AURORA UNIVERSITY

Navigating the Offer Letter and Estimated Net Cost

1. Your financial aid is based on the semester hours, housing plans, and academic program information shown. **It is your responsibility** to notify the Office of Financial Aid if any of these items differ from what is displayed on your offer letter.

   Please refer to the below for details on other factors that can impact your aid eligibility.

2. **Direct costs** are those costs billed by the university. If you indicated that you plan to live on campus, the estimated housing cost is based on an **air-conditioned double room** and the estimated food cost is based on the **Hungry Spartan 21 meal plan**. Your actual tuition and fee charges and housing and food charges (if living on campus) will be reflected on your billing statement (e-Bill) once you secure a housing assignment. Please refer to the 2027–2028 housing and meal plan rates. Estimated direct costs do not include additional charges for specific courses or academic programs. Your actual charges and payments may be different.

   Plan for **indirect costs**, which are common school expenses that a student may incur while attending college. These are NOT billable costs, but they are taken into account when determining your eligibility for financial aid. Indirect costs are calculated based on the experience of the average student and can vary based on individual spending decisions.

   Below are estimates for direct and indirect costs for traditional undergraduate students for the 2027–2028 school year. For a comprehensive list of the cost of attendance by student academic level and program, visit aurora.edu/costofattendance.

	Living On Campus	Living Off Campus
Tuition	$31,400	$31,400
Fees (Student Activities and Technology)	$410	$410
Housing (Air-Conditioned Double Room)	$7,750	N/A
Food (Hungry Spartan 21 Meal Plan)	$6,640	N/A
Total Direct Costs	**$46,200**	**$31,810**
Books and Supplies	$1,200	$1,200
Housing (Mortgage, Rent, etc.) and Food	N/A	$5,022
Transportation	$1,890	$2,196
Miscellaneous Personal Expenses (Clothing, Toiletries, Laundry, etc.)	$2,052	$2,052
Loan Fee, if Applicable (See #4)	$72	$72
Total Indirect Costs	**$5,214**	**$10,542**
Total Cost of Attendance for 2027–2028	**$51,414**	**$42,352**

3. Your loan disbursement dates have been predetermined by the university. Students enrolled in a semester or a modular program will have one scheduled loan disbursement each semester of attendance. Summer semester loan disbursements are based on summer course dates. Your loan disclosure statement from the U.S. Department of Education will indicate your anticipated disbursement dates and amounts. You will be notified by the Student Accounts Office via your AU email account upon arrival of any loan disbursements.

4. The total loan funds applied to your student account will be **less** than the total amount you accept, due to an origination fee. The current loan origination fee of 1.057% is deducted from each Federal Direct Subsidized/Unsubsidized Loan disbursement by the U.S. Department of Education before the funds are applied to your bill. If accepting the Federal Direct Parent PLUS Loan or Federal Direct Graduate PLUS Loan, a loan origination fee is deducted from each disbursement with the current loan origination fee at 4.228%. These fees are subject to change based on federal regulations. The amount accepted is the loan principal that you will be required to repay.

   Please take these fees into consideration when evaluating the loan amount you wish to accept. **Watch for your loan disclosure statement from the U.S. Department of Education**, which provides the loan origination fee information. If you borrow a Federal Direct Loan, your cost of attendance will include an allowance for the average origination fees.

5. Aurora University is committed to offering meaningful work opportunities for all students. On-campus jobs are in high demand. The amount listed as Federal Work-Study (FWS) Eligibility is the annual amount you are eligible to earn, if hired. Earnings will not automatically be deducted from your charges. If you are not FWS eligible, you still have the option to pursue on-campus employment. Student workers are paid bi-weekly following the current minimum wage guidelines for a maximum of 20 hours per week. To inquire about on-campus employment, contact Career Services at 630-844-5403 or career@aurora.edu.

Notes

- IL MAP (estimated) award eligibility and amount are subject to change based on your actual semester hours each semester and/or pending action by the Illinois General Assembly and the Governor. For more details, refer to the State of Illinois MAP Grant Special Notice available at aurora.edu/forms2027.

- Your aid is contingent upon the availability of funds and the verification process, if you are selected. The Office of Financial Aid reviews your FAFSA information, your enrollment status, your housing plans, and Satisfactory Academic Progress requirements to determine eligibility. Completed financial aid funds will be applied to a student's account after the first week of the semester.

CONTACT INFORMATION

For help with the admission process:

Freshman and Transfer
630-844-5533

Graduate
630-947-8955

Online
888-688-1147

For help with grants, scholarships, and loan processing:

Office of Financial Aid
630-844-6190

For help with bills, monthly payment plans, book vouchers, and refunds:

Student Accounts Office
630-844-5470

For help with on-campus housing and meal plans:

Residence Life
630-844-7881

10/15/2026

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