FUNDING your UConn education
Welcome to UConn

An investment in higher education is an investment in what matters — you and your future. Choosing the University of Connecticut is a smart step toward success: we pride ourselves on being not only among the premier public research universities in the nation, but also a best value among public colleges.

More than $400 MILLION in financial aid support for UConn students annually
**Invest in Yourself**

We understand enrolling in college is a considerable financial commitment. That’s why our Office of Student Financial Aid Services is dedicated to helping you afford this opportunity, working closely with students and their families to help make UConn a reality. The cost to attend varies depending on each student’s personal financial situation, and your financial aid offer will be tailored to your individual need. Offers typically include various forms of aid, such as scholarships, grants, loans, and work-study.

All students are automatically considered for merit scholarships when they apply for admission by the priority deadline of **December 1**. To be considered for other forms of aid, you must fill out the Free Application for Federal Student Aid (FAFSA) between **October 1** and UConn’s on-time deadline of **February 15** using school code 001417.
There are several types of aid to help cover the cost of your education. Scholarships and grants are sometimes referred to as “gift aid” because they don’t need to be repaid, while loans must be paid back and funds from student employment must be earned. Most UConn students use a combination of financial aid to fund their education. Each type has its own eligibility requirements.

**TYPES OF AID THAT DO NOT REQUIRE REPAYMENT:**

**University Grants**
University Grants are limited and are awarded on the basis of financial need and fund availability to full-time undergraduates whose FAFSA has been received by the federal processor on or before UConn’s on-time deadline of **February 15**.

**Federal Pell Grants**
Federal Pell Grants are offered to eligible students with exceptional financial need who are pursuing their first undergraduate/bachelor’s degree. Students must complete the Free Application for Federal Student Aid (FAFSA) each year to determine eligibility.

**Available Aid for Undocumented Students**
Undocumented students may apply for institutional aid (e.g. University Grant) consideration. The institutional application must be submitted by **February 15**. Contact the financial aid office for application information. To be eligible, students must meet the following criteria:

- Classified as an in-state student for tuition purposes
- 30 years of age or younger on June 15, 2012
- 16 years of age or younger when they arrived in the United States and have continuously resided in the United States since such arrival
- Have not been convicted of a felony in the United States
Federal Supplemental Educational Opportunity Grants (FSEOG)

Federal Supplemental Educational Opportunity Grants (FSEOG) are offered to eligible full-time undergraduates with exceptional financial need whose FAFSA has been received by the federal processor on or before February 15, UConn's on-time deadline. This may be awarded as a University Grant upfront.

Scholarships

Scholarships are merit-based or need-based monetary awards that may range from paying a portion of tuition to fully funding the costs associated with a student's college education.

Roberta B. Willis Scholarships

This program comprises two awards, the need-merit Scholarship given by the Connecticut Office of Higher Education and the need-based Grant awarded by the University. Students must apply through their high school guidance offices for the need-merit Roberta B. Willis Scholarship. UConn awards the need-based Roberta B. Willis Grant to eligible full-time, in-state undergraduates pursuing their first undergraduate degree whose FAFSA has been received by the federal processor on or before UConn's on-time deadline.

Merit Scholarships

UConn has a series of renewable merit scholarships for high school seniors with a record of high academic achievement and leadership. Incoming freshmen are automatically considered for most merit scholarships by submission of their admission application with the exception of the Nutmeg and Day of Pride scholarships, which require a school counselor nomination. Students participating in the Guaranteed Admission Program also have a unique opportunity available through the President-to-President Scholarship. Please visit admissions.uconn.edu for more information.

Departmental Scholarships

Departments across UConn offer need- and merit-based scholarships to students who select a particular area of study. For details on these scholarships, visit the school, college, or department affiliated with your program online.

Federal Work-Study and Student Employment

Federal Work-Study (FWS) is a financial aid program for students who have financial need. This program funds part-time jobs for undergraduate and graduate students, allowing them to earn money to help pay educational expenses. Students who don't receive Federal Work-Study as part of their financial aid offer can still work on campus to help cover their costs.

There are more than 8,000 part-time student jobs on and near campus. Visit studentjobs.uconn.edu for more information.

Our Commitment to Connecticut Residents

UConn is committed to keeping a top-notch education accessible and affordable for Connecticut students. Beginning with new undergraduate students for the fall 2020 term, the Connecticut Commitment promises:

New Freshmen
Free tuition for up to four years (eight terms) of full-time undergraduate study for entering freshmen from qualifying families with household incomes of $50,000 or less

New Transfer Students
Free tuition for up to two years (four terms) of full-time undergraduate study for entering transfer students with household incomes of $50,000 or less

Automatic consideration is given to every freshman and transfer applicant who:
• Is a Connecticut resident
• Is accepted to a University of Connecticut campus beginning fall 2020
• Has a household income of $50,000 or less
• Completes the FAFSA or the Institutional Financial Aid Application for Students without Legal Immigration Status by UConn’s on-time deadline of February 15

Learn more at financialaid.uconn.edu/ctcommitment.
While a UConn education is invaluable, you may require assistance beyond gift aid to cover the costs. As long as you carefully consider how much your family should borrow, a student loan may be the best option. The Office of Student Financial Aid Services can help you determine how much to borrow and which types of loans are best for you. Loans must be repaid with interest, and terms vary.

**TYPES OF AID THAT DO REQUIRE REPAYMENT:**

**Federal Student Loan Programs**
Undergraduate students who apply for financial aid are considered for Federal Direct Subsidized and Unsubsidized Loans. They (or their parent) may also be eligible to apply for a Federal Direct (Parent) PLUS Loan or Private Education Loan. Federal student loan programs have many benefits over private loans, such as fixed interest rates and payment deferral while you are in school. They also offer a variety of repayment and deferment options and potential loan forgiveness for those meeting certain criteria.

**Federal Direct (Parent) PLUS Loans**
The U.S. Department of Education’s Federal Direct Loan Program offers loans that need to be repaid with interest. Unlike most other federal programs, PLUS Loans are not awarded when the student applies for aid. Interested parents of dependent undergraduate students apply separately for the loan at studentloans.gov. Students must first complete the Free Application for Federal Student Aid (FAFSA) before parents can be considered for PLUS Loans. The Federal Direct (Parent) PLUS Loan application is available April 1 of each year.

<table>
<thead>
<tr>
<th>Loan Types</th>
<th>Interest Rates</th>
<th>Origination Fees</th>
<th>Terms</th>
</tr>
</thead>
<tbody>
<tr>
<td>Federal Direct Subsidized Loan</td>
<td>4.529% fixed interest rate (effective July 1, 2019, rates change each July 1)</td>
<td>1.059% (effective October 1, 2019, fees change each October)</td>
<td>Government pays the interest while the student is in school. Repayment begins 6 months after student leaves school or drops below 6 credits.</td>
</tr>
<tr>
<td>Federal Direct Unsubsidized Loan</td>
<td>4.529% fixed interest rate (effective July 1, 2019, rates change each July 1)</td>
<td>1.059% (effective October 1, 2019, fees change each October)</td>
<td>Interest accrues while the student is in school. Repayment begins 6 months after student leaves school or drops below 6 credits.</td>
</tr>
<tr>
<td>Federal Direct Parent PLUS Loan</td>
<td>7.079% fixed interest rate (effective July 1, 2019, rates change each July 1)</td>
<td>4.236% (effective October 1, 2019, fees change each October)</td>
<td>Interest accrues while the student is in school. Repayment begins 60 days after loan fully disburses.</td>
</tr>
</tbody>
</table>
Private Education Loans
Private Education Loans are non-federal loans offered by private lenders. We recommend students exhaust all federal loan eligibility before turning to private loans, as private loans can end up being much more costly. Students meeting the eligibility requirements determined by their lender, in addition to meeting other eligibility requirements, will have their private loan funds disbursed as soon as the lender provides the school with the approved funds. Students are encouraged to familiarize themselves with the terms and conditions provided by their lender of choice. For additional information, please visit financialaid.uconn.edu/altloan/.

Responsible Borrowing Tips
• Borrow only what you need. Apply for what you need for education-related expenses. If you don’t need funding for indirect costs such as personal expenses, transportation, and books, then only borrow enough to cover the tuition and fees on your bill.

• Research and understand your loan options in order to make good borrowing decisions. Taking out a loan is an important financial decision that can affect you for years to come.

• Contact us. Still not sure about your loan options? Meet with one of our financial aid officers. Call 860-486-2819 or visit financialaid.uconn.edu.
Financial aid is available to help with all the costs of your education, above and beyond tuition. To determine your financial need, we start with the Cost of Attendance (COA) and then subtract the Expected Family Contribution (EFC) as determined by your FAFSA.

Cost of Attendance
- Expected Family Contribution (EFC)
= Demonstrated Financial Need

Cost of Attendance
Your Cost of Attendance will be higher than the direct costs listed on your fee bill, because it also includes indirect costs. We understand that some students will need financial aid to cover both direct and indirect costs.

Direct Costs: These are the charges you will see on your fee bill. Direct costs include tuition, fees, your on-campus housing, and your meal plan. These figures represent the typical tuition and fees and do not include financial aid or scholarships in the calculations. This is only an estimated amount, as the fees for on-campus housing, meals, course fees, etc. can vary.

Indirect Costs: These are estimates of other expenses you may have while attending the University, such as books, transportation, and supplies.

Expected Family Contribution
The Expected Family Contribution (EFC) is a measure of your family’s financial strength and is calculated according to a formula established by law. Your personal EFC will be generated after you fill out the FAFSA. Information considered in the formula includes:
- Your family’s taxed and untaxed income
- Assets
- Benefits (such as unemployment or Social Security)
- Family size
- Number of family members who will be attending college

The information you report on your FAFSA is used to calculate your EFC. Schools use the EFC to determine your federal student aid eligibility and financial aid package.
### Annual Cost of Attendance for Storrs Campus for the 2019-2020 Academic Year

<table>
<thead>
<tr>
<th>Direct Costs</th>
<th>In-State</th>
<th>Out-of-State</th>
<th>New England Regional</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tuition</td>
<td>$13,798</td>
<td>$36,466</td>
<td>$22,816</td>
</tr>
<tr>
<td>University &amp; Student Fees</td>
<td>$3,428</td>
<td>$3,428</td>
<td>$3,428</td>
</tr>
<tr>
<td>Housing</td>
<td>$8,232</td>
<td>$8,232</td>
<td>$8,232</td>
</tr>
<tr>
<td>Meal Plan</td>
<td>$6,020</td>
<td>$6,020</td>
<td>$6,020</td>
</tr>
<tr>
<td><strong>Direct Costs Total</strong></td>
<td>$31,478</td>
<td>$54,146</td>
<td>$40,496</td>
</tr>
</tbody>
</table>

### Annual Cost of Attendance for Regional Campuses for the 2019-2020 Academic Year

<table>
<thead>
<tr>
<th>Direct Costs</th>
<th>In-State</th>
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<td>$3,428</td>
</tr>
<tr>
<td>Direct Costs Total</td>
<td>$14,628</td>
<td>$37,296</td>
<td>$23,646</td>
</tr>
</tbody>
</table>

### Estimated Indirect Costs

<table>
<thead>
<tr>
<th>Estimated Indirect Costs</th>
<th>In-State</th>
<th>Out-of-State</th>
<th>New England Regional</th>
</tr>
</thead>
<tbody>
<tr>
<td>Books and Supplies</td>
<td>$950</td>
<td>$950</td>
<td>$950</td>
</tr>
<tr>
<td>Transportation</td>
<td>$1,400</td>
<td>$4,200</td>
<td>$4,200</td>
</tr>
<tr>
<td>Board</td>
<td>$1,800</td>
<td>$1,800</td>
<td>$1,800</td>
</tr>
<tr>
<td>Miscellaneous</td>
<td>$1,250</td>
<td>$1,250</td>
<td>$1,250</td>
</tr>
<tr>
<td><strong>Indirect Costs Total</strong></td>
<td>$5,400</td>
<td>$8,200</td>
<td>$8,200</td>
</tr>
</tbody>
</table>

### Estimated Total Expenses

| Estimated Total Expenses  | $35,278  | $58,146      | $44,496              |

### Estimated Indirect Costs

<table>
<thead>
<tr>
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<tr>
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<td>$5,400</td>
<td>$8,200</td>
<td>$8,200</td>
</tr>
</tbody>
</table>

### Estimated Total Expenses

| Estimated Total Expenses  | $20,028  | $45,496      | $31,846              |

**PLEASE NOTE:**
Your EFC is not the amount of money your family will have to pay for college, nor is it the amount of federal student aid you will receive. It is a number used by your school to calculate the amount of federal student aid you are eligible to receive.
Every applicant must complete the Free Application for Federal Student Aid, known as the FAFSA, in order to be considered for the various types of aid that will help fund your education. The FAFSA must be filed each year you attend and wish to be considered for aid.

1. Download the U.S. Department of Education’s myStudentAid mobile app, which makes filing the FAFSA easier than ever, or visit fafsa.gov.

2. Fill out the form using the IRS Data Retrieval Tool to automatically import data from your most recent tax return.

3. Double-check all details. Confirm that the student’s name is listed on the FAFSA exactly as it appears on their UConn application.

4. Review your Student Aid Report (SAR), a document generated from your FAFSA that gives you basic information about your eligibility for federal student aid and lists your answers to the FAFSA questions. Your SAR will also contain your Expected Family Contribution (EFC) and tell you if you have been selected for verification.*

How to apply for financial aid

Remember:
- The FAFSA application is available on October 1 each year.
- UConn’s Federal School Code for all campuses is 001417.
- UConn’s on-time deadline is February 15.

* Each year, the U.S. Department of Education selects some FAFSA applicants for verification. Verification is a process by which information on a student’s FAFSA is reviewed by the school for accuracy and completeness. Please be aware that a student’s financial aid award offer is an estimate until verification is completed.
**Financial Aid Worksheet 2019-2020**

Use this worksheet to estimate your net cost to attend UConn. The Office of Student Financial Aid Services urges students and their families to apply for financial aid as early as possible and to consider all potential funding sources. This worksheet will help you determine your net cost after all available financial aid is applied toward charges. We encourage you to use your Student Aid Report to determine the portion of federal aid you might receive, while utilizing the tuition, fees, and room and board charges on page 7 of this booklet.

### Estimated Yearly Charges

<table>
<thead>
<tr>
<th>Estimated Tuition and Fees</th>
<th>$</th>
</tr>
</thead>
<tbody>
<tr>
<td>Average Estimated Room and Board</td>
<td>+ $</td>
</tr>
<tr>
<td>Estimated Total Cost</td>
<td>= $</td>
</tr>
</tbody>
</table>

### Estimated Yearly Financial Aid

<table>
<thead>
<tr>
<th>Estimated Grants</th>
<th>$</th>
</tr>
</thead>
<tbody>
<tr>
<td>Estimated Federal Loans</td>
<td>+ $</td>
</tr>
<tr>
<td>Estimated Scholarships</td>
<td>+ $</td>
</tr>
<tr>
<td>Estimated Aid from Other Sources</td>
<td>+ $</td>
</tr>
<tr>
<td><strong>Total Estimated Financial Aid</strong></td>
<td>= $</td>
</tr>
</tbody>
</table>

### Estimated Remaining Yearly Balance

<table>
<thead>
<tr>
<th>Estimated Cost</th>
<th>$</th>
</tr>
</thead>
<tbody>
<tr>
<td>Estimated Financial Aid</td>
<td>- $</td>
</tr>
<tr>
<td><strong>Estimated Remaining Amount Due</strong></td>
<td>= $</td>
</tr>
</tbody>
</table>

**Quick Links**

- Office of Student Financial Aid Services [financialaid.uconn.edu](http://financialaid.uconn.edu)
- Office of Undergraduate Admissions [admissions.uconn.edu](http://admissions.uconn.edu)
- Student Administration System [studentadmin.uconn.edu](http://studentadmin.uconn.edu)
- Office of the Bursar [bursar.uconn.edu](http://bursar.uconn.edu)
- Student Employment [studentjobs.uconn.edu](http://studentjobs.uconn.edu)
- Free Application for Federal Student Aid [fafsa.gov](http://fafsa.gov)
- Federal Student Aid [studentaid.ed.gov](http://studentaid.ed.gov)
- [FederalStudentaid.gov](http://FederalStudentaid.gov) (Manage & Repay Your Student Loans)
- Family Educational Rights and Privacy Act [ferpa.uconn.edu](http://ferpa.uconn.edu)

**Here to Help**

The Office of Student Financial Aid Services is committed to providing quality service to all applicants and to offering advice on financial aid, scholarships, and student employment.

**Contact Us**

Call 860.486.2819 or email [financialaid@uconn.edu](mailto:financialaid@uconn.edu). Our office, located in the Wilbur Cross Building at the Storrs Campus, is open Monday through Friday, 8 a.m. to 5 p.m.
The University of Connecticut complies with all applicable federal and state laws regarding non-discrimination, equal opportunity and affirmative action, including the provision of reasonable accommodations for persons with disabilities. UConn does not discriminate on the basis of race, color, ethnicity, religious creed, age, sex, marital status, national origin, ancestry, sexual orientation, genetic information, physical or mental disability, veteran status, prior conviction of a crime, workplace hazards to reproductive systems, gender identity or expression, or political beliefs in its programs and activities. Employees, students, visitors, and applicants with disabilities may request reasonable accommodations to address limitations resulting from a disability. For questions or more information, please contact the Associate Vice President, Office of Institutional Equity, 241 Glenbrook Road, Unit 4175, Storrs, CT 06269-4175; Phone: (860) 486-2943; Email: equity@uconn.edu; Website: http://www.equity.uconn.edu.

**Next Steps**

**October 1**
FAFSA becomes available at [fafsa.gov](http://fafsa.gov) and the [myStudentAid](http://myStudentAid) mobile app. UConn’s federal school code is 001417.

**February 15**
UConn’s FAFSA on-time deadline. File your FAFSA by this date to be considered for most forms of financial aid.

**March 1**
Begin to monitor your email for your Financial Aid Notification. Your notification will be sent to the personal email address listed on your admission application.

**Mid-June**
Undergraduate fee bills become available. Monitor your email for billing updates. Visit [bursar.uconn.edu](http://bursar.uconn.edu) for payment options and more information.

**July 1**
Complete any outstanding financial aid requirements, such as federal student loan entrance counseling, master promissory notes, or verification documents by this date.

**August 1**
Your fall undergraduate fee bill is due.