



2019-2020



The objective of Financial Aid office at the University is to assist students in their dreams, their ambitions, their career and lifelong educational goals. It does so by removing as much as possible these economic barriers that would seem to prevent the realization of the same.

To bring this about, the University participates in a variety of financial assistance program, which include grants, loans and scholarships. These programs are available to all students who are eligible and that desire to benefit from specialized education.

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APPLYING FOR AID

Every Student, who meets certain eligibility requirements, can get some type of financial aid regardless of age or family income.

FREE APPLICATION FOR FEDERAL STUDENT AID

The Free Application for Federal Student Aid (FAFSA) is the main application for financial aid. You will need to complete the FAFSA in order to receive federal student aid. AUHS participates in the following federal student aid Programs:

- Federal Pell Grant
- Federal Supplemental Educational Opportunity Grant (FSEOG)
- Federal Work Study (FWS)
- Federal Direct Loans
- Direct Subsidized Loans
- Direct Unsubsidized Loans
- Direct PLUS Loans (Parent loan)

In order to apply for financial aid, you must complete a FAFSA. Applications are available online at www.fafsa.ed.gov. Apply after January 1st of the year and must be completed by April 30th.

FAFSA INSTRUCTIONS

Students need to do the following steps in order to be eligible for Financial Aid:

Obtain a FSA ID and Password from Department of Education www.fsaaid.ed.gov. Student needs a FSA ID and Password in order to sign in to

Calculating Your Financial Need

Direct Subsidized Loan - you must have financial need to receive subsidized loan. The U.S

includes subsidized loans received for loan periods beginning before July 1st, 2012, and prior subsidized loans received for undergraduate study.

Federal Graduate Plus Loan

Graduate student(s) may also apply for a Federal Graduate Plus Loan. This loan can only be borrowed up to the Cost of Attendance minus other estimated financial assistance. This is addition to any tuition costs not covered by Federal Stafford Loans/Grants. Graduate Plus Loan has to be repaid starting 60 days after graduation or termination of program. However the student will need to select a deferment or immediate payment option upon application process. To apply for a Graduate Plus Loan, the student must go online to www.studentloans.ed.gov using their FAFSA created pin, social security number and date of birth. This loan is based on approved credit check, which the approved or denied status is given to the student at the end of the online application. Graduate Plus Loan has a 7.08% fixed interest rate and a processing fee of 4.248% as of July 1st 201

application, biographical essay including career goals and interests, most recent official transcript(s), two letters of professional recommendation, academic excellence, and community leadership involvement.

To apply please see the Financial aid office.

VETERANS EDUCATIONAL BENEFITS

American University of Health Sciences programs are approved for training of Veterans and eligible persons under the provisions of Title 38, United States Code. Students interested in Veterans Educational Benefits should contact the Financial Aid Department. Veterans who are unsure of their eligibility should contact the Veterans Administration <https://gibill.custhelp.com/>. Eligible students must maintain satisfactory academic progress to continue receiving educational benefits.

The University participates in the Post 9/11 GI Bill Yellow Ribbon program. Only Veterans entitled to the maximum benefit rate, as determined by service requirements, or their designated transferees may receive this funding. Active duty service members and their spouses are not eligible for this program. Child transferees of active duty service members may be eligible if the Service member is qualified at the 100 percent rate.

To receive benefits under the Yellow Ribbon Program:

- You must be eligible for the maximum benefit rate under the Post-9/11 GI Bill.
- You must not be on active duty or a spouse using transferred entitlement.
- Your school must agree to participate in the Yellow Ribbon Program.
- Your school must have not offered Yellow Ribbon to more than the maximum number of individuals, as stated in their participation agreement.
- Your school must certify your enrollment to VA and provide Yellow Ribbon Program Information.

You may be eligible if you fit the following circumstances:

- You served an aggregate period of 36 months in active duty after Sept. 10, 2001
- You were honorably discharged from active duty for a service-connected disability and you served 30 continuous days after Sept. 10, 2001.
- You are a dependent eligible for Transfer of Entitlement under the Post-9/11 GI Bill based on the service eligibility criteria listed above.

All official transcripts detailing prior higher education credits must be submitted to the Registrar's office in order to be certified for Veterans benefits.

Private Loans

A Private Loan is available to students who have received the maximum award amounts under the Direct

