



Understanding Financial Aid

Topics we will discuss

- What is Financial Aid?
- How do you apply for financial aid?
- Cost of Attendance (COA)
- Expected Family Contribution or Student Aid Index (SAI)
- How Financial Aid works at Woodbury University
 - Grants, Scholarships, Loans
- How to contact us

What is Financial Aid?

Financial Aid is one or a combination of the following:

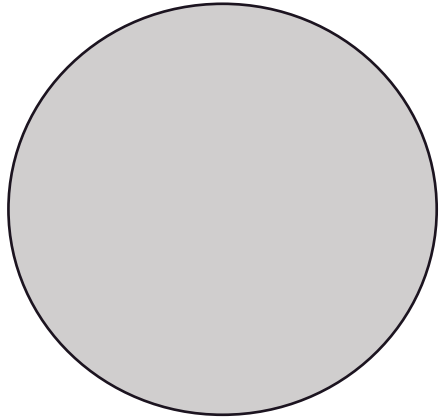
- Federal Pell Grant
 - FAFSA (studentaid.gov)
- California State Grants
 - Cal Grant (csac.ca.gov)
- Institutional Scholarships
 - Woodbury University Merit Scholarship
 - WU Matching Grant (eligibility determined based on federal and state aid)
- Federal or Private Loans
- Federal Work Study
 - Awarded by request only, and on a first come, first serve basis
 - FAFSA is used to evaluate eligibility for work study

How do you apply for Financial Aid

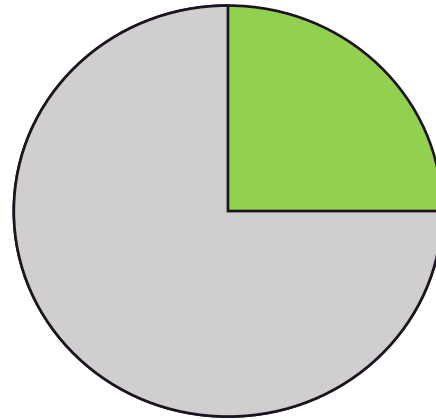
FAFSA and Dream Act Application

- 2026-2027 FAFSA and Dream Act Applications are available to complete NOW
 - Must be completed every year
- Uses Income and Tax information from 2024
- Priority Deadline is March 2, 2026

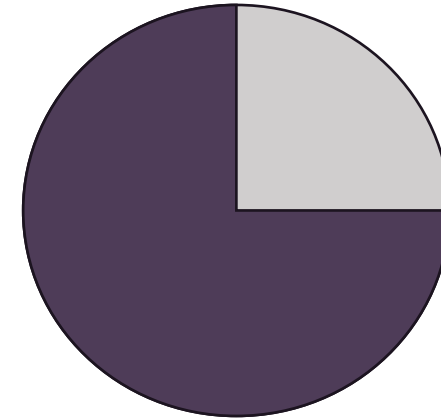
Cost of Attendance



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Cost of Attendance (COA)

Indirect Costs + Direct Costs

Includes tuition, fees, housing, meals, books and supplies, transportation, and personal expenses

Student Aid Index (SAI)

Determined by data submitted on FAFSA form

Financial Need

Your SAI is subtracted from the COA

What is a Student Aid Index (SAI)

- Calculated using data from FAFSA
- SAI is used to determine eligibility for Federal Aid
- Two components:
 - Parent contribution
 - Student contribution

How to read your offer letter - COA

ATTENDANCE DETAILS

Degree Program: Bach of Architecture Enrollment Status: Full Time

Housing Status: **On Campus**

Any changes in your enrollment status or housing plans may result in an adjustment of your financial aid.

ESTIMATED DIRECT COSTS

Tuition & Mandatory Fees: \$ 50,036

Housing & Meal Plan: \$ 15, 823 (based on double room and meal plan C/D)

If you decide to live on campus, additional housing and meal plan charges will apply. For detailed information regarding campus housing and meal plan costs, please refer to the Student Housing section of Woodbury University's website or your Woodbury Housing Contract.

DIRECT COSTS

Cost of Attendance Category	Amount
Technology Fee	\$1,050.00
Tuition	\$48,336.00
Association Fees	\$250.00
Campus Life Fee	\$400.00
Total Costs Payable to the School	\$50,036.00

INDIRECT COSTS

Cost of Attendance Category	Amount
Food	\$5,632.00
Housing	\$10,190.00
Books & Supplies	\$2,200.00
Personal	\$3,528.00
Transportation	\$1,232.00
Loan Fees	\$904.00
Total Costs Paid to Others	\$23,686.00

How to read your award letter - Awards

FINANCIAL AID AWARDS

GRANTS AND SCHOLARSHIPS *(Gift Aid – “free money” that does not need to be repaid)*

	Fall	Spring	Total
Institutional Grant(s)			
Presidential Merit Scholarship	\$12,000	\$12,000	\$24,000
Woodbury University Matching Grant	\$887	\$888	\$1,775
Federal SEOG Grant	\$500	\$500	\$1,000
Federal Grant(s)			
Federal Pell Grant	\$3,698	\$3,697	\$7,395
State Grant(s)			
California State Scholarship	\$4,679	\$4,679	\$9,358
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Total Grant(s)	\$21,764	\$21,764	\$43,528

LOAN OPTIONS *(Self Help Aid – borrowed money that must be repaid with interest)*

	Fall	Spring	Total
Federal Direct Subsidized Loan	\$1,750	\$1,750	\$3,500
Federal Direct Unsubsidized	\$1,000	\$1,000	\$2,000
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Total Student Federal Loans	\$2,750	\$2,750	\$5,500
	Fall	Spring	Total
Federal Direct PLUS	\$10,000	\$10,000	\$20,000
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Total Parent & Private Loans	\$10,000	\$10,000	\$20,000

TOTAL FINANCIAL AID

\$69,028

Merit Scholarship

Awarded based on a student's high school GPA (or college GPA for transfer students).

WU Matching Grant

10% match of all Federal and State Aid

Student Loans

Based on Department of Education regulations

Parent Loan

Credit based loan

Merit Scholarships

DOMESTIC AND INTERNATIONAL FRESHMAN:

- **PRESIDENTIAL MERIT SCHOLARSHIP** \$24,000 [3.70 GPA and above]
 - **DEAN MERIT SCHOLARSHIP** \$20,000 [3.40-3.69 GPA]
 - **WOODBURY EDUCATIONAL GRANT** \$16,000 [2.95-3.39 GPA]
 - **WOODBURY EDUCATIONAL GRANT** \$12,000 [2.50-2.94 GPA]
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DOMESTIC AND INTERNATIONAL TRANSFER:

- **PRESIDENTIAL MERIT SCHOLARSHIP** \$20,000 [3.70 GPA and above]
- **DEAN MERIT SCHOLARSHIP** \$18,000 [3.40-3.69 GPA]
- **WOODBURY EDUCATIONAL GRANT** \$12,000 [2.95-3.39 GPA]
- **WOODBURY EDUCATIONAL GRANT** \$8,000 [2.50-2.94 GPA]

Additional Scholarships

- Outside scholarships help bring down the student's out of pocket cost
- All scholarships must be reported to the school and may impact the student's eligibility for need based loans
- Scholarship Search Engine:
https://library.woodbury.edu/grants_scholarships

Direct Federal Student Loans

DIRECT SUBSIDIZED LOANS:

- need-based loans available to undergraduate students
- The U.S. Department of Education pays the interest on the loan while you are enrolled at least half-time (6 units), as well as during grace and deferment periods.

DIRECT UNSUBSIDIZED LOANS:

- non-need-based loans available to both undergraduate and graduate students.
- The interest on this loan **begins to accrue immediately** upon disbursement.

BASIC ELIGIBILITY REQUIREMENTS To borrow direct loan funds, you must meet the following minimum criteria:

- Be a U.S. citizen or eligible noncitizen.
- Be enrolled or accepted for enrollment in a degree program at least half-time.
- Maintain satisfactory academic progress (completing coursework toward your degree).
- You cannot be in default on any federal education loans.
- You cannot owe an overpayment on a federal education grant.

PLUS Loans & Payment Plans

Federal Parent Plus Loan

- Eligibility Requirements:
 - Parent and Student must be U.S Citizens or eligible non-citizens
 - Must not have an adverse credit history
 - Must not be in default or owe an overpayment on any federal education loans/grant.
- Loan Repayment
 - Parents can choose to defer repayment while you or the student (in the case of the Parent Loan) are enrolled at least half-time and for an additional 6 months after you graduate or drop below half-time
 - If you defer your loan payments, interest will continue to accrue during this time. You may choose to pay it or let it capitalize

Monthly Payment Plan

- Payment Plan option is up to 5 months per term (10 payments per year)
- Can set up ACH or Credit Card auto payments monthly on the 15th

Paying Your Bill – Timeline

- Your Student Account will be billed in early July for the Fall term for tuition and fees, and any room and meal costs if you're on campus
 - Charged per semester (Spring will be billed in late November)
 - Anticipated aid will show as pending on your student account in Self Service pending the completion of any additional documents (loan paperwork, verification, citizenship, etc)
 - Payment arrangements must be made by August 14th
 - Plan for out of pocket expenses at the start of each term (books & supplies)
 - Waive out of health insurance if applicable*

**you must be covered through another plan and obtain approval from insurance company after completing the online waiver.*

Re-Apply for Financial Aid

- Complete the FAFSA every year!
 - <https://studentaid.gov>
 - Application opens October (or December) every year
- Complete and finalize your documents on your student portal every year!

Questions?

Location: Miller Hall

Call us at 818.252.5273

Email us at: financial.aid@woodbury.edu



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Thank You!