine your tuition cost if your anticipated credit load is not listed in the chart below.
- 2) Calculate your total financial aid per quarter by totaling all grants, scholarships, and loans listed on your offer letter. Keep in mind, the U.S. Department of Education assesses a ~1% [loan origination and default fee](#) that is taken off the loan principal. For example, a Subsidized Direct Loan amount of \$1,000, less ~1% (~\$10) in fees, means a net loan of ~\$990 is applied to your student account when the loan is disbursed.
- 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 check. See page 5 for an explanation of the refund.

This **example** chart outlines how a student's costs are affected based on number of credits taken in a given quarter. In this *example*, the student is offered Direct Loans totaling \$4,166 (\$4,125 after the ~1% lender origination fee), and a Pell Grant for a maximum of \$1,000 per quarter. **\*See FAQ for an explanation of why grants amount change based on the number of credits attempted.**

Number of Credits	Tuition Cost	Student Service Fee	Technology Fee	Total Tuition and Fees	Total Aid Package Loan   Pell Grant   Total	Remaining Balance on Student Account
12	\$6,600	\$115	\$30	\$7,345	\$4,125   \$1000   \$5,125	\$1,620
9	\$4,950	\$115	\$30	\$5,545	\$4,125   \$750   \$4,875	\$220
6	\$3,300	\$115	\$30	\$3,745	\$4,125   \$500   \$4,625	-\$1,180
3	\$1,650	\$75	\$30	\$1,905	<b>Not eligible</b>	\$1,755

This chart is an **EXAMPLE** – follow steps 1-3 above to calculate costs based on your aid package.

## ENROLLMENT STATUS AND FINANCIAL AID ELIGIBILITY

**You must take at least six credits in order to remain financial-aid eligible.** Please note that credits for BA students registered as prior learning credits (also known as *credit for life experience*) are counted at a four-to-one ratio in terms of financial aid eligibility. For example, 16 registered prior learning credits count as four credits towards financial aid eligibility. Prior learning credits cost  $\frac{1}{4}$  the standard BA tuition rate (\$138 per prior learning credit). For more information about the prior learning credit program, please speak with your academic advisor.

## REQUIRED STEPS TO RECEIVE 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, the loans may be reinstated by contacting the financial aid office.
2. Sign in at <https://studentaid.gov>. This may require registering a Federal Student Aid ID and Password (FSA ID).
3. Once signed in, on the Account Dashboard screen, hover over the **Complete Aid Process** tab at the top, and select the link for **Complete Entrance Counseling**. Follow the directions to submit **Loan Entrance Counseling**.
4. Then, once again hover over the **Complete Aid Process** tab screen and click **Complete Loan Agreement (Master Promissory Note)**. Follow the directions to complete the **MPN for Direct Subsidized/Unsubsidized Loans**.
5. The Financial Aid Office will automatically monitor for completion of these steps, but please feel free to contact us at (206) 268-4010, (888) 268-4477, or [financialaid.aus@antioch.edu](mailto:financialaid.aus@antioch.edu) to confirm.

## FREQUENTLY ASKED QUESTIONS

***Q: I applied for aid and approved my financial aid offer. 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 view on *AU View*). Typically, during the first week of the quarter, Direct Loans and the Federal SEOG (grant) are credited to the student's account. The Pell Grant and Washington College Grant are credited during week three. The funds are credited to your student account, first paying your tuition & fees, and then any extra funds are sent to the student.

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. If you have questions about the timing of your refund, please contact the Student Accounts office at 206-268-4034 or [studentaccounts.aus@antioch.edu](mailto:studentaccounts.aus@antioch.edu). Please note that you do not need to make an out-of-pocket payment if your financial aid will fully cover your bill.

***Q: I want to borrow only enough to cover my costs. Do I have to take the whole loan amount offered?***

A: If you would like to make an adjustment to your offer, or return unwanted loan funds after disbursement, please contact the financial aid office (from your @antioch email account) and we will revise the offer.

***Q: If I don't take a full-time credit load (12 or more credits), will my grant amounts change?***

A: To receive financial aid, a B.A. Completion student must take at least six credits a quarter. For a student offered grants, the amount of the grant varies based on the number of credits for which the student enrolls. In general, the financial aid office will automatically adjust grants according to the formulas below. Students with relatively low Pell grant amounts (EFC figures above 4500) may not be eligible for partial Pell grants:

Credits	Enrollment Status	Pell, SEOG, or WA College Grant amount
12 or more	Full-time	Generally, 100% of maximum offered
9-11	Three-Quarter Time	Generally, 75% of maximum offered
6-8	Half-time	Generally, 50% of maximum offered
0-5	Part-time	Generally, no aid offered.

***Q: If I attend at only half-time status (6-8 credits), will my Direct Loans also be reduced by 50%?***

A: Only grants are scaled based on attempted credit load. All students who meet the six-credit minimum are offered the full Direct Loan amount based on their grade level.

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

A: For independent undergraduate students, the lifetime loan limit for Direct (also known as Stafford) Subsidized and Unsubsidized Loans is \$57,500. This lifetime limit includes any Subsidized and Unsubsidized Direct Loans taken at previous schools. You can review your federal loan history at [www.studentaid.gov](http://www.studentaid.gov).

# RIGHTS AND RESPONSIBILITIES

## YOU HAVE THE RIGHT:

- To privacy. All records and data submitted with your application for financial aid will be treated 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:

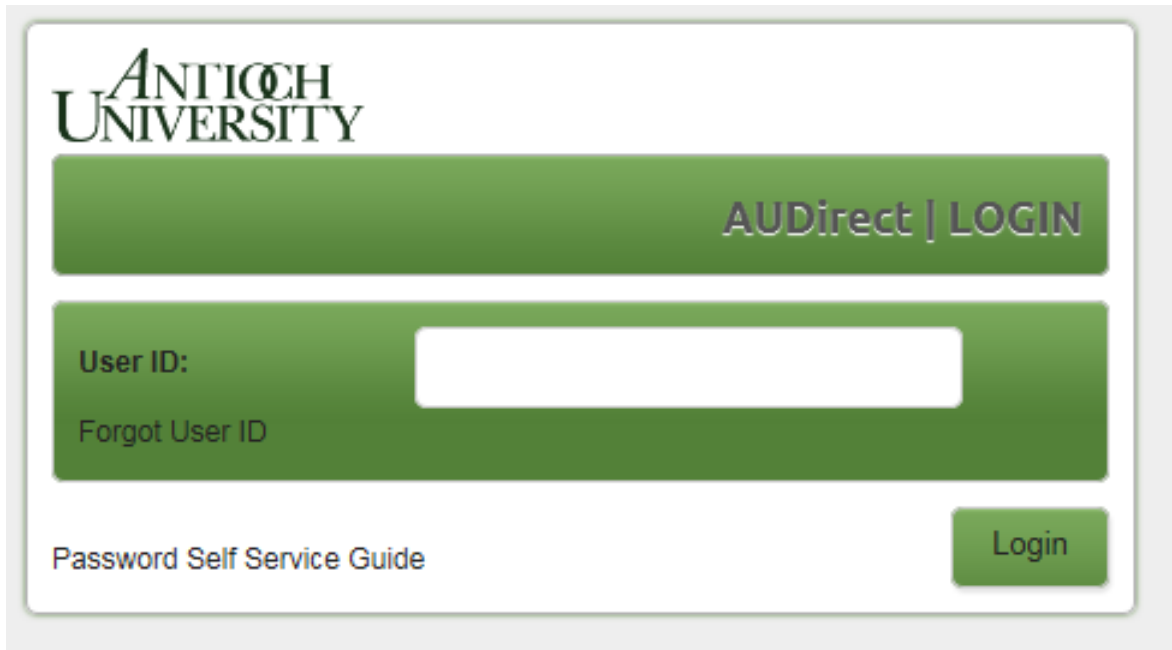
- To read and understand all financial aid documentation and to provide correct information.
- To maintain satisfactory academic progress as outlined in the Antioch Catalog.
- To repay with interest (if required) any aid advanced to you for which you are not or were not eligible.
- To complete a loan counseling session online.
- To repay on time any loans advanced to you.
- 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.

## 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, through the *AU View* system. Please contact the AUS Student Accounts Office at 206-268-4034 or [studentaccounts.aus@antioch.edu](mailto:studentaccounts.aus@antioch.edu) 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 header 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 of the form is a link for "Password Self Service Guide". At the bottom right is a green "Login" button.

**Step 2:** Click on the "AU View" button



**Step 3: On the next menu, select “View Financial Aid Status and Checklist”**

The following links may display confidential information.

<p style="text-align: center;"><b>Admission Information</b></p> <p><a href="#">Student Intent to Enroll</a></p>	<p style="text-align: center;"><b>Academic Profile</b></p> <p><a href="#">My Class Schedule</a>  <a href="#">My Profile</a>  <a href="#">Academic Credit History</a>  <a href="#">Graduation Application</a>  <a href="#">My Evaluations</a></p>
<p style="text-align: center;"><b>Financial Information</b></p> <p><a href="#">View Account and Make Payments</a>  <a href="#">View My 1098-T Forms</a>  <a href="#">1098 Electronic Consent</a>  <a href="#">Non-Payroll Bank Information</a></p>	<p style="text-align: center;"><b>User Account</b></p> <p><a href="#">What's my User ID?</a>  <a href="#">What's my password</a>  <a href="#">Change Password</a>  <a href="#">Update My Contact Information</a>  <a href="#">Emergency Information</a></p>
<p style="text-align: center;"><b>Financial Aid</b></p> <p><a href="#">View My 1098-T Forms</a>  <a href="#">View Financial Aid Status and Checklist</a></p>	

**Step 4: Click the link to “Review and Accept Your Financial Aid Award Package”**

**NOTE: Be sure to select the current/appropriate award year from the drop-down menu.**

Select an Award Year: 2021/2022 Academic Year  [Contact Financial Aid Counselor](#)

**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.


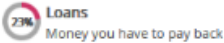
Checklist	Resources												
<table border="1" style="width: 100%;"> <tr> <td style="text-align: center;">✓ Completed</td> <td>Submit a Free Application for Federal Student Aid (FAFSA)</td> </tr> <tr> <td style="text-align: center;">✓ Completed</td> <td>Complete required documents</td> </tr> <tr> <td style="text-align: center;">✓ Completed</td> <td>Your application is being reviewed by the Financial Aid Office</td> </tr> <tr> <td style="text-align: center;">⚠ Action Needed</td> <td><a href="#">Review and accept your Financial Aid Award Package</a></td> </tr> </table>	✓ 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>	<table border="1" style="width: 100%;"> <tr> <td style="text-align: center;">Helpful Links</td> </tr> <tr> <td style="text-align: center;"><a href="#">FAFSA4Caster</a></td> </tr> <tr> <td style="text-align: center;"><a href="#">Master Promissory Note</a></td> </tr> <tr> <td style="text-align: center;"><a href="#">FAFSA Application</a></td> </tr> </table>	Helpful Links	<a href="#">FAFSA4Caster</a>	<a href="#">Master Promissory Note</a>	<a href="#">FAFSA Application</a>
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Helpful Links													
<a href="#">FAFSA4Caster</a>													
<a href="#">Master Promissory Note</a>													
<a href="#">FAFSA Application</a>													



## Step 5: 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	\$5,000.00	\$1,250.00	\$1,250.00	\$1,250.00	\$1,250.00
						
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 award by clicking these individual links

Or, you can accept ALL by clicking this link