

OPPORTUNITY



INVEST IN YOUR FUTURE



University of Advancing Technology (UAT) makes every attempt to ensure that all qualified students can attend. UAT understands how important financial aid is, and we are aware that every family situation is different. For those who qualify, UAT participates in the Federal Student Aid Program (FSA) to offer Pell Grants, Federal Supplemental Educational Opportunity Grants (FSEOG), Direct Unsubsidized and Subsidized Loans, Plus Loans for Parents and Federal Work-Study.

WHO CAN RECEIVE FINANCIAL AID?

Students seeking financial aid at UAT must meet the following general requirements:

- > Be accepted to a UAT Associate, Bachelor's or Master's program
- > Be a U.S. citizen or eligible non-citizen
- > Be enrolled at least half-time (undergraduate: at least 6 hours, graduate: at least 3 hours)
- > Not owe a refund of a federal grant or be in default on an existing federal student loan
- > Have earned a high school diploma or G.E.D. certificate
- > Have a valid Social Security Number

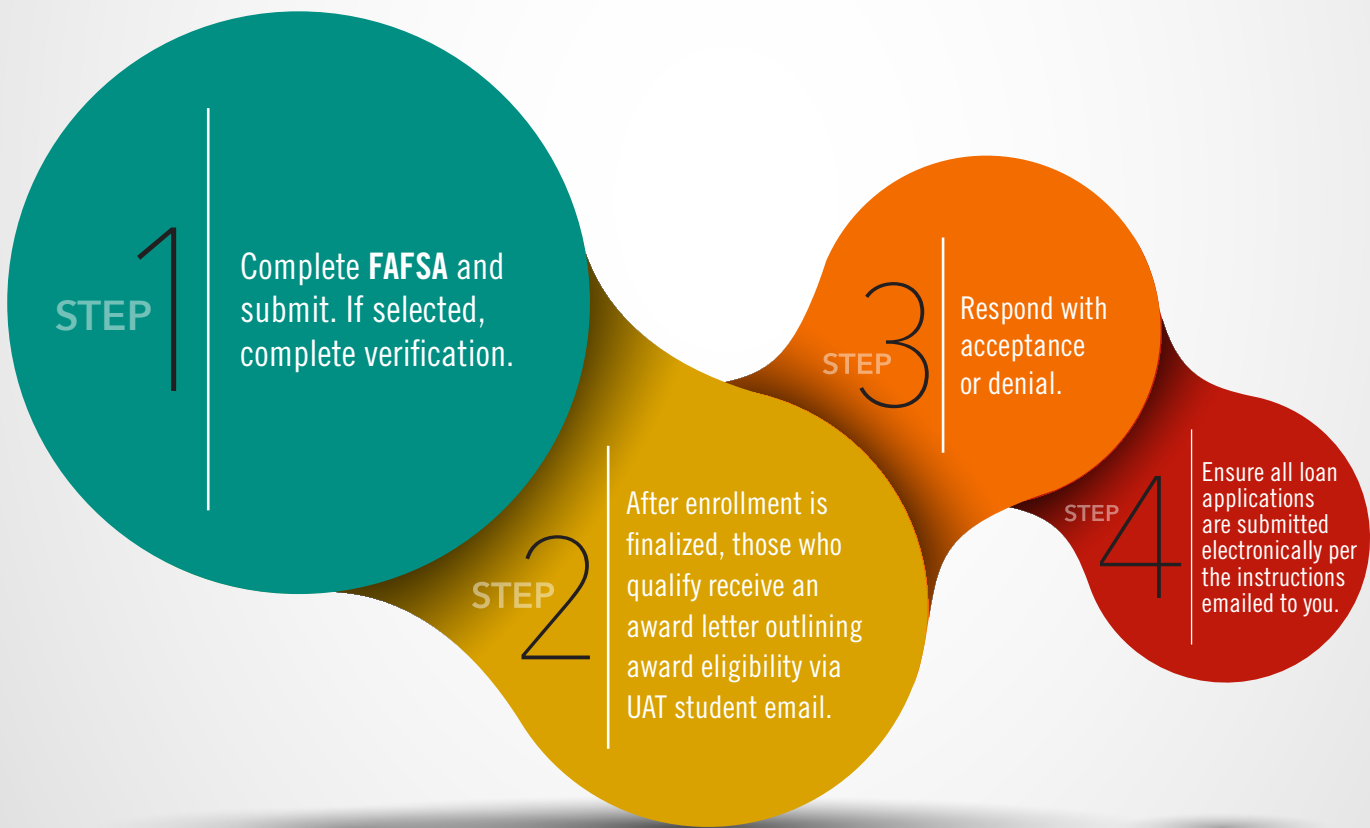


WHERE DO I BEGIN?

Completing your Free Application for Federal Student Aid (FAFSA) is the first step. Next, the federal government will process the FAFSA and calculate an Expected Family Contribution (EFC) using the information you provided on your application. A Student Aid Report (SAR) will be emailed to you and transmitted to the UAT Financial Aid Office. This report is used to determine your individualized eligibility for federal financial aid funds. Once your enrollment is finalized and your financial aid file is complete, an

award letter, for those who qualify, will be sent to your UAT student email address. Your award letter will list any federal and/or institutional aid you are eligible to receive.

Upon acceptance of any award, you will be required to complete the applicable promissory note(s) and entrance counseling. Instructions for electronic completion will be emailed to you.



HOW DO I RECEIVE FUNDING?

All federal funding (including all student loan proceeds) will be sent to UAT and credited directly to your student account.

TUITION AND TAX ADVANTAGES

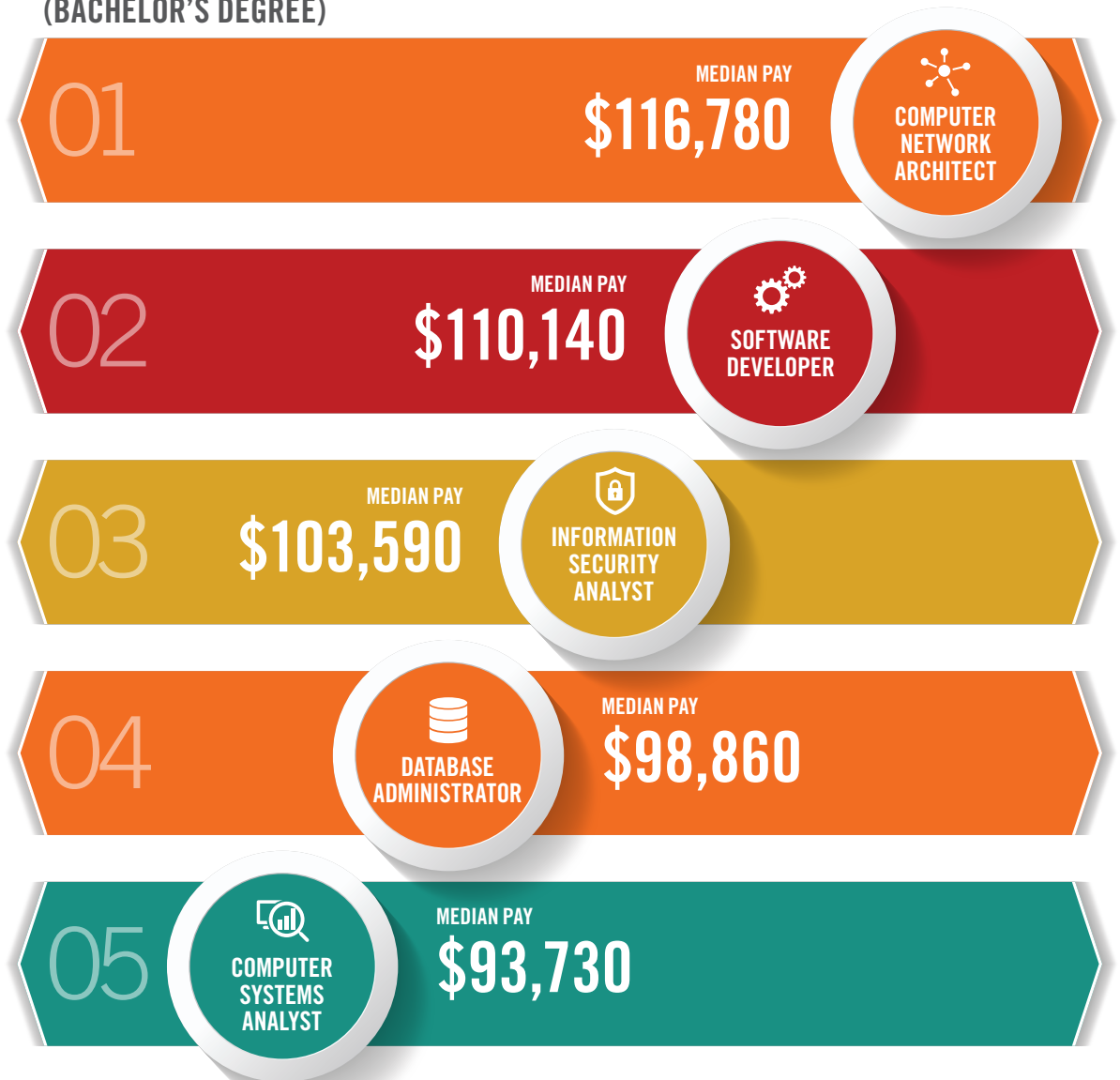
You may be able to take advantage of a number of federal tax benefits including credits, deductions and savings incentives to offset your costs for college. You will find details on tax benefits on the Internal Revenue Service website at www.irs.gov. We highly recommend you consult a professional tax advisor or attorney.

INVESTING IN YOUR FUTURE

TECHNOLOGY – A PROGRESSIVE FIELD

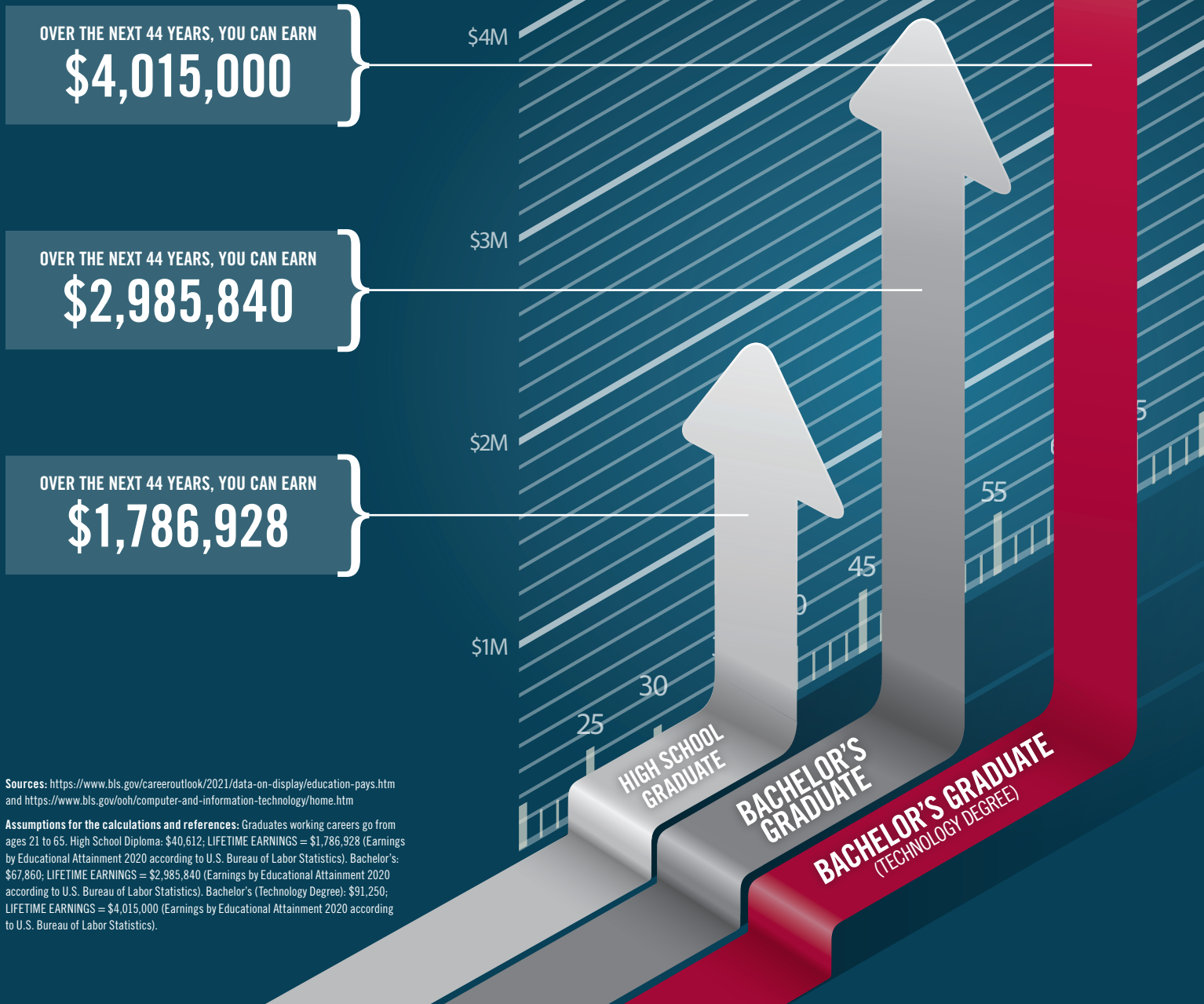
Congratulations on considering a degree in advancing technology! Science, Technology, Engineering and Math, or STEM fields, are some of the hottest fields to be in today, and experts say, for the foreseeable future. As a college that offers exclusively technology degrees, UAT prepares graduates for many of these great careers.

5 HIGHEST PAYING TECHNOLOGY CAREERS OF 2020 (BACHELOR'S DEGREE)



TECHNOLOGY – A SOLID INVESTMENT

“A bachelor’s degree can earn you 67% more than a high school diploma” (College Trends in Higher Education), but jobs in technology lead virtually all other fields in earning power and new job creation (US Bureau of Labor Statistics). In fact, a job in many of the tech fields can earn you over \$2,000,000 *more* throughout your lifetime. That is a great return on your investment.



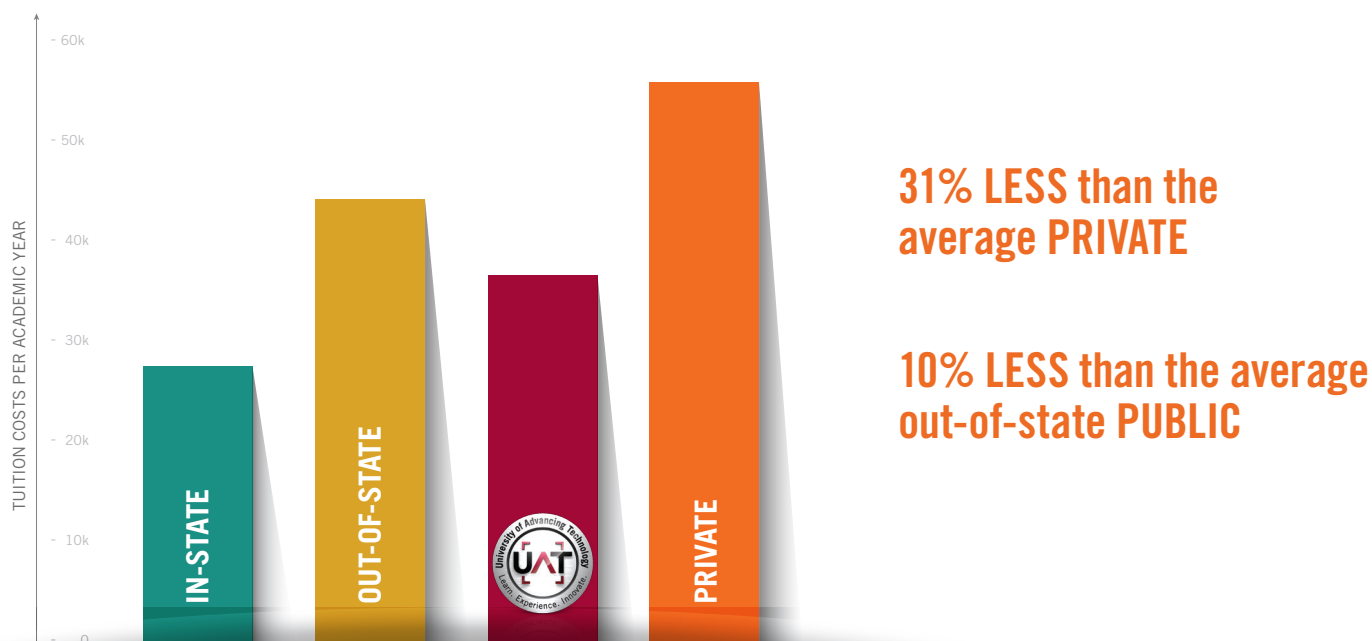
Sources: <https://www.bls.gov/careeroutlook/2021/data-on-display/education-pays.htm> and <https://www.bls.gov/ooi/computer-and-information-technology/home.htm>

Assumptions for the calculations and references: Graduates working careers go from ages 21 to 65. High School Diploma: \$40,612; LIFETIME EARNINGS = \$1,786,928 (Earnings by Educational Attainment 2020 according to U.S. Bureau of Labor Statistics). Bachelor's: \$67,860; LIFETIME EARNINGS = \$2,985,840 (Earnings by Educational Attainment 2020 according to U.S. Bureau of Labor Statistics). Bachelor's (Technology Degree): \$91,250; LIFETIME EARNINGS = \$4,015,000 (Earnings by Educational Attainment 2020 according to U.S. Bureau of Labor Statistics).

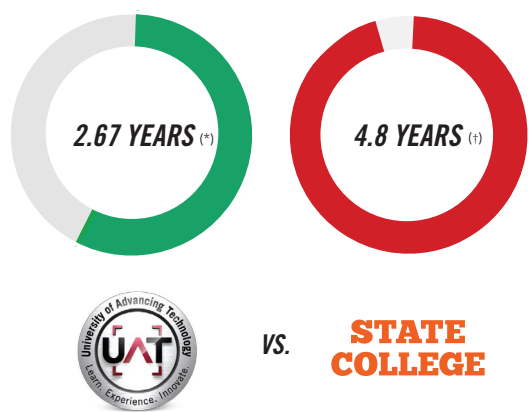
INVESTING IN YOUR EDUCATION

UAT is a small, private advancing technology University that develops skills far beyond ordinary colleges, but it is also surprisingly affordable, more so than most private colleges or out-of-state tuition at state schools. But more importantly—you can graduate much sooner!

RANGE OF EDUCATIONAL OPPORTUNITIES AND COSTS



Source: The College Board Trends in College Pricing and Student Aid 2021 (<https://research.collegeboard.org/pdf/trends-college-pricing-student-aid-2021.pdf>). Median costs per academic year are based on 2 semesters per year. Most UAT students elect to attend 3 semesters per calendar year. Costs included in figures are: tuition and fees, transportation, books and supplies, and room and board. **Published charges for the 2021-2022 academic year:** Public Four-Year In-State \$22,690; Public Four-Year Out-of-State \$39,510; Private Four-Year \$51,690; UAT \$35,670. UAT's tuition, fees, room and board costs can be found at www.uat.edu/tuition.



AVERAGE TIME TO BEGIN REVENUE

Consider what graduating faster can mean for your finances and your career. At UAT, you not only graduate faster, but more importantly, enter your career field far sooner. That means you can be earning a salary and moving up the company ladder while your peers are still in state schools paying for tuition, books and room and board.

Further, UAT gives students a tuition lock upon enrollment. This means that while tuition at both state and private colleges increase each year, your continuous enrollment at UAT will be locked in at your original tuition rate. This can add up to serious dollars saved. Additionally, our all-inclusive room and board and all-in flat Synchronic Resource Fee add up to more money saved over the high cost of room and board, books, supplies and fees at other colleges.

* Standard UAT semesters include 15 credit hours. UAT students attend 3 semesters per year. Standard credit completion pace equals 45 credit hours in 1 calendar year. 45 credit hours x 2.67 years = 120 credit hours required for graduation.

† Complete College America reported in 2017 that the average time to complete a bachelor's degree is 4.8 years (<https://completecollege.org/data-dashboard/>). At the time of publication, this is the most current data.

TALKING ABOUT JOBS

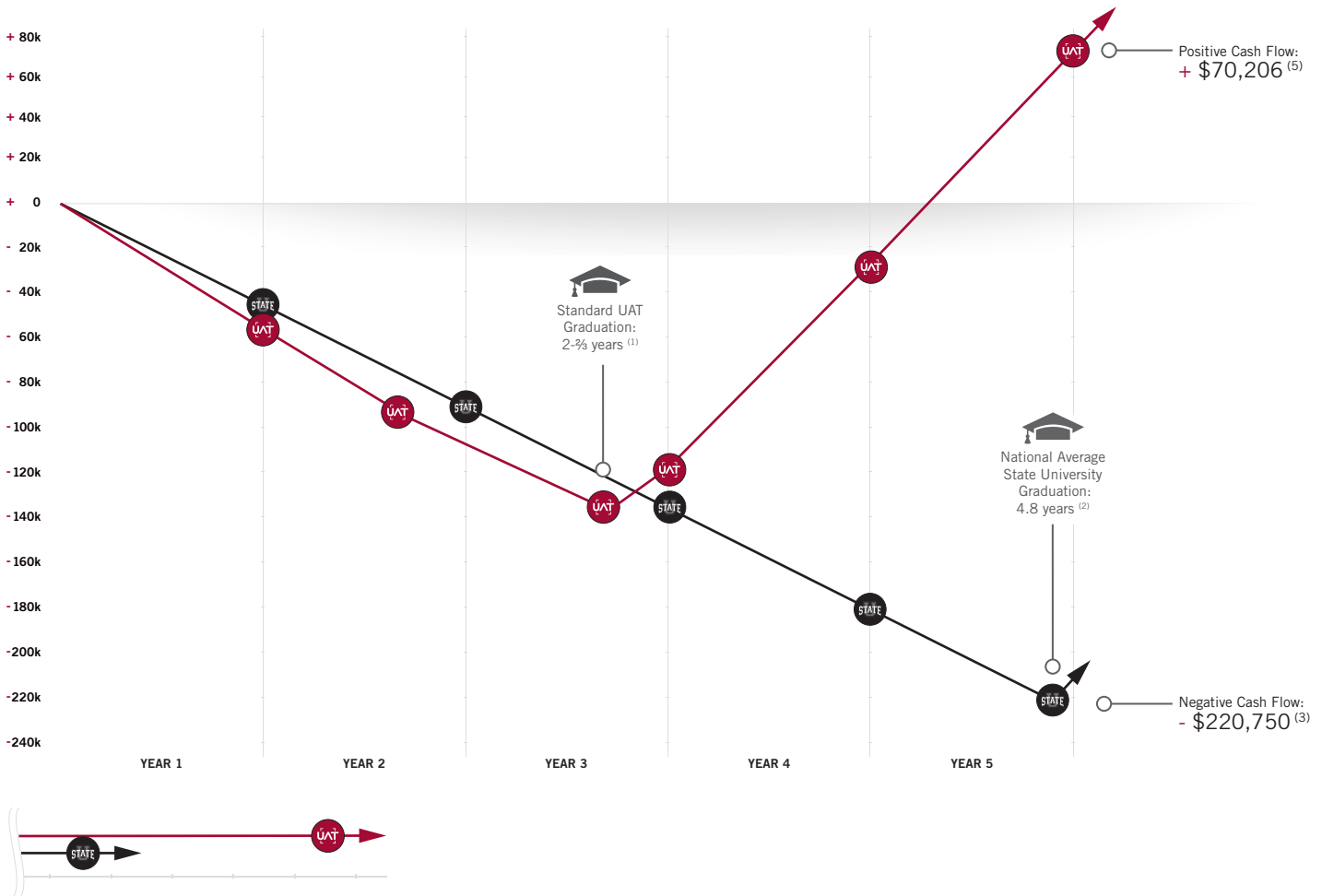
UAT is educating students for leading technology careers. According to the U.S. Bureau of Labor Statistics, Computer and Information Technology jobs are among the highest paying and fastest growing in the U.S. They report: “The median annual wage for computer and information technology occupations was \$91,250 in May 2020, which was higher than the median annual wage for all occupations of \$41,950.”

While the average college student takes approximately five years to graduate with a Bachelor’s*, UAT students can graduate in under three years! This means getting into the workplace and earning two years earlier!

* Complete College America reports that an average college student takes approximately five years to earn a Bachelor’s degree and 56% take more than 4 years. At the time of publication, this is the most current data.

TRUE VALUE COMPARED TO ACTUAL COST

Private STEM University vs. State Schools



The lifetime value of graduating faster and entering the workforce earlier can provide an additional **\$200–300k advantage** over state school graduates (4)

- Standard semesters include 15 credit hours. UAT students attend 3 semesters per year. Standard credit completion pace equals 45 credit hours in 1 calendar year. 45 credit hours X 2.67 years = 120 credit hours required for graduation.
- Complete College America reported in 2017 that the average time to complete a Bachelor’s degree is 4.8 years. A 2017 report indicates that only 44% graduate with a degree in 4 years. At the time of publication, this is the most current data.
- College Board Trends in Higher Education 2021–2022 reports public, out-of-state average costs for tuition, fees, room and board, book and expenses to be: \$44,150/year. \$44,150 x 5 years = \$220,750.
- UAT students usually graduate faster than state students, providing as much as a \$200k–\$300k lifetime advantage over graduating in 5 years from state universities.
- U.S. Bureau of Labor Statistics median salary in May 2020 (annual) for Computer and Information Technology Occupations: \$91,250 x (5 years – 2 2/3 years) = \$212,886. \$212,886 - \$142,680 (tuition, fees, room and board for 8 semesters) = \$70,206. Per-semester expenses including tuition (\$12,475), fees (\$360), room and board (\$5,000) calculated using prices published February 2022, with lowest cost options selected. U.S. Bureau of Labor Statistics (<https://www.bls.gov/oo/ computer-and-information-technology/home.htm>)

The result: On average, UAT graduates earn salaries sooner and are further ahead financially in 5 years than graduates from state schools. Price for tuition may be lowered with scholarships. For more details on this information, call the Financial Aid department at 480.351.7857.

GRANTS & UAT SCHOLARSHIPS

MERIT SCHOLARSHIP

Innovator Scholarship: up to \$40,000

Futurist Scholarship: up to \$32,000

Premier Thinker Scholarship: up to \$24,000

Learning Scholarship: up to \$12,000

Excellence Scholarship: up to \$8,000

UAT Experience Scholarship: up to \$4,000

MURPHY ROBOTICS SCHOLARSHIP

Up to \$40,000

DANCERS OF BALLET ARIZONA SCHOLARSHIP

Approximately \$48,500

ALMA MATER PRIDE SCHOLARSHIP

Up to \$8,000

CONTINUATION SCHOLARSHIP

\$4,400

UAT YELLOW RIBBON SCHOLARSHIP

Varies

WARRIORS HEART SCHOLARSHIP

Approximately \$48,500

BOYS & GIRLS CLUBS OF GREATER SCOTTSDALE COMMUNITY SCHOLARSHIP

Approximately \$50,000

>>> Visit uat.edu/scholarships
for resources & options

Scholarships are awarded for tuition only. Amounts vary in range, with the maximum range applied over eight semesters, and are determined at the time of application. Scholarships are for undergraduate and on-campus students only, with the exception of the Continuation Scholarship. Visit uat.edu/scholarships for terms and conditions.



FEDERAL PELL GRANT

The Federal Pell Grant Program awards grants to undergraduate students who demonstrate exceptional financial need. Grant amount is dependent on several factors, including the student's Expected Family Contribution (EFC) as determined from information in the FAFSA, the cost of attendance at UAT, the student's enrollment status, and whether the student attends for a full academic year or less.

DIRECT LOAN PROGRAM

Direct Loans are student loans made available to UAT students to supplement personal and family resources, scholarships, grants and work-study. Nearly all students are eligible to receive Direct Loans regardless of their credit history. Direct Loans are fixed-rate student loans and are the most common and one of the lowest-cost ways to pay for your education at UAT.

DIRECT SUBSIDIZED LOANS

Direct Subsidized Loans are federally guaranteed loans made to eligible undergraduate students who demonstrate financial need. A Direct Subsidized Loan is the best first choice for students looking to borrow money to pay for their education at UAT for several reasons—it has a low fixed interest rate, no payments are required while enrolled at UAT and no interest accrues while enrolled at UAT. Students must be enrolled at least half-time for eligibility.

DIRECT UNSUBSIDIZED LOANS

Direct Unsubsidized Loans are federally guaranteed loans that are not based on financial need. Interest will accrue from the time the loan is disbursed to UAT, but you do not have to make interest or principle payments until six months after graduation, or six months after you drop below part-time status. Students must be enrolled at least half-time for eligibility.

ANNUAL DIRECT LOAN LIMITS—SUBSIDIZED AND UNSUBSIDIZED LOANS

	DEPENDENT UNDERGRADUATE STUDENT		INDEPENDENT UNDERGRADUATE STUDENT		GRADUATE STUDENT
	SUBSIDIZED	UNSUBSIDIZED	SUBSIDIZED	UNSUBSIDIZED	UNSUBSIDIZED
FRESHMEN	\$3,500	\$2,000	\$3,500	\$6,000	\$20,500 per academic year of two (2) semesters.
SOPHOMORES	\$4,500	\$2,000	\$4,500	\$6,000	
JUNIORS & SENIORS	\$5,500 per year	\$2,000 per year	\$5,500 per year	\$7,000 per year	Total Aggregate Limit \$138,500 - No more than \$65,500 of this amount may be in subsidized loans. The graduate aggregate limit includes all federal loans received for undergraduate study.
AGGREGATE LIMIT	\$31,000 - No more than \$23,000 of this amount may be in subsidized loans.		\$57,500 - No more than \$23,000 of this amount may be in subsidized loans.		

OTHER PROGRAMS

FEDERAL PLUS LOAN FOR PARENTS

Parents may use PLUS loans to help with their child's education and living expenses if their student is a dependent undergraduate student enrolled at least half-time. While financial need isn't a factor in qualifying for a PLUS loan, UAT requires the completion of the FAFSA to determine possible eligibility for other types of aid. PLUS borrowers are subject to passing a credit check and students must still meet the general requirements for federal student aid. The total amount borrowed each academic year can cover the full certified cost of attendance, minus any other financial aid the student receives.

FEDERAL WORK-STUDY (FWS) PROGRAM

The FWS Program provides funds for part-time employment (on or off campus) to assist students in financing the cost of their education at UAT.

VETERANS (VA) BENEFITS

The State Approving Agency approves UAT for Veterans Training Educational Benefits. Veterans (or eligible spouses or dependents) should complete and submit an application for benefits online at www.gibill.va.gov. Veterans will receive written notification explaining VA's decision regarding eligibility. Veterans should take their certificate of eligibility to the UAT certifying official office to certify their enrollment to VA. Amounts awarded depend upon which program or education benefit the veteran is eligible to receive. These funds are paid by month or by semester to the veteran or UAT. To continually receive benefits, the veteran must be enrolled in a degree program and complete a Request of Benefits form each semester.

PRIVATE LOANS

For most students, federal financial aid may not be enough to fully fund the cost of attendance. There are a wide range of private loans available to assist students in making their educational dreams a reality.

If students wish to pursue additional funding in the form of a private loan, UAT strongly encourages research to find the loan that is best for you. Investigate interest rates and fees charged for origination/disbursement, as well as repayment terms and benefits. Some lenders will charge lower fees, but a higher interest rate. You can use one of the loan calculators at www.finaid.org to determine which option is best for you.

There are benefits and drawbacks to obtaining a cosigner for your private loan. Some loan programs are only available to students with a credit-worthy cosigner, while others offer a choice and charge lower fees if you obtain a cosigner. Please understand that your cosigner will be responsible for your loan if you should fail to repay it. Also, your loan will be reflected in your cosigner's credit report, which could become problematic if your cosigner is being considered for a mortgage or other loan for themselves.

Most important of all—borrow only what you need and look to your UAT Financial Aid team for guidelines.

A WISE DECISION

So, UAT seriously adds up to an investment in college education, but shouldn't a college teach more than facts and textbook learning? What if a college taught you all the skills, behaviors, attitudes and qualities that affords for the potential of a great career? UAT is the place to start.

Consider this! **UAT CAN MAXIMIZE YOUR POTENTIAL**

- > It's designed for bright, gifted students interested in technology.
- > Its small class sizes provide individualized attention.
- > UAT offers cutting edge technology degrees and you'll get deep into technology from day one.

UAT USES A SIGNATURE STATE-OF-THE-ART LEARNING SYSTEM

- > Synchronic Learning provides an education framework that prepares superior graduates to become tomorrow's innovators. For more information visit uat.edu/synchronic.
- > With Synchronic Learning, every student learning style is addressed—auditory, visual and tactile.
- > At UAT, you'll learn to think far more effectively through a very unique thinking curriculum.
- > Learning is real-world and project-based. You'll work on large, long-term projects just like in the real world.
- > A modern work environment helps you learn to work in cross-discipline teams—just like in the industry.
- > Students must innovate to graduate and can complete multiple internships. You'll earn tech respect by achieving real innovation (uat.edu/sip).

UAT IS AN IMPRESSIVE PRIVATE UNIVERSITY

- > UAT is a small, private university with a supportive family environment built around mentorship and coaching.
- > UAT is accredited by the Higher Learning Commission (hlcommission.org), an institutional accreditation agency recognized by the U.S. Department of Education.
- > UAT is a designated Center of Academic Excellence by the National Centers of Information Assurance Education (CAE/IAE) sponsored by the U.S. National Security Agency and the Homeland Security Department.
- > UAT's degrees are in the latest STEM technology fields, and those degrees can translate into high paying jobs (<https://www.bls.gov/ooh/computer-and-information-technology/home.htm>).
- > UAT provides a rich college experience focused on imprinting solid values including ethics and teamwork (uat.edu/vision).

READY FOR YOUR FUTURE?

APPLY NOW: [UAT.EDU/APPLY](https://uat.edu/apply)



UAT's Financial Aid team assists students in funding their educational costs, given individual eligibility. Our Financial Aid team is available to help students with the application process. For more information, contact the UAT Financial Aid Office at 480-351-7857 or 800-658-5744, or at fa@uat.edu.



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