AMERICAN PUBLIC UNIVERSITY SYSTEM

XX/XX/2025

John Doe XXX-XX-XXXX

Expected Family Contribution

Based on FAFSA As calculated by the institution using information reported on the FAFSA or to your institution.	**$0** / yr
Based on Institutional Methodology Used by most private institutions in addition to FAFSA.	**$0** / yr

Total Cost of Attendance 2025-2026

	On Campus Residence	Off Campus Residence
Tuition and fees	$8,700.00	
Housing and meals	$ 0	$ 0
Books and supplies	$ 0	
Transportation	$ 0	
Other education costs	$ 0	
Estimated Cost of Attendance	**$ 0** / yr	**$ 8,700.00** / yr

Scholarship and Grant Options

Scholarships and Grants are considered "Gift" aid - no repayment is needed.

Scholarships

Merit-Based Scholarships	
Scholarships from your school	$ 0
Scholarships from your state	$ 0
Other scholarships	$ 0
Employer Paid Tuition Benefits	$ 0
Total Scholarships	**$ 0** / yr

Grants

Need-Based Grant Aid	
Federal Pell Grants	$ 0
Institutional Grants	$ 0
State Grants	$ 0
Other forms of grant aid	$ 0
Total Grants	**$ 0** / yr

VA Educational Benefits

VA Educational Benefits **Please see Other Potential Education Benefits****	**$ x,xxx** / yr

College Costs You Will Be Required to Pay

Net Costs (Cost of attendance minus total grants and scholarships)	**$ 8,700.00** / yr

Loan and Work Options to Pay the Net Costs to You

You must repay loans, plus interest and fees.

Loan Options*

Federal Direct Subsidized Loan (% interest rate)	$ 0 / yr
Federal Direct Unsubsidized Loan (% interest rate)	$ 0 / yr
Private Loan (0% interest rate)	$ 0 / yr
Institutional Loan (%0 interest rate)	$ 0 / yr
Other Aid That Must Be Repaid	$ 0 / yr
In addition to the loans above, parents may also apply for the following:	
Parent Plus Federal Loan (% interest rate)	$ 0 / yr
Total Loan Options	**$ 0** / yr

Work Options

Work-study (Federal, state, or institutional)	$ 0 / yr
Hours Per Week	0 / wk
Other Campus Job	$ 0 / yr
Total Work Options	**$ 0** / yr

For More Information

AMERICAN PUBLIC UNIVERSITY SYSTEM
Financial Aid Office
111 WEST CONGRESS STREET
CHARLES TOWN, WV 25414
Telephone: (855)731-9218
E-mail: finaid@APUS.EDU

*** Loan Amounts**

Note that the amounts listed are the maximum available to you - you are allowed and encouraged to borrow less than the maximum amount. To learn about loan repayment choices and work out your Federal Loan monthly payment, go to: https://studentaid.ed.gov /repay-loans/understand/plans.

****Other Potential Education Benefits**

- **Military and/or National Service Benefits**
  To determine VA benefits that you may be entitled to and how this could reduce your cost of attendance, please visit the following helpful websites to personalize your experience:
  - APUS GI Bill Comparison Tool
  - APU Veterans Benefits Education Programs
  - APUS Veterans Benefits Information
- **American Opportunity Tax Credit:** Parents or students may qualify to receive up to $2,500 by claiming the American Opportunity Tax Credit on their tax return during the following calendar year.

Next Steps

Custom Information from APUS

This estimate is to assist with determining eligibility for financing your educational program and is based on full-time enrollment status. For more detailed information regarding your eligibility please be sure to complete your Free Application for Federal Student Aid:

- FAFSA® Application | Federal Student Aid

APUS 2023 Tuition and Fee Schedule:

- APU Tuition/Fee Rates

Transfer Credits, including Military Credits:

- APU Transfer Credit policies
- APU Military Credit Evaluation
- APU Request a Preliminary Transfer Credit Review

Additional requirements including training, experience, or examinations that are required to obtain a license, certification, or approval for which the course of education is designed to provide preparation:

- State Authorizations
- Accreditation
- Consumer Disclosures
- Program Finder | American Public University

Estimated total cost of your program and potential loan debt:

- The US Department of Education College Scorecard for information regarding student loan debt
- College Navigator

Graduation Rates:

- Graduation Rates

Glossary

Cost of Attendance (COA): The total amount (not including grants and scholarships) that it will cost you to go to school during the 2021-22 school year. COA includes tuition and fees; housing and meals; and allowances for books, supplies, transportation, loan fees, and dependent care. It also includes miscellaneous and personal expenses, such as an allowance for the rental or purchase of a personal computer; costs related to a disability; and reasonable costs for eligible study-abroad programs. For students attending less than half-time, the COA includes tuition and fees; an allowance for books, supplies, and transportation; and dependent care expenses.

Expected Family Contribution: A number used by your school to calculate the amount of federal student aid you are eligible to receive. It is based on the financial information provided in your Free Application for Federal student Aid (FAFSA). This 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.

Federal Work-Study: A federal student aid program that provides part-time employment while the student is enrolled in school to help pay his or her education expenses. The student must seek out and apply for work-study jobs at his or her school. The student will be paid directly for the hours he or she works and the amount he or she earns cannot exceed the total amount awarded by the school for the award year. The availability of work-study jobs varies by school.

Grants and Scholarships: Student aid funds that do not have to be repaid. Grants are often need-based, while scholarships are usually merit-based. Occasionally you might have to pay back part or all of a grant if, for example, you withdraw from school before finishing a semester.

Loans: Borrowed money that must be repaid with interest. Loans from the federal government typically have a lower interest rate than loans from private lenders. Federal loans, listed from most advantageous to least advantageous, are called Direct Subsidized Loans, Direct Unsubsidized Loans, and Parent PLUS Loans. You can find more information about federal loans at StudentAid.gov.

Direct Subsidized Loan: Loans that The U.S. Department of Education pays the interest on while you're in school at least half-time, for the first six months after you leave school (referred to as a grace period*), and during a period of deferment (a postponement of loan payments).

Direct Unsubsidized Loan: Loans that the borrower is responsible for paying the interest on during all periods. If you choose not to pay the interest while you are in school and during grace periods and deferment or forbearance periods, your interest will accrue (accumulate) and be capitalized (that is, your interest will be added to the principal amount of your loan).

Parent Plus Loan: A loan available to the parents of dependent undergraduate students for which the borrower is fully responsible for paying the interest regardless of the loan status.

Private Loan: A nonfederal loan made by a lender such as a bank, credit union, state agency, or school.

Net Cost: An estimate of the actual cost that a student and his or her family need to pay in a given year to cover education expenses for the student to attend a particular school. Net price is determined by taking the institution's cost of attendance and subtracting any grants and scholarships for which the student may be eligible.

For more information visit https://studentaid.gov.