

# An Education of Exceptional Value

WHAT YOU NEED TO KNOW

IN THE HEART OF WASHINGTON, D.C.



THE CATHOLIC UNIVERSITY OF AMERICA





# Congratulations!

We are excited you have selected The Catholic University of America as the place where you will grow into adulthood, explore new ideas and knowledge, meet new friends and mentors, and experience the joy of mastering new challenges. Catholic University is where you will begin to invest in your future!

**We invest in you as you invest in your future:** At Catholic University, we will invest in you by providing a quality education — enriched by our Catholic identity — and facilitating the array of opportunities available to you because of our location in the heart of our nation's capital. We will also work hard to ensure that the combination of your family's investment and our resources makes it possible for you to take full advantage of all that Catholic University offers! We take great pride in our financial aid offers, as affordability is our goal.

Please ask us if you have any questions about financial aid or the cost of attending Catholic University. Often, our conversations uncover situations that may net additional assistance. We appreciate the opportunity to discuss your unique situation before you decide on enrollment.

Our team will work closely with you and your family to determine your demonstrated need, your family's expected out-of-pocket expenses, and strategies to meet those costs. Our staff are available via telephone, email, Zoom, or in-person appointments. We are here to help you!

Sincerely,

Mindy Schaffer

Executive Director of Student Financial Aid



202-319-5307



[financial-aid@cua.edu](mailto:financial-aid@cua.edu)



[financial-aid.catholic.edu](http://financial-aid.catholic.edu)

# WHAT'S THE VALUE OF A CATHOLIC UNIVERSITY EDUCATION?

At Catholic University, education is more than just preparing for a career — it's about discovering your true calling. As part of a rich intellectual tradition, you will not only gain the skills needed for professional success but also deepen your understanding of your purpose. Along the way, you will sharpen your ability to think critically, write persuasively, and read perceptively — equipping you for both your profession and a life of meaning.

We will also mentor and support you outside the classroom, providing opportunities to participate in undergraduate research experiences, student organizations, clubs, campus ministry activities, sports, internships, and study abroad options.

# WHAT'S THE COST OF ATTENDING CATHOLIC UNIVERSITY?

Catholic University's cost of attendance includes tuition, fees, and median housing and food charges. Since there is more to being a student than these direct costs, we also calculate the cost of books, personal expenses, transportation, and estimated loan fees for students who wish to borrow.

The figures below are informational only and do not indicate what you will owe. They reflect the costs for the entire academic year; however, the University bills students for each semester (fall and spring), rather than one time for the entire academic year. Actual charges may be different based on your housing and meal plan choices.

## RESIDENT 2025-2026 COST OF ATTENDANCE

Tuition*	\$58,920
Fees	\$1,496
Housing	\$11,924
Food	\$8,450
Books	\$1,248
Personal Expenses	\$2,556
Transportation	\$1,036
Estimated Loan Fee	\$1,342
<b>Total</b>	<b>\$86,972</b>

## COMMUTER LIVING WITH PARENT 2025-2026 COST OF ATTENDANCE

Tuition*	\$58,920
Fees	\$1,496
Housing	\$4,226
Food	\$8,450
Books	\$1,248
Personal Expenses	\$2,556
Transportation	\$1,036
Estimated Loan Fee	\$1,342
<b>Total</b>	<b>\$79,274</b>

\* Tuition for engineering and architecture students is \$59,648.

## IN THE CLASSROOM

**19**  
AVERAGE CLASS SIZE

**11:1**  
STUDENT-TO-FACULTY RATIO

## ON CAMPUS

**176**  
ACRES OF BEAUTIFUL GREEN SPACE

**100+**  
STUDENT ORGANIZATIONS  
AND CLUBS

## IN THE CITY

**3**  
METRO STOPS TO THE U.S. CAPITOL

**3,500**  
INTERNSHIPS IN D.C.

## AROUND THE WORLD

**40%**  
OF UNDERGRADUATES  
STUDY ABROAD

**ROME, ITALY**  
LARGE STUDY ABROAD PROGRAM





**\$79  
MILLION**

## MERIT AND NEED-BASED AID PROVIDED TO OUR UNDERGRADUATES EACH YEAR

Catholic University considers students for need-based institutional funds only if your Free Application for Federal Student Aid (FAFSA) is complete.

Apply online at [studentaid.gov](https://studentaid.gov).



# WHAT TYPES OF AID ARE AVAILABLE?

Our goal is to make Catholic University affordable for everyone who is admitted — and thanks to the University's successful fundraising efforts, we are adding more support every year.

## AWARD PACKAGE

The information below outlines the various types of financial assistance that can make up a financial assistance package, also called an award package. Since everyone's circumstances are unique, this is not an exhaustive summary of the many financial assistance options; however, it outlines what an award package might contain, including merit- and need-based University grants/scholarships, federal grants, loans, or federal Work-Study.

## MERIT AWARDS

Students may be awarded a merit scholarship based on their academic achievements. Your accomplishments to date have earned an investment from us in your Catholic University education, and you will continue to receive any merit awards listed on your award notification letter as long as you continue to meet the academic requirements. Please note: Merit-based scholarships are awarded only to incoming students; these scholarships will not be increased in future years.

## CATHOLIC UNIVERSITY ACADEMIC SCHOLARSHIPS

This is an admission-based scholarship awarded to you for up to eight semesters, as long as you continue to meet the academic eligibility requirements and enroll full-time. CUA, Honors, and Cornerstone Scholarships are all considered merit awards presented to you at the time of admission.

## PARISH SCHOLARSHIP

This is an admission-based scholarship awarded for up to eight semesters, as long as you continue to meet the academic eligibility requirements.

## SPECIAL GRANTS

### SIBLING GRANT

In light of the impact that changes to the 2024 Free Application for Federal Student Aid (FAFSA) Simplification Act might have on our families who have multiple children in college during the 2025-2026 school year, the Office of Student Financial Assistance offers a \$5,000 Sibling Grant to qualifying students. It will be awarded only to new freshmen with a FAFSA on file indicating more than one sibling in college. Documentation may be required.

### LEGACY GRANT

This grant recognizes and rewards students whose parent, grandparent, or sibling graduated from Catholic University (undergraduate, graduate, or law). The Legacy Grant is a \$1,000 grant, renewable for up to four years.

## UNIVERSITY GRANTS

Our investment in you is derived from institutional resources and generous donors who fund endowed scholarships. A student who receives institutional aid will be awarded the same amount of aid for up to eight semesters, as long as the family's financial outlook remains constant. Reestablishing eligibility is easy; simply complete the FAFSA each year by the priority deadline date. As with all institutional aid programs, recipients must maintain full-time status and meet satisfactory academic standards.

## CATHOLIC UNIVERSITY UNDERGRADUATE GRANT

As mentioned, the FAFSA must be completed to receive full consideration for Catholic University grants.

## ENDOWED SCHOLARSHIPS

We are fortunate to have broad support from the Catholic community, alumni, and friends of the University who believe in you and have invested in you. Our Institutional Advancement Office makes stewardship a priority, with our goals to increase scholarships to make a Catholic University education more affordable.

## FEDERAL AND STATE NEED-BASED GRANTS

### FEDERAL PELL GRANT (PELL)

Eligibility is determined by the U.S. Department of Education based on student financial need indicated by the FAFSA.

### FEDERAL SUPPLEMENTAL EDUCATIONAL OPPORTUNITY GRANT (SEOG)

Eligibility is based on student financial need as indicated by the FAFSA. Students who receive maximum Federal Pell Grants are given priority for funding.

### STATE GRANTS

Many states have reciprocity agreements with the District of Columbia, making it possible for you to apply your state aid at Catholic University. Please check with your state scholarship administration for eligibility and application information.

## FEDERAL DIRECT LOANS

Low-interest loans (subsidized or unsubsidized) are helpful in bridging the gap to make a Catholic University education more affordable. We are committed to providing financial literacy counseling so you have all the information you need to make an educated decision regarding borrowing a federal loan.

## FEDERAL SELF HELP

### FEDERAL PARENT PLUS LOAN

Your parent(s) may apply for a loan to meet your educational costs. We can answer all your questions about how to apply, terms, and repayment.

## FEDERAL WORK-STUDY

This program provides a part-time job on campus for students who meet need as determined by the FAFSA. It is an excellent opportunity to have some money in your pocket while working around your school schedule. Note: Work-Study funds are earned and are not applied to your bill.

## OTHER RESOURCES

If you find your financial aid package is not adequate to meet your college costs, other options exist that you should consider. In addition to exploring outside private aid, such as local community-based scholarships, private national scholarships, or employer-based tuition assistance, the following resources might be an option:

### INTEREST-FREE PAYMENT PLAN

The University partners with Flywire to offer a monthly payment plan. No credit check is required, and this plan can be used in conjunction with your financial assistance package.

### PRIVATE EDUCATIONAL LOANS

We recommend that students consider federal direct loans first as they often offer better terms than private loans; however, private educational loans can help meet actual costs beyond the limits set on borrowing a federal loan.



**At Catholic University, affordability is a reality! My education here fits my budget, and the financial aid team has been extremely helpful. They've made pursuing a great Catholic education a smooth and affordable journey for me and thousands of others.**

**RYAN SMYTH**

CLASS OF 2025, FINANCE

To complete the FAFSA: Catholic University's school code is 001437.

**Apply online at [studentaid.gov](https://studentaid.gov).**

### **Know Your Student Aid Index (SAI)**

The Student Aid Index (SAI) figure, formerly known as the Expected Family Contribution (EFC), is determined based on information from the FAFSA. The SAI is used by the Office of Student Financial Assistance to determine how much aid you may receive. Information provided by the FAFSA determines eligibility for federal and institutional need-based financial assistance. We encourage all students to complete the FAFSA.

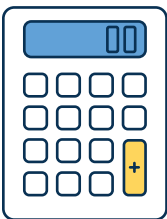




Scholarships can take you one step closer to accomplishing your dreams. They offer one less worry as you work on your college degree. It humbles me to think how lucky we are to have this support! It's as if God is telling his child, 'This is your path.'

MELANIE CERVANTES ROMERO  
CLASS OF 2025, NURSING

**Note:** Please review your award letter for costs and aid awarded. This is a SAMPLE for illustration only.



YOU CAN CALCULATE YOUR ESTIMATED DIRECT COSTS ONLINE AT **FINANCIAL-AID.CATHOLIC.EDU/PLANNER**



## MORE AFFORDABLE THAN YOU THINK

Now that you have a preview of the different awards, here is an example that shows how to determine out-of-pocket expenses at Catholic University.

When trying to determine if we are the right fit for you financially, you need to know your net cost after all financial assistance has been credited. Here is the easiest way to calculate that amount using the example below:

Tuition	\$58,920	Catholic University Scholarship	\$26,000
Fees	\$1,496	Parish Scholarship	\$4,000
Housing	\$11,924	Catholic University Grant	\$10,000
Food	\$8,450	Direct Subsidized Loan	\$3,500
Estimated Loan Fee	\$1,342	Direct Unsubsidized Loan	\$2,000
<b>Estimated Annual Billed Cost:</b>	<b>\$82,132</b>	<b>Total Assistance Awarded:</b>	<b>\$45,500</b>

$$\mathbf{\$82,132} - \mathbf{\$45,500} = \mathbf{\$36,632}$$

ESTIMATED ANNUAL BILLED COST

TOTAL ASSISTANCE AWARDED

ESTIMATED OUT-OF-POCKET EXPENSES FOR THE ACADEMIC YEAR

For one semester's out-of-pocket expenses, divide your total in half.

$$\mathbf{\$18,316}$$

COST PER SEMESTER

# FAQs

We know much of this is new for you, and we want you to rest assured we are here every step of the way to provide answers to your questions. Here are a few that are asked most often:

## SHOULD I APPLY FOR FINANCIAL AID EACH YEAR?

Yes. Students must update their financial records by filing the upcoming year's FAFSA every year to reestablish eligibility for federal aid programs and the Catholic University Undergraduate Need-Based Grant.

## HOW DO I APPLY FOR FINANCIAL AID?

Citizens of the United States, Permanent Residents, and eligible non-citizens may complete the FAFSA. The FAFSA application can be found online and will require a Federal Student Aid (FSA) username and password for both you and your parents. Apply online at [studentaid.gov](http://studentaid.gov). Catholic University's school code is 001437.

## WHAT HAPPENS IF MY SITUATION CHANGES?

We recognize the FAFSA is a snapshot in time of your family's finances. We also know that changes might occur and that what is reported on the FAFSA might not reflect your current financial status. Examples of circumstances out of your control include loss of employment, reduction in income, change in marital status due to death, separation, or divorce, or medical bills not paid by insurance that exceed 11% of your/your parents' adjusted gross income. If you experience a situation like this, you should complete the Catholic University Appeal for Unusual Circumstances Form, found at [financial-aid.catholic.edu/forms](http://financial-aid.catholic.edu/forms). For more information, refer to our policy site at [financial-aid.catholic.edu/policies/appeals.html](http://financial-aid.catholic.edu/policies/appeals.html).

## DO I NEED TO ACCEPT MY ASSISTANCE?

Yes. You can view and accept your aid package on our Cardinal Students portal. You will receive a log-in to the portal and must log in within 10 days. Visit [financial-aid.catholic.edu/faq/acceptingaid.html](http://financial-aid.catholic.edu/faq/acceptingaid.html).

## IS CATHOLIC UNIVERSITY AID RENEWABLE WHEN CONDITIONS ARE MET?

Catholic University aims to offer stability in its financial aid packages, with the promise of maintaining the same level of University assistance throughout all four years of a student's undergraduate career when the student meets the necessary conditions. To maintain merit awards, a student must be enrolled full time and achieve Satisfactory Academic Progress. These same conditions plus the requirement of submitting a FAFSA each year are necessary to renew a Catholic University Grant. As long as these conditions are met, students can expect their Catholic University aid to be renewed annually.

## IS THERE AN INCOME CUTOFF FOR FINANCIAL AID?

No. Income is a factor when determining eligibility for need-based aid, but other factors are also taken into account, such as household size and the age of the oldest parent. We recommend that all students file for aid so that their eligibility can be evaluated using all of the necessary information. Students/parents need to file a FAFSA if they want to take advantage of the federal and PLUS loan programs.

## HOW IS FINANCIAL NEED DETERMINED?

Financial need for federal aid programs and institutional grants is determined by subtracting the Student Aid Index (SAI) from the total cost of education for the year. Of course, costs vary among colleges and universities, so need will also vary from one institution to another.

## DOES CATHOLIC UNIVERSITY FUND THE ENTIRE DIFFERENCE BETWEEN THE COST OF MY ATTENDANCE AND MY FAMILY'S SAI?

Catholic University is not able to meet the full need of every student who is offered admission. Our need-based grants range between \$1,000 and more than \$44,000, so the exact percentage of need met varies from student to student.

## WHY DID I RECEIVE A UNIVERSITY GRANT ?

Catholic University strives to provide funding to students who are a good fit for our University. We strive for regional diversity and award students based on their academic program, high school attendance, and career path.

## HOW DOES MY AID PACKAGE PAY TO MY ACCOUNT?

All aid is disbursed 10 days prior to the start of the semester if the student has completed all the necessary paperwork. This is done electronically through our financial aid system, Cardinal Students.

## WHERE CAN I SEE MY ACCOUNT ACTIVITY?

In late June, account balances for the fall semester will be available to view in Cardinal Pay, which students can access via the Student Account tile in Cardinal Students. Students can also grant view access to parents by following the instructions at [cardinalpay.catholic.edu](http://cardinalpay.catholic.edu).

## HOW DO I GIVE MY PARENTS ACCESS TO MY STUDENT ACCOUNT ACTIVITY?

Students can grant Authorized User access to parents and other individuals by following the instructions at [cardinalpay.catholic.edu](http://cardinalpay.catholic.edu). Authorized Users can view their balance, receive system notifications, make payments, and discuss account activity with Catholic University staff.

## HOW DO I APPLY FOR A PARENTAL (PLUS) LOAN?

We make it easy for parents to apply by providing a one-page application on our website, available June 1, each year.

## HOW DO I SIGN UP FOR THE PAYMENT PLAN?

Students (or their Authorized Users) can enroll in a payment plan in Cardinal Pay.

## WHAT DOES IT MEAN TO BE SELECTED FOR VERIFICATION?

A student's FAFSA file may be flagged for a process called verification. We may ask for additional documentation to support income, number in household, and assets. Using the Data Exchange to link directly to the IRS when completing your FAFSA helps reduce the additional documentation we may need. The additional documentation required will be on your to-do list on Cardinal Students. Please act as quickly as possible so as not to delay the disbursement of your aid.

## WHAT IS SATISFACTORY ACADEMIC PROGRESS?

Students must maintain satisfactory academic progress (SAP) to remain eligible for financial aid; this includes both grades and completion of courses. Students receiving selected academic-based scholarships may have to meet additional standards to retain these awards. Review the SAP policies on our website at [financial-aid.catholic.edu](http://financial-aid.catholic.edu).

THE CATHOLIC  
UNIVERSITY  
OF AMERICA



[FINANCIAL-AID.CATHOLIC.EDU](https://financial-aid.catholic.edu)