

**FINANCIAL
AID**

CONZAGA
UNIVERSITY

SPOKANE, WASHINGTON

Gonzaga University

Our Commitment To Students

There is a perception among prospective students and their families that a private university costs more than a public. You may be surprised to discover that a generous financial aid package can make a top private university like Gonzaga just as affordable as a public institution.

The comprehensive cost for tuition and room & board is rarely what students and their families end up paying. Almost all Gonzaga students — **over 95 percent** — receive some form of financial assistance, either from the University or outside sources.

Commitment Students

The size of this support is substantial. This past year, Gonzaga awarded over \$38.9 million in institutional aid (\$61.6 million when federal aid was included). For 2007-2008, the average financial aid package for freshmen demonstrating financial need according to the results of the FAFSA was \$21,251. These students, on average, had 88.25% of their need met.

Like many students seriously considering Gonzaga, you may have some concerns about whether or not you will qualify for financial aid. We believe money should never come between a qualified student and a Gonzaga education. Honoring this philosophy, we do everything in our power to help you pay for your education.

Our Financial Aid and Admission Offices stand ready to help you secure the assistance you need. Here's what you should know first...

4 TYPES OF Financial Aid

Gonzaga awards financial assistance based on two criteria - merit and financial need. Merit scholarships are offered to students of outstanding academic achievement. Need-based assistance is determined by the student's Expected Family Contribution (EFC), as calculated by the **Free Application for Federal Student Aid (FAFSA)**.

To be considered for all types of aid you must file your FAFSA by the **February 1** priority deadline.

Gonzaga offers four types of financial aid to students found to be deserving of either merit or need-based assistance.

Scholarships are outright financial gifts, awarded to students on the basis of academic merit. While some scholarships also take financial need into account, their chief purpose is to honor outstanding academic achievement.

Grants are funds made available by federal, state, and institutional sources, based primarily on a student's financial need. These include the federal Pell Grants and Supplemental Educational Opportunity Grants, Washington State Need Grants, and Gonzaga Funding. Like scholarships, grants are considered gifts and do not need to be repaid.

Work-study programs offer government-subsidized employment during the academic year to students with demonstrated financial need. On-campus jobs are federally funded and made available to both freshmen and sophomores. Off-campus employment opportunities are state funded and provided to qualified juniors and seniors.

Loans are repayable funds, designed to help cover college costs. They can come from either government or private sources. Interest and principal payments are frequently deferred to make loans affordable. Gonzaga seeks to encourage responsible student borrowing by limiting each loan to the amount deemed necessary. As a group, Gonzaga graduates have one of the lowest loan default rates in the country.

Scholarship aid can be broken down into two types:

I. Scholarships Which Do Not Require a Separate Application

A number of merit-based scholarships do not require any separate application beyond the Application for Admission. Students need to apply for these awards by filing their admission application by February 1. Among these scholarships are the following:

- **Gonzaga Merit Scholarships**

All high school graduates admitted to Gonzaga are automatically considered for one of several need-blind merit scholarships. These are awarded primarily on an evaluation of a student's GPA, difficulty of high school curriculum, standardized test scores, activities, letters of recommendation, and the application essay. Gonzaga Merit Scholarships are given to all students who qualify; there is no fixed number of awards. These awards are renewable during a student's four years of full-time undergraduate enrollment, provided the student remains in good academic standing.

- **Transfer Scholarships**

These awards are earmarked for transfer students who have demonstrated superior academic achievement during one or more years of study at another accredited institution. Students who have taken courses for college credit while in high school are not eligible for transfer scholarships.

2. Scholarships Which Require a Separate Application

Students seeking the merit-based awards listed in the table on the following page are required to file separate scholarship applications. Please contact the Office of

The Gonzaga Guarantee

We guarantee your Gonzaga funded scholarships and grants will not decrease provided you remain in good academic standing, as defined in the Gonzaga Undergraduate Catalogue, during your continuous full-time four-year undergraduate enrollment.

Admission at (800) 322-2584, extension 6572, to request an application for these scholarships. Please note that you will need to submit a completed application for admission along with the scholarship application no later than **February 1**.

- **National Merit Awards**

National Merit Awards are given to students who have been named National Merit Finalists and who have notified the National Merit Corporation that Gonzaga is their first-choice college. For students who are not eligible for financial aid, these awards amount to \$6,250 annually for four years. Students with demonstrated financial need are awarded \$7,500 per year. The amount awarded is subject to a cap equal to the total cost of tuition.

Freshman and Transfer Students with less than 30 semester or 45 quarter credits
**Scholarships Which Require
Separate Applications**
Eligibility
Dauna Leigh Bauer
Academically outstanding and involved high school graduates/financial need required.
Joseph M. Cataldo, S.J.
Academically outstanding (3.5+ GPA) and involved Catholic high school graduates with demonstrated leadership and service to others.
**Hogan Entrepreneurial
Leadership Program**
Acceptance into the Hogan Program (demonstrated leadership, creativity, and service to others. Typically a 3.7+ GPA and a 1250+ SAT or a 28+ ACT.) Selection based on application and interview process.
Honors Program
Acceptance into the Honors Program (intellectual achievement, leadership skills, self expression, and service to others. Typically a 3.7+ GPA — in the most rigorous courses offered — and a 1350+ SAT or 30+ ACT.) Selection based on application and interview process.
Charlotte Y. Martin
Academically outstanding (3.5+ GPA) and involved Montana high school graduates with demonstrated leadership and service to others.
Joseph C. Metcalfe
Students with physical disabilities who demonstrate financial need.
National Merit
National Merit Finalists who notify the National Merit Corporation that Gonzaga is their first choice college.
Christopher M. West
Spokane & King County, WA , Sandpoint, ID or Portland, OR area high school graduates
ROTC (Army)
Additional funding available for ROTC Scholarship winners. Contact Military Science Department at (800) 449-3959 or (509) 313-6517
Transfer Students with more than 30 semester or 45 quarter credits (does not apply to dually-enrolled high school students)
**Scholarships Which Require
Separate Applications**
Eligibility
Transfer Opportunity Scholarships
Sophomore and junior transfer students who have demonstrated scholastic achievement at an accredited college, and intend to pursue a bachelor's degree full-time.
Phi Theta Kappa
Transfer students who list their participation (for at least one year) in the Phi Theta Kappa Honor Society.
ROTC (Army)
Additional funding available for ROTC Scholarship winners. Contact Military Science Department at (800) 449-3959 or (509) 313-6517

SCHOLARSHIP Opportunities

Unless otherwise indicated, applications are due February 1

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Value of Award	Renewability (criteria provided)	Number of New Awards Each Year	Gonzaga Guarantee?	How to Apply
\$2000/year	4 years w/ need	10	yes	Contact Admissions or www.gonzaga.edu
\$5000/year	4 years	10	yes	Contact Admissions or www.gonzaga.edu
\$500/year plus waiver of fees for excess credits	4 years	approx. 35	no, academic requirements are higher to continue in program	Contact Hogan Program (800) 986-9585, ext. 3405 or www.gonzaga.edu
\$500/year plus waiver of fees for excess credits	4 years	approx. 20	no, academic requirements are higher to continue in program	Contact Admissions or www.gonzaga.edu
\$5000/year	4 years	1	yes	Contact Admissions or www.gonzaga.edu
varies	apply yearly	varies	no	Contact Admissions or www.gonzaga.edu
\$6250/year or \$7500/year (with demonstrated need)	4 years	varies	yes	Selected students will be notified by the National Merit Corporation
varies	one time	varies	no	Contact Admissions, www.gonzaga.edu , or Spokane area counselors
up to full ride and stipend	up to 4 years	varies	yes	Contact ROTC (Apply by November 15)

h school students)

Value of Award	Renewability (criteria provided)	Number of New Awards Each Year	Gonzaga Guarantee?	How to Apply
\$3000/ year	up to three years	7	yes	Contact Admissions or www.gonzaga.edu (Apply by April 1 for Fall or Nov. 15 for Spring)
\$2,000/ year	2 years	varies	yes	Must list participation on the Application for Admission
up to full ride and stipend	up to 4 years	varies	yes	Contact ROTC (Apply by November 15)

- **Army ROTC**

Army ROTC Scholarship winners are offered additional funding by Gonzaga. For more details, applicants should contact GU's Military Science Department or their high school guidance counselor.

External Scholarship Opportunities

Gonzaga encourages students to pursue all relevant sources of private financial assistance. Your high school guidance counselor and local library can provide information on many of these scholarships. Service organizations such as the Knights of Columbus, Rotary Club, Elks Club, Lions Club, and Kiwanis Club are a major source of external scholarship assistance. Other possible sponsors include your employer, your parents' employers, trade associations, banks, corporations, your secondary school or school district, and churches. We have included a list of useful websites for scholarship opportunities on the back of this brochure.

External scholarships will not diminish the amount of assistance you will receive from Gonzaga, as long as the total amount awarded does not exceed the costs of studying at the University.

- **Early Action Program**

Gonzaga offers students a non-binding Early Action Program. The deadline is November 15 (post-marked).

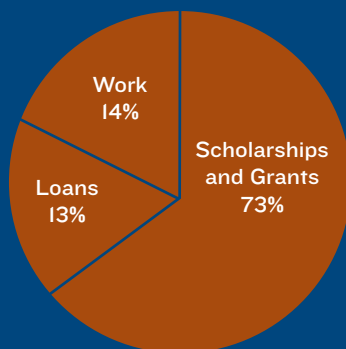
The benefits are:

- Early communication of admission decisions
- Early information on employment opportunities
- Waiver of payment plan set up fees

Students who apply Early Action may also expect more comprehensive communication with current Gonzaga students and faculty.

Who is a good candidate for Early Action? Generally, students for whom Gonzaga is a top college choice and have already demonstrated strong academic potential through their junior year should consider Early Action. In any case, discussing application options with a college or admission counselor is recommended.

Composition of an Average, Need-based On-Time Freshman Award



APPLYING FOR NEED-BASED Financial Aid 9

All students seeking need-based financial assistance must complete the Free Application for Federal Student Aid (FAFSA). This form can be obtained in the late fall from your high school or directly from Gonzaga's Financial Aid Office. The FAFSA can also be accessed at www.fafsa.ed.gov.

In order for Gonzaga to receive your FAFSA, list the University's **Federal School Code (003778)** in the school list section of the form. To ensure priority financial aid consideration from Gonzaga, you should mail the FAFSA to the federal processor or file online no later than February 1, and your Application for Admission to the Office of Admission should be postmarked by February 1. Please **do not wait** to file your FAFSA until your family's tax returns are completed.

Determining Your Financial Need

The financial information contained in your FAFSA is the basis for the federal government calculation of how much you can afford to contribute toward educational expenses in the coming academic year. This is called the **Expected Family Contribution (EFC)**. This figure is based on a standardized formula. It remains the same during the academic year regardless of which college or university you attend.

The amount of financial aid for which you qualify is determined by subtracting your EFC from the total cost of attendance at the school of your choice. The 2008-2009 cost of attendance at Gonzaga is \$39,725, which includes tuition for two semesters, room & board, and estimated expenditures on books, supplies, transportation, and personal needs. Students with additional special needs, such as day care or unusual medical costs, can add these to the cost of attendance. In considering the costs of various institutions, you should add up all expected expenses, not just tuition and room & board.

Financial Aid Notification

Admitted students who meet the February 1 FAFSA deadline are notified of their aid offers in early April.

We strive to meet as much of your financial need as possible. The availability of GU funding, the date of your application, and your academic credentials affect how fully your need will be met.

Whether or not you demonstrate financial need according to the standard federal formula, you may still be eligible for these additional forms of assistance:

- **Federal Unsubsidized Stafford Loans**

These student loans, and Federal PLUS Loans for parents, are both need-blind, but require filing the FAFSA.

- **Short-term Payment Loans**

These loans are available through Gonzaga's Student Accounts Office. These enable families to pay for a GU education over time. There are several interest-free, monthly payment plan options.

- **Employment Opportunities**

Jobs exist on campus and throughout Spokane for students who do not meet the requirements for work-study.

- **Foster Youth "Passport to College"**

Youths who have been in foster care in Washington State for at least one year since their 16th birthday and have been emancipated from foster care on or after January 1, 2007 may be eligible for additional funding for college through the 2007 Washington State Legislature House Bill 1131.

Tax Credits for Higher Education

You may be able to claim tax credits or deduct part of your educational expenses on your federal income tax return. For details, consult your tax advisor. Some major tax options include:

- **The "Hope Scholarship" Credit**

This allows you to claim a tax credit of up to \$1,500 per year for the first two years of college. Credit eligibility is based on income.

- **"Lifetime Learning" Tax Credit**

Under the same family income guidelines, this tax credit amounts to up to \$2,000 per year, per family, during the undergraduate and graduate school years.

- **Tuition & Fees Tax Deduction**

A tax deduction for qualified higher education expenses of up to \$4000 will be available for eligible families.

- **Student Loan Interest Deduction**

Subject to certain conditions, you can deduct up to \$2500 per year of the interest paid in repayment of an educational loan.

- **IRA Enhancements**

Subject to certain conditions, you can withdraw funds from an existing IRA account for educational purposes without incurring the 10% penalty.

Freshmen and Transfer Admission Application Information

- **Freshmen**
 - Submit the Common Application (www.commonapp.org), or Universal College Application (www.universalcollegeapp.com), or request a hard copy form from the Office of Admission or your college counselor.
 - The Non-binding Early Action postmarked deadline is November 15.
 - The Regular Decision postmarked deadline is February 1.
 - Late applications may not be reviewed for admission.
- **Transfer Students**
 - Submit the Gonzaga Transfer Application at www.gonzaga.edu or request a hardcopy from the Office of Admission.
 - Transfer students seeking financial aid are encouraged to apply by March 1 but may apply up to June 1 for the fall semester.
 - November 1 is the deadline for spring semester.
 - Late applications may not be reviewed for admission.

Financial Aid/Scholarship Checklist

- Apply for financial aid by submitting the **Free Application for Federal Student Aid (FAFSA)** to the federal processor by February 1. Gonzaga's school code for the FAFSA is 003778.
- Apply for **scholarships** that require separate applications by February 1.
- Continue to **seek external scholarship opportunities**.

For More Information . . .

The following web sites provide useful information on scholarships, loans, and other forms of financial assistance:

- www.fafsa.ed.gov (file your FAFSA on the Web)
—Register for an electronic signature PIN @ www.pin.ed.gov
- www.fafsa4caster.ed.gov (FAFSA estimator)
- www.studentaid.ed.gov (U.S. Department of Education)
- www.fastweb.com (free scholarship search)
- www.finaid.org (information on scholarship scams, financial aid)
- www.ncaa.org (NCAA general information)
- www.armyrotc.com (Army ROTC scholarship application)

For questions about financial aid at GU, please write or call:

Gonzaga University
Office of Financial Aid
Spokane, WA 99258-0072
(800) 793-1716 or (509) 313-6582
E-mail: finaid@gonzaga.edu
www.gonzaga.edu/financialaid

For scholarship applications, please contact:

Megan Ewens
Gonzaga University
Office of Admission
Spokane, WA 99258-0102
(800) 322-2584, ext. 6285
E-mail: ewens@gonzaga.edu
www.gonzaga.edu/scholarships



be inspired.