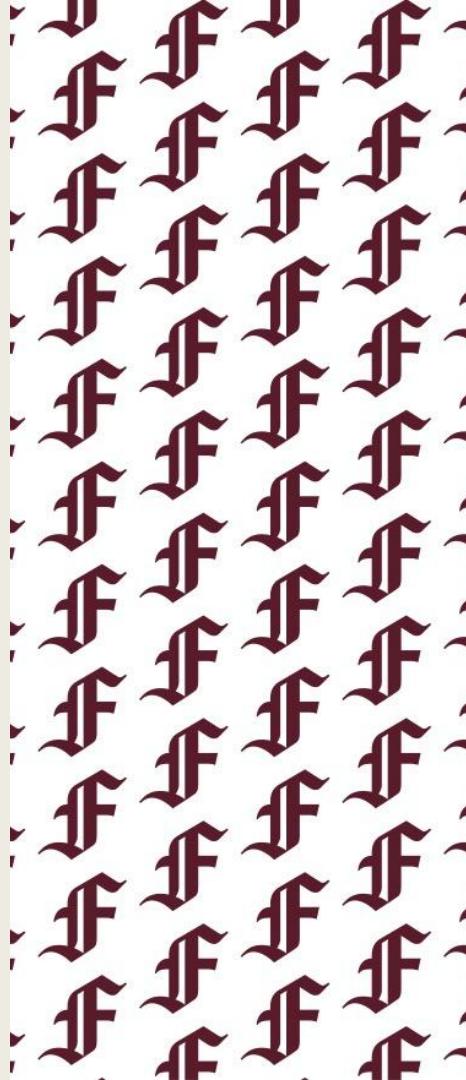
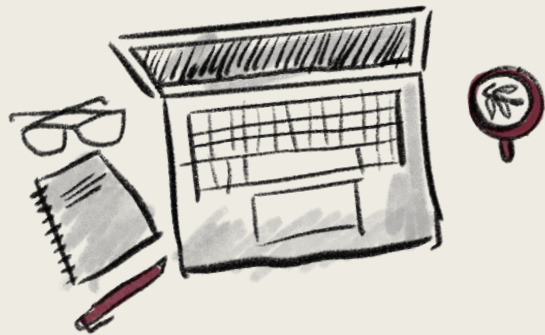




FORDHAM
UNIVERSITY



OFFICE OF STUDENT FINANCIAL SERVICES



AGEND A

Financial Aid Timeline

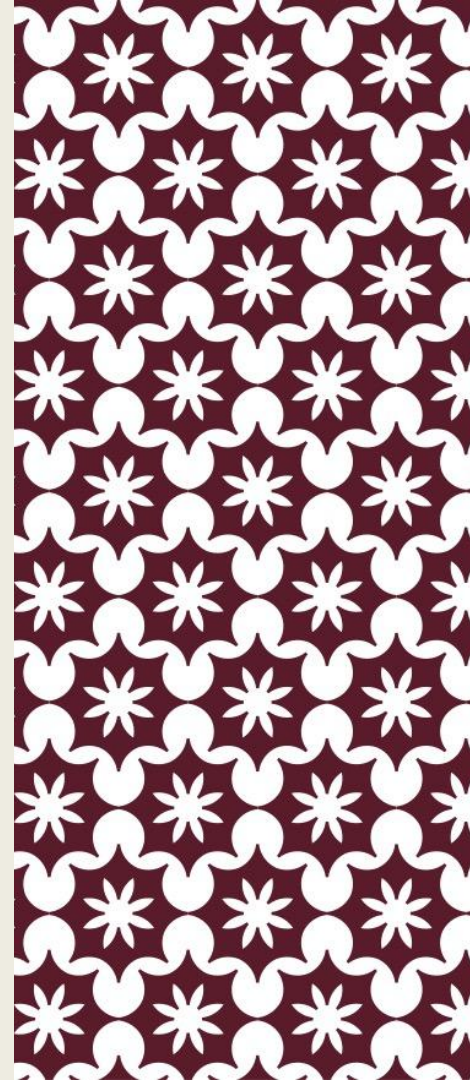
Fundamental Financial Aid Concepts

Forms to File

Award Offer Basics

Net Price Calculator

Review and Questions



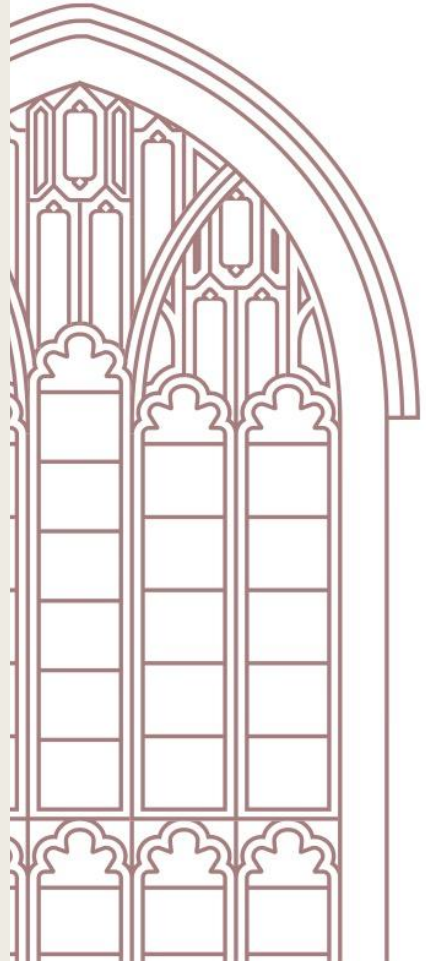
FINANCIAL L AID TIMELINE

Financial aid forms filed by deadline

Forms reviewed by staff

Missing information requested and returned

Financial aid offer sent



APPLICATION PLANS & FINANCIAL AID DEADLINES

	Submit the FAFSA/CSS Profile by	Respond to requests for additional information no later than	Financial aid offer will be mailed on or after*
Early Decision I	November 15	December 1	December 20
Early Action	November 15	January 4	February 1
Early Decision II	January 15	February 1	February 15
Regular Decision	February 1	February 22	April 1

*Providing all financial aid requirements have been met and documents submitted.

IMPORTANT TERMS

Cost of attendance (COA)

Direct charges

Indirect charges

Student Aid Index (SAI)

Financial Need = COA Minus SAI



BASIC CONCEPTS

Need and aid eligibility are relative

The higher the cost, the greater the financial need

FILING THE FAFSA

studentaid.gov/fafsa

Choose the 2026–27 FAFSA

FSA ID

File on time—each college has its own deadline

Based on 2024 income

Get help via 1-800-4-FED-AID or live chat

File annually

TUITION ASSISTANCE PROGRAM (TAP)

New York state residents

File FAFSA and list New York state schools

New York State Student Aid Payment Application





Prepare

Pay

Repay

Contact

Accommodation

Home / Prepare For College

Preparing for College

Start your plan to get to college NOW. The earlier you start planning for college, the more prepared you'll be.

Get on the path to graduate from high school. In New York State, all high school graduates are required to have a [NYS Regents Diploma](#).

Every year, prepare for your Regents Exams with the [Regents Review 2.0](#).



Why go to college?

College gives you more - more money, more opportunity,

FILING THE CSS PROFILE

cssprofile.org

Asks for more detailed financial information

- Financial information from non-custodial parent

- Home equity

- Net worth of small family businesses

- Retirement assets

Choose CSS Profile 2026–2027

- Review & make changes with schools (as needed)

Cost: \$25 for registration and application for first college; \$16 for each additional college

Free for students with family income up to \$100,000



TYPES OF AID

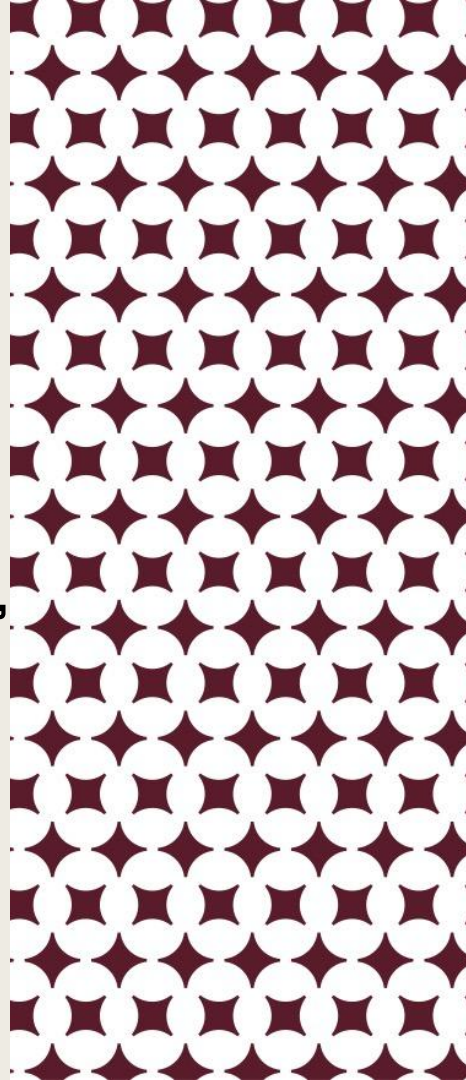
Scholarships/Grants

Federal aid: PELL, SEOG

State aid: NYS TAP, AIMS, Other State aid (Vermont, Maryland)

University aid

Other scholarships and tuition reimbursement



SCHOLARSHIP SEARCH

Beware of scams (FTC)

Don't pay for what you can get for free

Library searches

Online (free) scholarship searches

fastweb.com

finaid.org

collegeboard.com

Pay for College Scholarships

bigfuture.collegeboard.org/scholarship-search

FORDHAM SCHOLARSHIPS & GRANTS



PRESIDENTIAL SCHOLARSHIP

Covers

Full tuition and mandatory fees
(less PELL, all state aid, and tuition specific aid)

Average double room and meal plan

Assigned mentor

Additional funding to enrich their academic experience

Student *may receive* half of other outside scholarships or
outside resources *if* not tuition specific



FORDHAM SCHOLARSHIP

Covers

full tuition (less PELL, all state aid, and
tuition-specific aid)

Student *may receive half* of other outside
scholarships/resources *if* not tuition specific



DEAN'S SCHOLARSHIP

Minimum of \$25,000 per year

Possibly more if:

- all financial aid forms are filed by deadline

- Student demonstrates need

More competitive each year



FORDHAM METRO GRANT

\$15,000 per year

For full-time entering first-year students who commute from their permanent residence in New York City or the surrounding New York, New Jersey and Connecticut counties within commuting distance

U.S. citizens or eligible noncitizens

NEED VS. NON-NEED

Need-Based Awards

- Grant in Aid

- Requires continued demonstration of need for renewal

Non-Need Based Awards

- Loyola Scholarship

- Jogues Scholarship

- Tuition Award

- Does not require financial need for renewal



SELF HELP

Work/work-study (on/off campus)

Loans

- Federal Direct

- Subsidized/Unsubsidized

- Federal Direct Plus Loans

WHAT IF...? THE FINANCIAL AID PACKAGE ISN'T ENOUGH

Financing options:

Monthly payment plan

Interest free

Application fee of \$75

Federal Direct Parent PLUS Loan

Private educational loans



NET PRICE CALCULATOR (NPC)

Available on all schools' websites

Based on 2024–2025 data

(as if the student was an entering full-time
first-year student in fall 2024)

Estimated yearly expenses, including

Direct and Indirect Charges

Based on estimated data input by family

Estimated Total Grant Aid

Estimated Net Price

*Does not imply admission

ESTIMATED FINANCIAL AID OFFER

University Charges:

Tuition and Fees	+ \$58,467
Room and Board	+ \$21,060

Total University Charges	\$79,527
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Estimated Personal Expenses:

Books and Supplies	+ \$1,040
Other Expenses	+ \$3,099

Total Estimated Personal Expenses	\$4,139
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Total Cost of Attendance	\$83,666
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Your Estimated Grants and Scholarships

Federal Pell Grant	- \$3,945
Fordham Scholarship and Grant Awards	- \$29,000

Total Grants and Scholarships	\$32,945
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The net price estimate is based on the experience of the Fall 2022 entering class. For 89% of those students, the estimate was within \$5,000 of the actual net price. Fordham reviews each family's circumstances individually, so your actual net price will depend on the official data you provide as well as the costs and packaging rules in place at the time the actual awards are made.

Estimated Net Price	\$50,721
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Your Estimated Eligibility for Other Aid Programs

Student Loans:

Federal Direct Subsidized Loans	- \$3,500
Federal Direct Unsubsidized Loans	- \$2,000

Your Estimated Out-of-Pocket Cost	\$45,221
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TIPS

File early

Know each school's requirements

Meet the deadlines

Don't wait for an admission decision to file for aid

If necessary, estimate!

Ask the experts!



TIPS

CONTINUED

Find the best value for your student

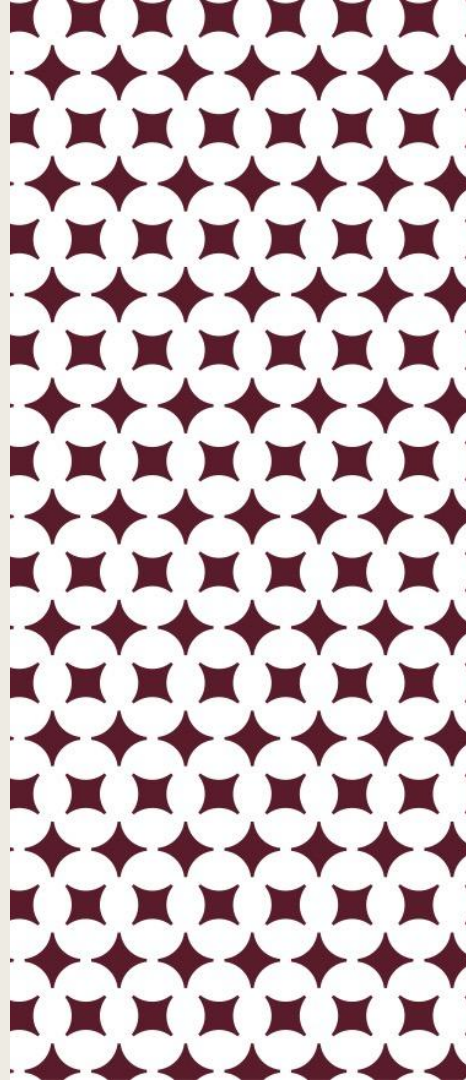
Look at all schools regardless of cost

Net cost is relative

Don't cut yourself out of the process

There are no magic numbers to indicate who will be eligible for aid

Let the experts tell you if you qualify for aid





**THANK
YOU**



**FORDHAM
UNIVERSITY**