FINANCIAL AID AT NYU
Both NYU Admissions and the Office of Financial Aid are located in the StudentLink Center at:
383 Lafayette Street
New York, NY 10003-7011

FOR MORE INFORMATION ABOUT FINANCIAL AID, PLEASE CONTACT US:

College Board
Scholarship Database
collegeboard.org/pay
Here you’ll find an annually updated list of scholarships and other types of financial aid programs from more than 2,200 national, state, public, and private sources totaling nearly $6 billion.

FinAid
finaid.org
This website gives you access to various databases and information about financial aid, including calculators and answers to frequently asked questions.

iGrad
igrad.com
With its suite of interactive tools, this site helps students expand their knowledge of budgeting, financial aid, student loan repayment, banking, investing, and more.

ADDITIONAL RESOURCES

New York University is an affirmative action/equal opportunity institution.

WE ARE HERE TO HELP
Attending NYU is an exciting investment in your success and your future, and that is why we encourage you to apply for some form of financial aid, regardless of your family’s income or where you live. In most cases, you and your family will be responsible for a portion of the cost, but we are committed to providing many different ways for you to afford your education. We look forward to reviewing your application and helping you turn your dream of attending NYU into a reality.

1. Learn the Basics
2. Apply and Meet the Deadlines
3. Understand the Costs
4. Assess Your Award
The primary responsibility of paying for your education lies with you and your family, but that doesn’t mean you shouldn’t look for help where it is available.

A financial aid award is comprised of a variety of funding sources and may include federal and state grants and institutional scholarships that do not have to be repaid, loans that you will repay over time, and on-campus work-study employment opportunities. You must submit the necessary applications (see page 7) by the required deadlines to be considered for scholarship aid.

**The US Federal and State Governments**

The US federal and state governments make funds available for grants, loans, and employment opportunities for students who meet the eligibility criteria.

- The Federal Pell Grant is based on demonstrated financial need and does not need to be paid back.
- The Federal Work Study Program is need-based and funds positions in various on-campus departments. Students must apply for work study positions and then be selected by the department.
- The Subsidized Federal Stafford Loan is a need-based loan.
- The Unsubsidized Federal Stafford Loan and PLUS Loan are not based on financial need.
- The Tuition Assistance Program (TAP) offers grants to eligible students who are also residents of New York State.

**Private Sources**

Private organizations—including corporations, foundations, unions, trade associations, churches and synagogues, community groups, and even secondary schools—offer an array of financial assistance to students. You can find a list of free scholarship search tools, including Scholarship Search Services and Scholly, as well as fraud-prevention services, under the References and Resources tab at nyu.edu/financial.aid. With a little research, you may be able to find additional scholarship opportunities.

**University Scholarships**

NYU is committed to using the vast majority of its scholarship funds to assist students with demonstrated financial need. NYU scholarships are typically based on a combination of financial need and academic strength. Only a small number of strictly merit-based scholarships are available.
A REMINDER

Attending NYU is a solid commitment to your education and future career, and financial planning is integral to your success here. We recommend that you and your family consider more than just your financial aid package when analyzing costs. Options such as tuition insurance, payment plans, and scholarships from external sources are all important additional considerations.

As you evaluate your decision, please read our website carefully and feel free to ask questions about your award and any resources that make it possible to sustain this commitment throughout your academic career. Keep in mind that the total cost of attendance is expected to increase each year, typically by 3 to 5 percent. As an NYU student, being mindful of your responsibilities—filing on time, reading communications and reminders from the Office of Financial Aid, and meeting academic progress standards—helps ensure continued financial aid eligibility.
APPLY AND MEET THE DEADLINES

Throughout your college application process, you will learn that deadlines are crucial, so it’s important to be organized and know when forms are due. Missing the financial aid deadline means you won’t be considered for scholarship aid, so make sure you know when our two key forms—the FAFSA and the CSS Profile—are due and if you’re required to submit any additional forms.

FAFSA
You will submit the Free Application for Federal Student Aid (FAFSA) directly to the US Department of Education. This form uses a formula mandated by Congress to generate your expected family contribution, an assessment of what your family can afford to pay in tuition for that academic year, regardless of which college you attend. This figure is a gauge for schools to assess financial need and does not reflect a dollar amount that your family will pay; that amount will depend on the institution you attend and your financial aid eligibility.

At NYU, every applicant who is a US citizen, permanent resident, or otherwise eligible noncitizen (i.e., refugee) must submit the FAFSA to be considered for financial aid. The FAFSA is available this year as of October 1 at [fafsa.ed.gov](http://fafsa.ed.gov). Please be aware which colleges you want to receive the results. For NYU applicants, send your data to [New York University, using code number 002785](#).

This year, all students will file using tax return information from the 2017 tax year. If your family has experienced significant changes in financial circumstances since then, contact the Office of Financial Aid.

An Important note for Early Decision Applicants: Early Decision admitted students who file the FAFSA by the same deadline as their CSS Profile will receive a financial aid package comprised of any scholarship and federal aid eligibility when they are admitted. Early Decision admitted students who file the FAFSA after the CSS Profile deadline will receive scholarship eligibility only federal aid will be packaged separately.

CSS Profile
The CSS Profile, administered by the College Board, is required for all first year applicants regardless of citizenship and provides a more nuanced look at your family finances.

The CSS Profile may be submitted as early as October 1 at [css.collegeboard.org](http://css.collegeboard.org), but be aware of the application deadlines (see page 10), which vary based on your admissions application type. You must select [New York University on the form, using code number 2785](#).

Which Forms Will You Submit?

**New York City Campus**
US citizens, permanent residents, and other eligible noncitizens:
• FAFSA and CSS Profile

International:
• CSS Profile

Undocumented:
• CSS Profile
• Undocumented Student Financial Aid Application

**Abu Dhabi Campus**
All applicants except UAE nationals:
• CSS Profile

UAE nationals:
• Not applicable

**Shanghai Campus**
US citizens, permanent residents, and other eligible noncitizens:
• FAFSA and CSS Profile

International:
• CSS Profile

Chinese nationals who submit Gaokao test results:
• Not applicable
“Coming from a single-parent household, I knew NYU was going to be more than what my mother could contribute; however, with NYU scholarships and federal and outside scholarship assistance, I was able to graduate debt-free, which is an incredible blessing.”

Robert Jackson, 2016
Tisch School of the Arts
Keep these important NYU dates in mind

Note: All deadlines are at 11:59 p.m. (EST). All forms must be submitted on time in order to be considered for scholarship aid.

Most students who apply for aid receive some form of assistance to attend NYU. Applying for financial aid is the only way to know for certain what types of aid you are eligible for at NYU.

<table>
<thead>
<tr>
<th>Admissions Type</th>
<th>Application Deadline</th>
<th>Financial Aid Deadline</th>
<th>Admissions Decision Notification Date (Approximate)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Early Decision I</strong></td>
<td>November 1</td>
<td>November 15*</td>
<td>December 15</td>
</tr>
<tr>
<td><strong>Early Decision II</strong></td>
<td>January 1</td>
<td>January 15*</td>
<td>February 15</td>
</tr>
<tr>
<td><strong>Regular Decision</strong></td>
<td>January 1</td>
<td>February 15</td>
<td>April 1</td>
</tr>
<tr>
<td><strong>Spring Transfer</strong></td>
<td>November 1</td>
<td>November 15 (FAFSA only)</td>
<td>Mid-November through early January</td>
</tr>
<tr>
<td><strong>Fall/Summer Transfer</strong></td>
<td>April 1</td>
<td>April 1 (FAFSA only)</td>
<td>Early April through May</td>
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**Please Note**

Students with parents who are divorced, separated, or not married should visit nyu.edu/cssprofile for directions on filling out the CSS Profile.

*The FAFSA (NYU school code 002785) is required for financial aid consideration for all US citizens and permanent residents and other eligible noncitizens applying to our New York City campus and/or to NYU Shanghai. Early Decision admitted students who file the FAFSA by the stated deadline will receive a financial aid package that includes federal financial aid eligibility at the time of admission. Those Early Decision admitted students who file the FAFSA after the stated deadline will have their federal aid eligibility awarded upon receipt of the FAFSA. Use of the Data Retrieval Tool is preferred whenever possible. Applicants eligible to file the FAFSA must also complete the CSS Profile (using NYU school code 2785) by the NYU deadline to be considered for most scholarships.*
When it comes to finances, we urge you not to jump to conclusions about whether or not you can obtain an NYU education. The only way to know your true cost of attendance is to apply for aid, review your award, and work out a plan for affording an NYU education.

The cost of attending NYU includes tuition and fees paid directly to the University, plus your living expenses, which will vary depending on where you live and your personal spending habits. It is important to remember that direct costs, such as tuition and fees, can change from year to year.

Your Family’s Contribution
As you consider costs, remember that maximizing scholarship and other up-front contributions is important. The more resources you and your family can contribute toward your educational expenses, the less financial aid you will need to rely on and the less debt you will accrue.

There are normally four major factors used in determining how much your family can pay toward college expenses: income, assets, family size, and number of children in college.

If a student receives assistance as a first year, the family can usually expect a renewal of aid in subsequent years as long as they continue to demonstrate financial need. NYU will renew financial aid awards (scholarship awards are renewed at the same amount) if the family continues to meet eligibility requirements and the student meets academic progress standards, maintains full-time status, and applies for financial aid by the deadline each year.

Families that do not qualify for need-based federal or state aid the first year may be eligible in future years if circumstances change— for example, when another child enters college.
NYU ALLOCATED MORE THAN $310 MILLION FOR SCHOLARSHIPS IN THE 2016–2017 SCHOOL YEAR

OVER $35,000
Average scholarship grant/award for first-year students determined to have need, according to the most recent data

FINANCIAL NEED = Estimated Cost of Attendance – Expected Family Contribution

2018–2019 COST OF ATTENDANCE
Expenses outlined below are for new undergraduates at our New York City campus. Adjustments to these costs should be expected each year.

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<tr>
<td>Books and supplies</td>
<td>$824</td>
</tr>
<tr>
<td><strong>Total Budget</strong></td>
<td><strong>$57,784</strong></td>
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*For Tandon School of Engineering students, tuition and fees total $50,960, and room and board rates vary. For Stern School of Business students, tuition and fees total $53,398. For Tisch School of the Arts students, tuition and fees total $56,924.

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There is no typical award at NYU. Each student’s financial aid package is tailored to their individual needs and academic ability.

At NYU, students who receive an offer of admission will also receive a financial aid decision around the same time—assuming they have filed all the required financial aid applications by their deadlines. You’ll access your financial aid award online through your NYU student information account. You will know the total amount of your award before having to make your admission deposit so that you can make an informed decision about how to finance your NYU education.

**Three Components of the Award**

<table>
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<tr>
<th>Component</th>
<th>Typically awarded for</th>
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<tr>
<td>Scholarships</td>
<td>academic ability and/or financial need</td>
</tr>
<tr>
<td>Loans</td>
<td>includes NYU payment arrangements and government and private loans</td>
</tr>
<tr>
<td>Federal Work Study</td>
<td>pays an hourly wage in exchange for working at an on-campus job</td>
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Not repaid

Repaid with interest over time

Self earned funds
Scholarships

All students who are offered admission to NYU and have completed the required financial aid forms (see page 10) are automatically considered for merit scholarships. Our scholarships are based on a combination of financial need and merit.

AnBryce Scholarship
The AnBryce Scholarship is awarded to academically talented first-year students who demonstrate financial need and who are the first in their families to attend college. Students who receive the award participate in educational and cultural activities as well as orientation and mentoring programs.

Arch Scholarship
A select group of first-year students who demonstrate financial need and are committed to making a positive impact on the world will receive Arch Scholarships their first semester. Students are taught professional life skills and are introduced to future opportunities through a unique internship and career development program. The Arch Scholarship award is renewable over four years of undergraduate study at NYU.

Lewis Rudin City Scholarship
Rudin City Scholars are outstanding incoming first-year students selected from public and parochial high schools in all five boroughs of New York City. Scholars participate in academic and cultural activities throughout the city.

Martin Luther King Jr. Scholarship
Martin Luther King Jr. Scholarships are awarded on both a financial need and merit basis to incoming first-year students with outstanding academic credentials who also demonstrate a commitment to the ideals of Martin Luther King Jr.—community service, humanitarianism, and social progress.

Presidential Honors Scholarship
Presidential Honors Scholarships are awarded to select students admitted to the College of Arts and Science (CAS) who have been recognized for outstanding academic and personal achievements. These students receive special advisement from CAS faculty and staff, access to honors courses and independent research programs, and special study abroad opportunities.

Stern New York City Scholarship
Students from New York City high schools who demonstrate extraordinary financial need and academic merit are eligible for these scholarships, which meet the full cost of attendance at the prestigious Stern School of Business.
Federal Work-Study

NYU students who are eligible for Federal Work-Study are able to work on campus and earn up to the amount recommended on their award letters. These part-time positions range from social media writers, library aides, and healthcare analysis interns to administrative and research assistants and even lifeguards. Minimum wage for on-campus jobs at NYU has increased to $15 per hour for the 2018–2019 school year. Government funding makes these positions possible on campus. If you receive a financial aid award that includes Federal Work-Study, you will be encouraged to locate a job on campus to help cover your everyday expenses, but you are not required to do so if you are able to cover your expenses through other means. Please note that all Federal Work-Study students can only work a maximum of 20 hours per week and are paid via paycheck rather than through a deduction on their tuition bill.

You may find a part-time position related to your chosen field and build your résumé and professional network while earning a paycheck, and you’ll have access to an extensive list of employment opportunities maintained by the Wasserman Center for Career Development. However, keep in mind that paying positions are not guaranteed for all eligible students.
Financing Options and Loans
NYU has developed several payment plans to assist those who do not qualify for need-based aid or who require additional financial assistance beyond their award and expected family contribution.

TuitionPay Plan
Administered by Higher One, this interest-free payment plan allows all or a portion of a student’s educational expenses (including tuition, fees, and room and board) to be paid in monthly installments. Instead of one lump-sum payment due at the beginning of each semester—August for the fall semester and January for the spring semester—TuitionPay enables a family to spread payments over the course of the academic year. By enrolling in this plan, you extend your fall-semester tuition payment over a four-month period (June through September) and your spring-semester tuition payment over another four-month period (November through February).

Deferred Payment Plan
The Deferred Payment Plan allows you to extend tuition and room and board payments over one semester. You pay 50 percent of your net balance due for the current term on the payment due date and defer the remaining 50 percent until later in the semester. The remaining 50 percent can be paid in two equal installments: October and November for the fall semester and March and April for the spring semester. An interest rate of 12 percent per year on the unpaid balance will be assessed if payment is not made in full by the final installment due date.

Fixed Payment Plan
The NYU Fixed Payment Plan removes the uncertainty of future tuition increases by allowing families to prepay up to four years of tuition, fees, and room and board at the current semester rates established for full-time undergraduate students. The payment required is determined by the length of the agreement selected (minimum of two years/four semesters and a maximum of four years/eight semesters, beginning with the fall semester) and the applicable tuition and fees for the NYU school, college, or program you attend. Payments must be made in a lump sum. Please note that this program is available only to students who are not receiving any form of financial aid, loan, or scholarship.

Tuition Stabilization Plan
Avoid tuition increases by selecting this prepayment plan. It guarantees your tuition rate for up to five consecutive years or until graduation, whichever comes first. This plan is applicable to tuition and fees for the fall and spring semesters only and cannot be used for room and board or Summer Sessions expenses.

Additional federal and private loans can also help make an NYU education possible.

Federal Direct Loans
Federal loans with low interest rates are available for student borrowers, including the Federal Direct Subsidized Loan and the Federal Direct Unsubsidized Loan. Both these loans are guaranteed and do not require a credit check. Another option is the Federal Direct PLUS Loan for parent borrowers. When you apply for financial aid, NYU will suggest an amount in a Federal Direct PLUS Loan up to your estimated cost of attendance for the academic year (minus other offered aid). The parent applying for the Federal Direct PLUS Loan will have to undergo a credit check in order to qualify for the loan.

Private (Nonfederal) Alternative Loans
Students should apply for all eligible federal assistance available (by submitting the FAFSA) before considering whether a private alternative loan is right for them. Some private loans are more expensive than federal loans and the terms, conditions, and eligibility requirements vary. The borrower (and co-borrower, if applicable) should first compare a variety of private student loans offered by banks and other education loan providers with any federal aid options they may have, and then apply only for the loan that best suits their needs.

For more information on any of these programs, visit the NYU Office of the Bursar website at nyu.edu/bursar/paymentplans or call 212-998-2806.
THE VALUE OF YOUR NYU EDUCATION

Each year, the NYU Wasserman Center for Career Development surveys the graduating class. Just six months after commencement, the Class of 2017 revealed these impressive results:

96.5% of respondents were either employed or enrolled in a graduate or professional school program.

51.7% of respondents received two or more job offers.

The overall mean salary for 2017 respondents was $60,478.

NYU graduates earned at least 18% more than their respective counterparts nationally.
WHAT'S THE IMPACT?

Students often wonder if applying for financial aid impacts their chance of admission. The answer is a resounding no! Financial aid and admissions decisions are made independently for US citizens applying to our New York City campus and for all applicants to our Abu Dhabi and Shanghai campuses.
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212-998-4500
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Office of Financial Aid
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