



**Enclosed is your
Financial Aid Offer
Letter and Guide.**

The information included in this guide applies to all Aurora University locations.

Office of Financial Aid

finaid@aurora.edu | 630-844-6190

aurora.edu/financialaid

Schedule an appointment at

aurora.edu/finaiddailyappt.

Business Hours*

Monday–Friday, 8 a.m.–5 p.m.

*Contact the Office of Financial Aid for seasonal hours.

Evaluating Your Offer Letter

- » Review your offer letter carefully.
- » Refer to the Navigating the Offer Letter and Estimated Net Cost sheet for help.
- » Remember that your offer letter is NOT a bill. Actual direct costs will be based on your housing and meal plan choices, if applicable.

Financial Aid Steps

- » Review all steps in the checklist section of your Self-Service account.
- » Complete all financial aid steps no later than **May 1, 2025** or the due date shown on your Self-Service account. Steps completed after the due date may delay your financial aid and cause late fees.
- » Upload any needed paper documents using the secure document uploader at **aurora.edu/submitfinaidforms**.
- » Do not provide items that have not been requested, as we are required to verify every document you submit.

Self-Service: The Online Portal for Aurora University Students

- » All students receive a User ID and password to log on to their Okta single sign-on, which provides access to apps like Aurora University email and Self-Service.
- » All financial aid correspondence will be delivered to you through your AU email, phone, text, and Self-Service.
- » Use Self-Service to:
 - Check the status of requested documents.
 - Review the financial aid steps you need to complete.
 - View your offer letter and accept or decline loans.

Outside Funding Resources

External Scholarships

- » Research scholarship opportunities at **aurora.edu/externalscholarships**.
- » Notify the Office of Financial Aid of any external scholarships you are receiving.
- » Advise the scholarship agency to send payment to the attention of Student Accounts so the scholarship amount can be credited to your student account.

Veterans Benefits

- » The Office of Financial Aid is the certifying office and can be emailed at **veterans@aurora.edu**.
- » Determine your eligibility by contacting the Department of Veterans Affairs (VA).
- » Review benefit information at **gibill.va.gov**.

Additional Lending Options

- » Federal Direct PLUS Loans are a credit-based federal loan option. Find the electronic application at studentaid.gov/plus-app beginning in April.
 - The Parent PLUS Loan is an option for parents of dependent, undergraduate students.
 - The Graduate PLUS Loan is an option for students enrolled in graduate programs.
- » Private Loans are secured outside of AU through a private lender, according to their unique terms.

Loan Disbursement Schedules at Aurora University

- » Loan disbursement information can be found on your loan disclosure statement from the U.S. Department of Education.
- » Dates are predetermined by AU based on your enrollment.
- » Notifications of disbursement and refund activity will be sent to your AU email.

Federal and State Financial Aid Eligibility Limits

- » Due to government limits and Satisfactory Academic Progress regulations, it is in your best interest to complete your academic program efficiently. Refer to the Satisfactory Academic Progress policy at aurora.edu/satisfactoryacademicprogress.
- » Limits for grants and loans include all aid received at all schools attended during your educational career.
- » Students who have already completed a bachelor's degree are only eligible for student loans.

Federal Direct Loan Eligibility Limits	
Dependent Undergraduate Limit	\$31,000 (no more than \$23,000 in subsidized)
Independent Undergraduate Limit	\$57,500 (no more than \$23,000 in subsidized)
Graduate and Professional Limit	\$138,500 (ineligible for subsidized loans)

- » The total Federal Pell Grant a student may receive cannot exceed the equivalent of six school years, or 600%, of full-time attendance. Review your usage on the Financial Aid homepage of your Self-Service account.
- » Students become ineligible for the State of IL MAP Grant (Est) when they have used a total of 135 MAP Paid Credit Hours (MPCHs). You can access a record of your MPCHs through the ISAC Student Portal at studentportal.isac.org.
- » Manage all federal loans through studentaid.gov, including:
 - Assigned servicer
 - Loan amounts
 - Lifetime usage totals (limits)
 - Interest rates
 - Repayment status

Summer Financial Aid

- » Summer aid requires a separate institutional application in addition to the FAFSA for the applicable academic year.
- » Applications for summer are available beginning in November at aurora.edu/financialaidforms.
- » Once all documents are processed, you will receive an offer letter if you are eligible for financial aid. If you are ineligible for aid during the summer term, you will be notified.

Student Accounts Office

student.accts@aurora.edu
630-844-5470
aurora.edu/student-accounts

Business Hours*

Monday–Friday, 8 a.m.–5 p.m.
*Please contact the Student Accounts Office
for seasonal hours.

General Billing Information

- » You can view your electronic bill and make payments through the “Make A Payment” app in your Okta account.
- » Bills are issued by the Student Accounts Office.
 - Fall semester billing begins in mid-July.
 - Spring semester billing begins in early December.
- » Only completed financial aid funds will be applied to your account after the second week of the semester.
- » If financial aid is incomplete by the tuition due date, you will need to make a plan to pay. You can review payment plan details under the Payment Options tab of **aurora.edu/student-accounts**.

Per Semester Payment Option

- » Payment is due in full.
 - Fall semester: **August 15, 2025**
 - Spring semester: **January 15, 2026**

Interest-Free Monthly Payment Plan Option

- » Divides the remaining semester balance into up to five monthly payments.
- » Amount due is based on individual charges and balance.
- » Students must re-enroll each semester through the “Make A Payment” app.
- » There is no enrollment fee.

College Savings Plans

- » Notify your plan provider that you are attending AU.
- » Notify the Student Accounts Office of your plan. AU will directly bill your provider and communicate with them based on your plan.

Employer Tuition Reimbursement

- » Visit **aurora.edu/accountforms** and fill out the applicable form:
 - If your employer pays AU directly, complete the Application for Deferred Payment Plan.
 - If your employer pays you directly, complete the Expected Third-Party Payment Application.
- » Submit the form to the Student Accounts Office by the end of the second week of the semester.