NORTHWESTERN
FINANCIAL AID
Northwestern prides itself on the personal attention it provides to each financial aid applicant. Using federal guidelines and University policies and procedures, Northwestern’s financial aid staff reviews each family’s situation carefully.

The cases that follow help to illustrate a variety of families and a range of financial circumstances.
**Case study: Working together**

A student from Pennsylvania is the only member of her family in college. She has a 15-year-old brother. Both of her parents are employed and together earn $90,000. They have $100,000 in home equity and another $50,000 in investments and savings. The student has savings of $1,200.

<table>
<thead>
<tr>
<th>Total cost of attendance</th>
<th>$61,040</th>
</tr>
</thead>
<tbody>
<tr>
<td>Family resources</td>
<td></td>
</tr>
<tr>
<td>Expected Family Contribution</td>
<td>$18,500</td>
</tr>
<tr>
<td>Financial need</td>
<td>$42,540</td>
</tr>
<tr>
<td>Financial aid award</td>
<td></td>
</tr>
<tr>
<td>Northwestern Scholarship</td>
<td>$36,040</td>
</tr>
<tr>
<td>Federal Work-Study</td>
<td>$2,500</td>
</tr>
<tr>
<td>Federal Perkins Loan</td>
<td>$4,000</td>
</tr>
<tr>
<td>Total aid offered</td>
<td>$42,540</td>
</tr>
</tbody>
</table>

**Case study: Building for the future**

A student from Illinois is one of two children who will be enrolled in college next year. Only the father is employed outside the home. The family’s income is $130,500. They have home equity of $150,000 and savings of $150,000. The student has $5,000 in savings and investments.

<table>
<thead>
<tr>
<th>Total cost of attendance</th>
<th>$60,840</th>
</tr>
</thead>
<tbody>
<tr>
<td>Family resources</td>
<td></td>
</tr>
<tr>
<td>Expected Family Contribution</td>
<td>$21,000</td>
</tr>
<tr>
<td>Financial need</td>
<td>$39,840</td>
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<tr>
<td>Financial aid award</td>
<td></td>
</tr>
<tr>
<td>Northwestern Scholarship</td>
<td>$33,840</td>
</tr>
<tr>
<td>Subsidized Federal Direct Stafford Loan</td>
<td>$3,500</td>
</tr>
<tr>
<td>Federal Work-Study</td>
<td>$2,500</td>
</tr>
<tr>
<td>Total aid offered</td>
<td>$39,840</td>
</tr>
</tbody>
</table>

**Case study: The art of the possible**

A student from Florida lives in a single-parent household and has no siblings. Her family income totals $25,000. The family has no savings and does not own a home.

<table>
<thead>
<tr>
<th>Total cost of attendance</th>
<th>$61,440</th>
</tr>
</thead>
<tbody>
<tr>
<td>Family resources</td>
<td></td>
</tr>
<tr>
<td>Expected Family Contribution</td>
<td>$2,500</td>
</tr>
<tr>
<td>Financial need</td>
<td>$58,940</td>
</tr>
<tr>
<td>Financial aid award</td>
<td></td>
</tr>
<tr>
<td>Federal Pell Grant</td>
<td>$5,550</td>
</tr>
<tr>
<td>Federal Supplemental</td>
<td></td>
</tr>
<tr>
<td>Educational Opportunity Grant</td>
<td>$4,000</td>
</tr>
<tr>
<td>Pledge Scholarship</td>
<td>$5,500</td>
</tr>
<tr>
<td>Northwestern Scholarship</td>
<td>$41,390</td>
</tr>
<tr>
<td>Federal Work-Study</td>
<td>$2,500</td>
</tr>
<tr>
<td>Total aid offered</td>
<td>$58,940</td>
</tr>
</tbody>
</table>

**Case study: Lending a hand**

A student from Massachusetts is one of two siblings and will be the only family member in college this year. Both parents work, earning $385,000 together. They have $285,000 in home equity, as well as $324,000 in savings and investments. The student has $2,500 in savings. These family resources exceed the cost of attendance. In this case the University can offer various financing options.

<table>
<thead>
<tr>
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<th>$61,440</th>
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</thead>
<tbody>
<tr>
<td>Family resources</td>
<td></td>
</tr>
<tr>
<td>Expected Family Contribution</td>
<td>$61,440</td>
</tr>
<tr>
<td>Financial need</td>
<td>$0</td>
</tr>
<tr>
<td>Financial aid award</td>
<td></td>
</tr>
<tr>
<td>Unsubsidized Federal Direct Stafford Loan</td>
<td>$5,500</td>
</tr>
<tr>
<td>Federal PLUS Loan</td>
<td>$55,940</td>
</tr>
<tr>
<td>Total financing offered</td>
<td>$61,440</td>
</tr>
</tbody>
</table>
THE FINANCIAL AID PICTURE

Think of financing a Northwestern education as a partnership—among you and your family, the government, the University itself, and the private sector. Your family’s financial contribution—called the Expected Family Contribution (EFC) in financial aid parlance—is based on information provided on two forms: the CSS/Financial Aid PROFILE and the Free Application for Federal Student Aid (FAFSA).

The formula used to calculate the EFC assumes reasonable contributions from you and your parent(s) and takes into account the following factors: your earnings and savings, parental income, nonretirement assets, taxes paid, family size, number of children in college, private K–12 school costs, nondiscretionary expenses, and any special circumstances.

Families whose EFC is less than the total Cost of Attendance (COA) for one year at Northwestern have what is known as “demonstrated financial need.” Such families are eligible for need-based financial aid to make up the difference. Need-based financial aid is described in the next section.

Families whose EFC is greater than the COA still have a variety of financing options, which are described later in this brochure.

NEED-BASED AND OTHER AID

Northwestern’s financial aid package equals the difference between the COA and the EFC. A financial aid package typically includes a combination of need-based scholarships, grants, loans, and part-time work that together meet a student’s full financial need. More information on these options is available on the web at www.ug-finaid.northwestern.edu.

Northwestern University scholarships

Northwestern scholarships are outright awards that need not be repaid. The University will award more than $118 million in scholarships in 2012–13. Approximately 45 percent of our undergraduates receive a Northwestern University scholarship.

<table>
<thead>
<tr>
<th>2012–13 Cost of Attendance (COA)</th>
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<tbody>
<tr>
<td><strong>Tuition</strong></td>
</tr>
<tr>
<td><strong>Room and board</strong></td>
</tr>
<tr>
<td><strong>Books and supplies</strong></td>
</tr>
<tr>
<td><strong>Personal expenses</strong></td>
</tr>
<tr>
<td><strong>Fees</strong></td>
</tr>
<tr>
<td><strong>Transportation</strong></td>
</tr>
<tr>
<td><strong>Total</strong></td>
</tr>
</tbody>
</table>

This budget reflects actual tuition costs and estimated cost of a double room with a 19-meal per week board contract for 2012–13.

*Some students qualify for a transportation allowance that helps to defray the cost of trips between home and Northwestern.
“To be honest, I might not have come here if it weren’t for financial aid,” says Ryan Sanders, who graduated in 2012 with a BS in civil engineering. “I could have been up to my eyeballs in student loans and other debts. Receiving aid really reduced my day-to-day stress—I got enough of that just being a student!” Sanders, who grew up in Pocatello, Idaho, was the Northwestern membership chair for the American Society of Civil Engineers and served on the Region IV Executive Board of the National Society of Black Engineers. “The cost of living is much higher in Chicago than in Idaho, so my parents were not able to help me with my finances at Northwestern. **Getting the aid that I did was pivotal for me and my parents.** I was rewarded by my choice because Northwestern provided so many opportunities.”
While Northwestern scholarships are determined by more than just income, this chart illustrates the average Northwestern scholarships awarded to students during the 2011–12 academic year by family adjusted gross income. It includes all students with any need-based Northwestern grant, regardless of number of terms of enrollment, but does not include summer grants.

**Pledge Scholarships**
Northwestern is committed to making the University affordable for students who would otherwise be unable to attend. Through Pledge Scholarships, students who demonstrate the greatest need as determined by the financial aid staff and who have a Federal Pell Grant will be able to graduate from Northwestern with no need-based loan debt. Additional criteria and policies are available on the financial aid website.

**Founders Scholarships**
As indicated by the above chart showing the average Northwestern scholarship for students entering in fall 2011, students from middle- or upper-middle-income families are also eligible for financial aid. In addition, students with outstanding academic records and extraordinary personal achievements who apply for financial aid will be considered for a limited number of Founders Scholarships. Some students receiving such assistance would not qualify for assistance via federal methodology.
Government grants
A number of government grants are available to help finance a college education. For more information on federal loan programs, visit www.ed.gov.

Federal Pell Grants are available to eligible undergraduates and range from $555 to $5,550 annually.

Federal Supplemental Educational Opportunity Grants range from $200 to $4,000 annually for students who demonstrate exceptional need.

State-sponsored scholarships and grants are available for eligible students in some states, including Illinois; contact your state scholarship agency for information.

Gift aid
Gift aid consists of any financial aid you do not need to repay. This might be a scholarship from a local or national organization or foundation or from parents’ employers.

National Merit Scholarships
Northwestern is an institutional sponsor of the National Merit Scholarship Program (www.nationalmerit.org). To be National Merit scholars at Northwestern, eligible students must be National Merit finalists and name Northwestern as their first-choice school.

Private scholarships and grants
We encourage all students to apply for any private scholarships and grants for which they might qualify. In 2011–12 Northwestern students received more than $5 million in these funds. Private scholarships are an excellent way to reduce your loan indebtedness. Your Northwestern grant will not be reduced unless the total of your outside scholarships is greater than the total of the self-help portion of your financial aid award (need-based loans and work-study). Private scholarships do not reduce the Expected Family Contribution.

Student loans
We encourage families to think of borrowing for college as they might think of a home mortgage: as a way to ease the burden of paying for a major investment. Given the importance of a college education, it comes as little surprise to find that most surveys show college students and parents willing to take on reasonable loan debt as part of an overall financial aid strategy. The low default rate of
“Northwestern was my top choice, and I would never have been able to attend without financial aid,” says Anshu Hemrajani, who is majoring both in communication sciences and disorders and in psychology. “The financial aid committee is truly understanding and willing to work with students and their families to ensure that we are provided with all means necessary to attend Northwestern.” Hemrajani, from White Plains, New York, says she chose Northwestern not only because of its financial aid but also because it provides a combination of academic excellence, a vast array of student groups, athletic pride, and a beautiful campus. She is a member of the School of Communication Dean's Advisory Council, a site leader for translators at a Chicago family health clinic, and a research assistant in a developmental neuroscience laboratory on campus.
Northwestern borrowers suggests that repayment is not a burden and that a student’s debt is both reasonable and manageable, regardless of the profession he or she enters.

Northwestern is concerned about student debt. Students will not graduate from the University with need-based loan (Federal Perkins and Subsidized Federal Direct Stafford) debt greater than $22,500. This commitment is subject to a few restrictions, which can be found on the financial aid website. A Debt Cap Scholarship will be provided during the senior year to fulfill this promise.

Students who do not qualify for need-based loans may help finance their educations through an Unsubsidized Federal Direct Stafford Loan and other alternative loans. For more information on federal loan programs, visit www.ed.gov.

**Federal Perkins Loans** have a fixed interest rate of 5 percent. Repayment begins nine months after you leave school and continues for up to 10 years. Typical loans for freshmen range from $500 to a maximum of $4,000.

**Subsidized Federal Direct Stafford Loans** have a fixed interest rate of 6.8 percent for the 2013–14 academic year. If you are eligible, the federal government pays the interest while you are in school. Repayment begins six months after you leave school. Students may borrow up to $3,500 as freshmen, $4,500 as sophomores, and $5,500 each year as juniors and seniors.

**Unsubsidized Federal Direct Stafford Loans** are available to students who do not qualify for Subsidized Federal Stafford Loans. The interest rate is 6.8 percent, but the interest must be paid (or capitalized on the principal) while the student is enrolled in school. Repayment of principal begins six months after enrollment ends. The maximum loan for freshmen is $5,500.

**Work-study jobs**

The Federal Work-Study Program allows students with financial need to earn money toward their college costs by working at part-time jobs. Work-study jobs pay between $7.25 and $11 an hour, and most students work between 8 and 12 hours per week.

On-campus jobs range from clerical to musical to laboratory to food service, while off-campus jobs are available from employers participating in the Federal Work-Study Community Service Program. With such a variety of positions available, most students can find jobs that are both interesting and related to their career goals.
CONTINUATION OF AID

Northwestern meets the full institutional need of all admitted first-year and continuing students. If you are eligible for financial aid, you can expect your EFC to remain fairly consistent from year to year as long as your family circumstances remain stable. We ask every student to reapply for financial aid each year because family circumstances do sometimes change: parents change jobs; siblings graduate from or enter college; a student’s own borrowing eligibility goes up. Such changes are considered when we review a student’s financial aid award each year.

If you are a US citizen or permanent resident, you may apply for financial aid consideration later in your college career even if you did not apply or did not qualify for financial aid in your freshman year.

No one is obligated to accept any portion of the package we offer. You may reduce or reject your loans or your job assistance and still keep your Northwestern scholarship.

PARENT FINANCING OPTIONS

Whether or not you qualify for aid, you might worry about your ability to pay your college bills. There is a payment plan and a loan option to help families, regardless of their eligibility for need-based aid. Financing is a good option for families who do not qualify for need-based aid. It also can be useful to families who do qualify for some aid but find it difficult to pay the full EFC in advance or families who would simply like to spread out the costs. More information is available at www.ug-finaid.northwestern.edu.

Federal Direct Parent Loan for Undergraduate Students (PLUS)

This low-interest federal loan program allows parents with acceptable credit histories to borrow up to the COA for any dependent child, minus any financial aid received. The interest rate is fixed at 7.9 percent. Repayment of principal and interest begins 60 days after the final disbursement and extends up to 10 years. Payments may be deferred as long as the student is enrolled at least half-time.

9PAY

For parents who prefer to spread quarterly tuition payments over nine months, Northwestern offers a payment plan called 9PAY. This plan allows parents to pay their bill monthly, beginning in July, rather than all at once. There is an annual application fee of $50 but no finance or interest charges. Application forms for the 9PAY plan are sent to all incoming freshmen in May.

STUDENT FINANCING OPTIONS

Part-time work

Northwestern’s University Career Services refers students to part-time and temporary jobs, many of them just off campus in downtown Evanston.
“I was raised by a single mother in a small town in northeast Kentucky,” says Justin W. Gaines, who graduated in 2011 with a degree in biological sciences. “I have two older brothers, so I never really counted on having a lot of money to send me through college. When I received my award letter from Northwestern, I was shocked to see that it was essentially a full ride.” Gaines, who was involved with the Biology Students Association, the Undergraduate Chemistry Council, and Alternative Student Breaks, also was a researcher in the mechanostereochemistry lab of Board of Trustees Professor of Chemistry Sir Fraser Stoddart. “Northwestern’s intelligence, creativity, and resources are impeccable. I would recommend this choice to anyone,” he says.
Rebecca Rodriguez appreciates the effort Northwestern puts into compiling financial aid packages for students. “The aid program at Northwestern is unique in that it provides a comprehensive examination of every student. This ensures that I receive a financial package that is unique to me.” Rodriguez, a political science major from San Antonio, Texas, serves as the social chair for Northwestern’s Residential Hall Government as well as on the public relations committee for the annual Dance Marathon fundraiser and the Homecoming special events and entertainment committee. “Northwestern was my first choice and the only school I applied to. It has an immense dedication to providing the best education possible, instilling a sense of pride and spirit that can be found all over campus.”
HOW TO APPLY FOR NEED-BASED AID

We’ve broken down the process into five basic steps.

1. Prepare yourself.
   Begin by making a file for all of your financial aid documents. If possible, file your taxes early and ask your parent(s) to do the same. Make a careful note of deadlines, since if our financial aid budget becomes strained, we give priority to students who meet the deadlines. Include your name and Northwestern student ID number on all documents. Keep copies of everything you submit, and write to us directly if you have unique or changing circumstances. We cannot accommodate every situation, but we do work hard to ensure a fair and equitable financial aid award for everyone.

2. Complete and submit the CSS/Financial Aid PROFILE.
   The PROFILE may be completed and submitted online at www.collegeboard.com. Select “Pay for College,” and the PROFILE will be listed under student tools. Northwestern’s PROFILE code is 1565. If you have questions on the PROFILE, call 305-829-9793 or send an email to help@cssprofile.org.

   **Deadlines**
   - **Early Decision applicants:** Submit the PROFILE by December 1.
   - **Regular Decision applicants:** Submit the PROFILE by February 15.

3. Complete and submit the FAFSA.
   The Free Application for Federal Student Aid (FAFSA) is the official application for federal and many state financial aid programs. You may complete and submit your FAFSA online at www.fafsa.ed.gov. You may also obtain a paper copy from your high school counselor or request a copy by calling 800-4-FEDAID. Northwestern’s FAFSA code is 001739.

   For help on completing the FAFSA, see http://studentaid.ed.gov/students/publications/completing_fafsa/index.html. You can check the status of your FAFSA at www.fafsa.ed.gov or by phone at 800-433-3243. Note that the online FAFSA requires a personal identification number, which takes several days to establish. Be sure to factor this into your planning.

   **Deadline**
   - **All applicants:** Submit the FAFSA by February 15.

4. Complete and submit federal tax forms.
   Once you have filed the CSS/Financial Aid PROFILE, you will receive information from the College Board’s Institutional Documentation Service (IDOC) with instructions for submitting your tax forms and any supplemental forms required. You must send signed copies of all pages of your parents’ and your own 2012 federal
income tax forms, including all schedules and W-2 forms, to the College Board as close to March 5, 2013, as possible. If you and/or your parent(s) will not file a 2012 federal income tax form, please say so in a signed statement to Northwestern’s Financial Aid Committee (newstudentaid@u.northwestern.edu). Your award will be finalized only after the University receives the tax forms or the signed statement.

5. Learn all you can about financial aid.
This booklet is a good place to begin, but there are other sources of information as well. Ask your high school counselor’s office for recommended books and websites on financial aid and check your local library for relevant up-to-date books and other materials.

SPECIAL CIRCUMSTANCES
Few families have simple financial situations. We are happy to review any special circumstances that could affect your family’s ability to pay for college.

Divorced or separated parents
If your parents are divorced or separated, the custodial parent must complete the FAFSA and CSS/Financial Aid PROFILE. If the custodial parent has remarried, federal guidelines require that the family contribution be based on the income and assets of the custodial parent and step-parent. When you complete the CSS/Financial Aid PROFILE registration, the College Board will inform you via email that Northwestern also requires the Noncustodial PROFILE. You will be directed to forward the email, which contains a link to the Noncustodial PROFILE website and login instructions, to your noncustodial parent.

Independent students
Most Northwestern undergraduates, unless they are age 24 or older, are considered dependent for financial aid purposes, meaning that both the parents and the student will be expected to contribute to the student’s educational expenses.

International students
Northwestern offers need-based financial aid to a small group of international students. Citizens of foreign countries who apply for financial aid under Regular Decision will be reviewed as a separate group. The usual selective admission criteria are the main factors in the admission committee’s decision. However, unlike the process for US citizens and permanent residents, the amount of financial aid needed by an international applicant can also be considered in the final admission decision. As a result of this need-aware approach and the size of the international financial aid budget, Northwestern’s admission rate for international applicants requesting aid is significantly lower than for those not requesting aid.
Only those international students who apply for and receive financial aid for their freshman year will be eligible to receive financial assistance in subsequent years. There is no financial aid available for international transfer applicants or international students applying under Early Decision.

If you would like more information regarding financial aid for international students, visit www.ugadm.northwestern.edu/intl or http://ug-finaid.northwestern.edu or email your questions to nuinternational@northwestern.edu.

**Transfer students**
To be considered for financial aid, transfer applicants should submit both the CSS/Financial Aid PROFILE and the FAFSA, as well as the appropriate tax documents; check the Office of Admission website for deadlines. In subsequent years, transfer students follow the same procedures and observe the same deadlines as other returning students.

**FOR MORE INFORMATION**
Both the Office of Undergraduate Admission and the Financial Aid Office are here to help you navigate the process of applying for financial aid as smoothly and painlessly as possible. Please feel free to contact us via the following methods if you need information or have more questions.

**Website**
www.ug-finaid.northwestern.edu
This site includes frequently asked questions about financial aid for both prospective and incoming Northwestern students. You may be especially interested in the Net Price Calculator. The website also features information about deadlines and application forms as well as links to the College Board's CSS/Financial Aid PROFILE website and the online FAFSA.

**Email**
newstudentaid@u.northwestern.edu
You can write us anytime. During the busiest times of year (particularly spring), email can be an especially efficient way to communicate with us.

**Telephone**
847-491-7400
Counselors are available from 8:30 a.m. to 5 p.m. (CST), Monday through Friday.
OTHER USEFUL RESOURCES

**Northwestern University**
**Office of Financial Aid**
www.ug-finaid.northwestern.edu
Find printable forms, scholarship search services, answers to commonly asked questions, and links to other useful sites.

**Northwestern Work-Study**
www.ug-finaid.northwestern.edu/work-study
This site features a listing of all currently open work-study jobs on and off campus.

**Northwestern University**
**Office of Undergraduate Admission**
www.ugadm.northwestern.edu
Find deadlines and application procedures for admission and financial aid, as well as information about visiting campus and ways to discover more about Northwestern.

**Northwestern Athletics**
www.nusports.com
If you believe you might qualify for an NCAA Division I athletic scholarship, contact the appropriate Northwestern coach.

**College Board**
www.collegeboard.com
Complete and submit your CSS/Financial Aid PROFILE online and find information about how financing works, financing and loan options, and scholarship searches.

**FAFSA on the web**
www.fafsa.ed.gov
Complete and submit your FAFSA online, check the status of your submitted FAFSA, and view your Student Aid Report.

**Fin Aid! The SmartStudent® Guide to Financial Aid**
www.finaid.org
Information and resources, including calculators to estimate your federal Expected Family Contribution and monthly loan payments and a scholarship database.

**Scholarship searches**
www.fastweb.com
Among the best websites for searching for outside scholarship options.

**Tax Benefits for Higher Education**
www.irs.gov/publications/p970
An IRS publication explaining Hope and Lifelong Learning Credits, student loan interest deductibility, education savings and 529 accounts, and the tuition deduction.

**US Department of Education**
www.studentaid.ed.gov
Information on federal sources of student financial aid and links to state agencies.
Sharon Reshef is a social policy and religious studies double major from New Hyde Park, New York. “Money has always been fairly tight in my family. Northwestern was extremely generous and, clearly, considered my parents’ financial situation, making it possible for me to come here.” Reshef, who is philanthropy chair of the Chi Omega sorority and a member of the Dance Marathon dancer relations committee, loves the opportunities she’s had at Northwestern. “It’s more than the beautiful campus, the Big Ten sports, and the fabulous location. I’ve met presidential candidates, taken classes with top-notch professors who care about my interests, and strengthened my leadership abilities. It’s amazing how much Northwestern has helped me grow, experience, and accomplish.”
FINANCIAL AID AT NORTHWESTERN: DISPPELLING THE MYTHS

The financial aid process is surrounded by myths, misconceptions, and fallacies. We work hard every day to dispel those myths and strive to make a Northwestern education a reality for everyone we possibly can.

**MYTH:** Middle-class families do not qualify for financial aid.

**REALITY:** Many middle-class families do qualify for financial aid, as shown in the chart on page 6. In 2011–12, 35 percent of Northwestern scholarship offers went to families earning less than $60,000 a year; 21 percent to families earning between $60,000 and $90,000; and 44 percent to families earning more than $90,000. Many factors besides income are considered when determining a financial aid package.

**MYTH:** I’ll graduate with significant debt.

**REALITY:** Our 2012 graduating seniors who borrowed through federal student loan programs had an average debt of $17,289. Northwestern pledges that, in most circumstances, Northwestern scholarship recipients will graduate with no more than $22,500 in need-based student loan debt. The median debt of students with private and need-based loans was $19,000.

**MYTH:** I’ll have to choose a major that will lead to a high-paying career, not necessarily one based on my passions.

**REALITY:** Although there is evidence nationally that family finances and college costs play a major role in the selection of a major and a career, Northwestern’s need-based aid policy provides more and more students with the freedom to pursue their true interests.
MYTH: I can’t receive financial aid if I study abroad.
REALITY: Of students studying abroad in 2011–12, 46 percent received Northwestern grant aid, which averaged $23,782. The University’s need-based aid policy ensures that costs and family finances won’t keep students from participating in this enriching educational experience.

MYTH: My family will be penalized because we saved for college.
REALITY: Not true. While savings are among the assets we look at, their impact on the parental contribution from assets is usually relatively small. Families who have not saved at all will likely have to finance a larger portion of their family contribution. They will be making sacrifices in the future that you have made upfront by saving.

MYTH: When I reapply for aid after my freshman year, my Northwestern scholarship will go down.
REALITY: If a family’s financial situation remains constant, then aid will actually increase. As costs increase, the student will typically see an increase in the overall family contribution as well as in each component of the aid package.

MYTH: If I work during the year, my grades will suffer.
REALITY: Past research shows that students who work tend to have higher grades than those who do not. They also report many other benefits, from gaining valuable work experience to enjoying a deeper involvement in the campus community. Alumni regularly cite their experiences working on or off campus as having made very high or high contributions to their personal development.

Northwestern University does not discriminate or permit discrimination by any member of its community against any individual on the basis of race, color, religion, national origin, sex, sexual orientation, gender identity, gender expression, parental status, marital status, age, disability, citizenship, veteran status, or genetic information in matters of admissions, employment, housing, or services or in the educational programs or activities it operates.

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