

# Northwestern

## Explanation of Financial Aid Award

### Breakdown of Cost of Attendance

**Direct Costs** include Tuition, Room and Board, Health Insurance, and Fees. These are charges that will be billed by Northwestern during the academic year (Fall, Winter, and Spring quarters).

- **Tuition and mandatory fees:** Charged based on your enrollment (i.e., full-time, part-time, etc.).
- **Housing and meals:** Based on the average cost of an on-campus double room and unlimited meal plan; same amount is used for students living in off-campus apartments.

**Indirect Costs** include expenses such as Books & Supplies, Personal Expenses, and Transportation/Travel. For indirect expenses, you will not receive a bill from the university, but these out-of-pocket costs are taken into account when determining your eligibility for financial aid. Also it is important to note, they are variable—the amounts shown are realistic estimates to help you plan. The actual amounts could be more or less depending on your lifestyle and personal spending habits.

- **Books and supplies:** Average cost of required course materials and school supplies; based on averages of the actual cost of purchasing some new and some used books.
- **Personal expenses:** Incidentals and living expenses, such as clothing, toiletries, entertainment, social activity dues, and other variable expenses. The estimate is based on research of standard costs; individual spending decisions will vary.
- **Transportation:** A standard allowance for travel expenses from your home to campus.

Your Total Cost of Attendance is based on one academic year (three quarters); covering the total estimated cost of attendance at Northwestern for that year.

### Direct Costs

Tuition	\$ 67,161
Room and Board	\$ 21,147
Fees	\$ 1,149
Health Insurance	\$ 5,144

### Indirect Costs

Personal Expenses	\$ 2,028
Transportation Allowance	\$ 3,090
Books and Supplies	\$ 1,794

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**Total Cost of Attendance** **\$ 101,513**

\*The above numbers are based on estimated budgets and will be finalized in March 2024.

If there is a gap between your overall cost of attendance budget and your financial aid award, that is considered your Estimated Family Contribution. If your financial aid award exceeds the amount of direct costs, then any excess awarded funds should be used to cover the budgeted indirect costs dictated in the cost of attendance. Those excess funds will be available to you via the refund process at the beginning of each quarter. You should expect your family to cover any of the above estimated expenses not covered by your financial aid award.

### Award Renewal

As an International Financial Aid (IFA) recipient, you will not need to submit new financial documents or CSS Profile in order to receive a renewal. You will be required to complete a short survey about your Northwestern experience. Your Northwestern Scholarship amount will be renewed each year accordingly to annual tuition and room and board increases. As stated, your family contribution will remain the same each year.

### No Loans

Northwestern University does not include loans as part of international financial aid awards. Therefore, the funding received from Northwestern is entirely scholarship/grant based, does not require repayment and is not tied directly to academic performance.

## Billing

Northwestern will issue an invoice for direct costs (tuition, fees, health insurance, and room & board) before the start of each quarter. We will automatically use your scholarship and grants amount toward the direct costs, any remaining billed amount is what you will owe Northwestern each quarter. Therefore, your family contribution is not due all at once.

If the amount of aid you receive is greater than the amount billed to you by the University, you will have a **credit** balance on your student account. You may then request a refund of your financial aid **as early as the first day of classes each quarter** to use toward your indirect expenses. Financial aid refunds are not available before the start of the term. To learn more, visit: <https://undergradaid.northwestern.edu/aid-basics-eligibility/>

## Room and Board Expenses

The amount allocated to room and board is based on the cost of a basic double room and full meal plan.

When you file your housing application please keep in mind the housing allocation is for a basic double room. *For students receiving scholarships at or above the direct costs*, if you choose a more expensive room option, you will have less funds available to offset your indirect costs. Conversely, if you choose a less expensive residence option, you will have additional funds to spend according to your needs associated with indirect costs.

## Transportation and Visa Expenses

Your cost of attendance includes a standardized allowance of \$3,090 to help offset travel expenses to and from your home to campus. **Northwestern University does not automatically arrange or purchase airline tickets for travel to and from the University.**

The cost of attendance does not include allowances for passport acquisition, SEVIS Fee, visa interview fee, visa fee, or expenses incurred in the process of acquiring these documents.

If you need assistance with the up front costs of transportation, please contact the international admission team and we can connect you staff that may be available.

## Computer Purchase

The cost of a computer is not automatically included in the cost of attendance. However, if you do not have a computer and need to purchase one, please contact our The Office of Financial Aid to see how they can help. If you will rely on university assistance, please speak with The Office of Financial Aid prior to your purchase of a computer. This assistance is only available to enrolling students and will occur closer to the start of the academic year

## Working On Campus

The Office of Undergraduate Financial Aid does not include a requirement of work in your financial aid package, therefore working on campus is not a requirement to receive any of the scholarship included in your financial aid package. However, many international students have chosen to work and been able to find work on campus to help them cover their personal costs. Getting a job on campus **will not** impact your award. On campus jobs will not be available until a student has enrolled and must be pursued and secured by the individual student. To learn more, visit: <https://www.northwestern.edu/careers/resources/international-student-career-guide/>

## Tax Implications

Northwestern pays US federal taxes on behalf of our international students whose scholarships exceed tuition. Therefore, you will not owe Northwestern nor the federal government any funds for federal taxes.

Depending on the year and the scholarship amount, students may be charged State of Illinois taxes, in which case our practice has been that students who face financial difficulty covering state tax charges can simply submit to us a copy of their completed filed state tax document and the receipt for payment. In return, Northwestern will issue a one-time adjustment to their financial aid award to cover the charge that the student endured.

Rest assured, you will not incur any expenses from taxes on your Scholarship funding at Northwestern, and students who need assistance will receive it from Northwestern.

## Hospitalization/Health Insurance

International students are required to enroll in the NU/Aetna health insurance plan. For students receiving need-based financial aid, the cost is covered by Northwestern in the form of a grant and is already included in your financial aid award. To learn more, visit: <https://www.northwestern.edu/student-insurance/students/international-students.html>

## Questions

Your financial aid award was determined based on a careful analysis of the financial information you provided, but we understand how complicated this financial aid process may seem. This is why we are here to help. If you have any questions, do not hesitate to contact us. And again, congratulations on your admission to Northwestern!

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