OPPORTUNITY

INVEST

University of Advancing Technology® (UAT®) makes every attempt to ensure 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 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's, 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

> Be registered with Selective Service (if you are male and 18-25 years of age)

> Not have a drug conviction for an offense that occurred while receiving federal student aid

UAT SCHOOL CODE: **017188**

uat.edu/tuition

WHERE DO I BEGIN?

Completing your 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.

STEP 1
Complete **FAFSA** and submit. If selected, complete verification.

STEP 2
After enrollment is finalized, for those who qualify, receive Award Letter (AL) outlining award eligibility via UAT student email.

STEP 3
Respond with acceptance or denial.

STEP 4
Ensure all loan applications are submitted electronically per the instructions emailed to you.
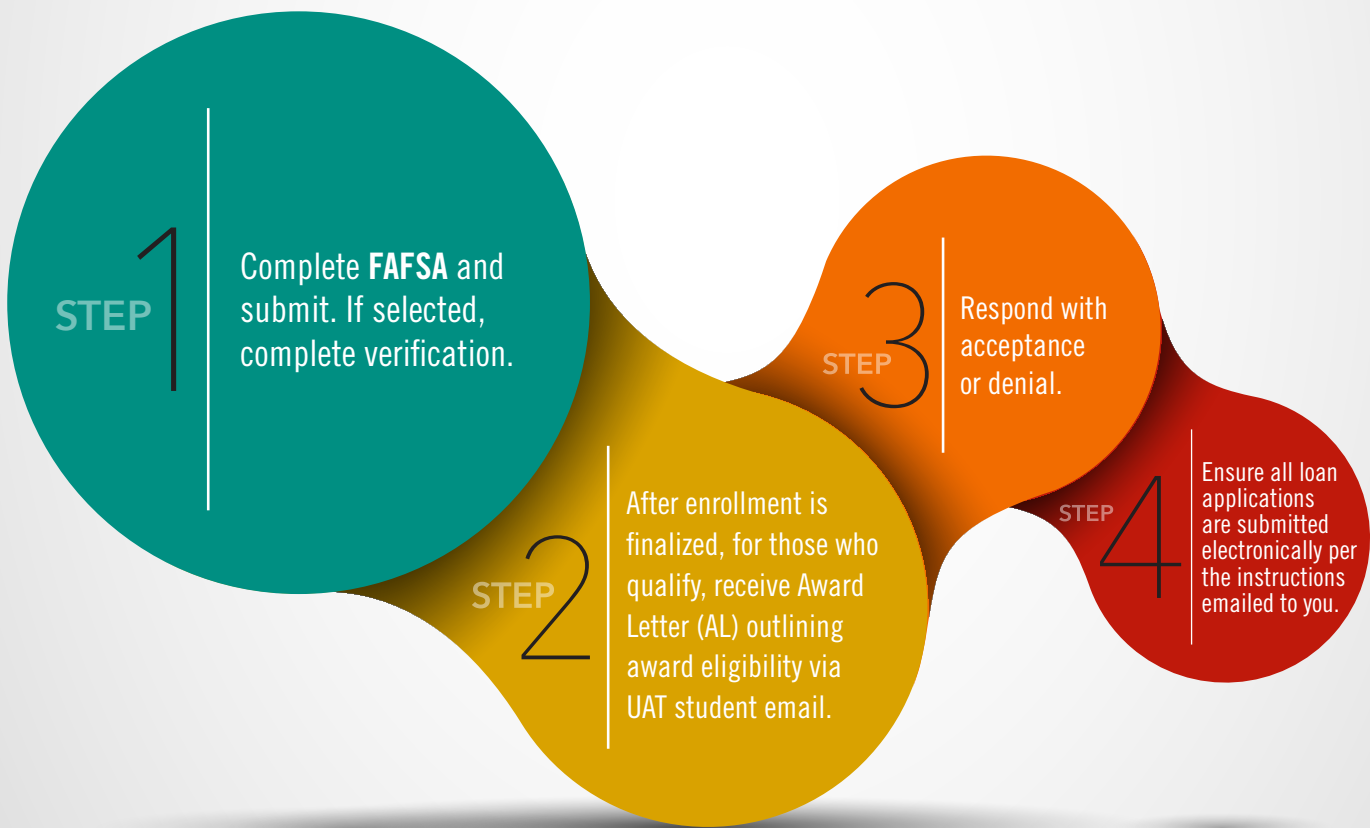
HOW DO I RECEIVE FUNDING?

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 all the tax benefits at 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 looking at a degree within 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 exclusive tech degrees, UAT prepares graduates for many of these great careers.

5 HIGHEST PAYING TECH CAREERS OF 2018
(BACHELOR'S DEGREE)

Source: Bureau of Labor Statistics, https://www.bls.gov/ooh/computer-and-information-technology/home.htm
May or may not be representative of UAT grads.

01
MEDIAN PAY
$104,650
NETWORK ENGINEER

02
MEDIAN PAY
$103,560
SOFTWARE DEVELOPER

03
MEDIAN PAY
$95,510
INFORMATION SECURITY ANALYST

04
COMPUTER SYSTEMS ANALYST
MEDIAN PAY
$88,270

05
DATABASE ADMINISTRATOR
MEDIAN PAY
$87,020

TECH – 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 $4,000,000 *more* throughout your lifetime. That is a great return on your investment.

OVER THE NEXT 44 YEARS, YOU CAN EARN
$6,175,133

OVER THE NEXT 44 YEARS, YOU CAN EARN
$3,748,248

$6M

$4M

$2M

65

60

50

45

35

30

25

HIGH SCHOOL GRADUATE

STEM GRADUATE

**Source:** https://www.bls.gov/careeroutlook/2018/data-on-display/education-pays.htm

Assumptions for the calculations and references: Graduates working careers go from ages 21 to 65; Yearly cost of living salary increases 3.5%; Median Starting Annual Salaries: HS Diploma: $37,024; LIFETIME EARNINGS = $3,748,248 (Earnings by Educational Attainment 2016 according to US Bureau of Labor Statistics) STEM Bachelor Degree: $60,996; LIFETIME EARNINGS = $6,175,133 (Earnings by Educational Attainment 2016 according to US Bureau of Labor Statistics, Occupational Handbook, published Dec 17, 2015, for Computer Programmer $79,840, Software Developer $102,280, Computer Systems Analyst $87,220, Network Architect $101,210, Information Security Analyst $92,600, Web Developer $66,130); AVERAGED $88,213/year.

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

TUITION COST

- 50k
- 40k
- 30k
- 20k
- 10k
- 0

IN-STATE
OUT-OF-STATE
PRIVATE
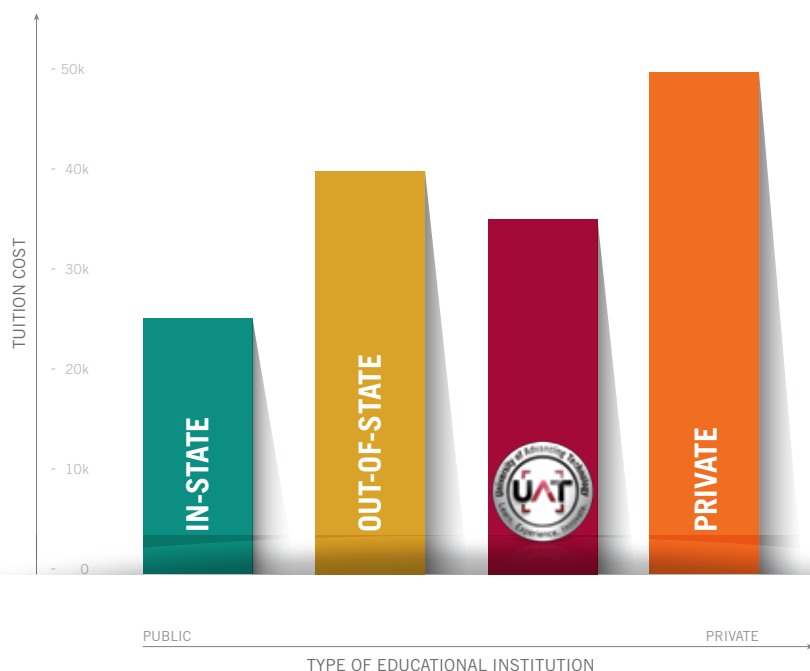
30% LESS than the average **PRIVATE**

13% LESS than the average out-of-state **PUBLIC**

PUBLIC
PRIVATE

TYPE OF EDUCATIONAL INSTITUTION

Source: The College Board, Trends in College Pricing 2018. https://trends.collegeboard.org/sites/default/files/2018-trends-in-college-pricing.pdf Median costs per academic year are based on 2 semesters per year. Most UAT students elect to attend three semesters per academic year. Costs included in figures are: tuition and fees, transportation, books and supplies, and room and board.

2.67 YEARS (*)   **4.8 YEARS** (†)

UAT   **VS.**   **STATE COLLEGE**

AVERAGE TIME TO BEGIN REVENUE

Consider what graduating faster can mean to your finances and your career. At UAT you can not only graduate faster, but more important, 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 & board.

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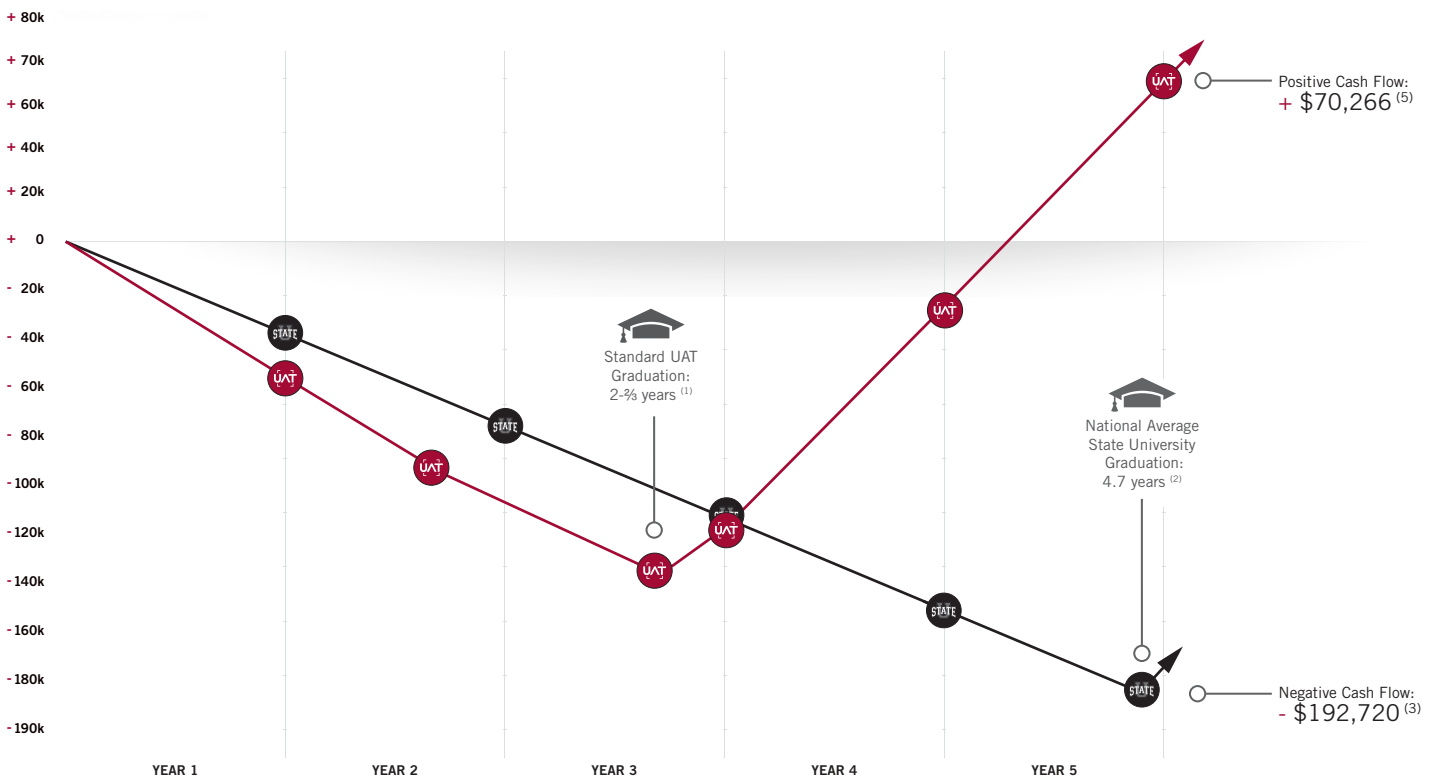
TALKING ABOUT JOBS

UAT is educating students for leading tech careers. According to the US 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 $84,580 in May 2017, which was higher than the median annual wage for all occupations of $37,690."

While the average college student takes approximately five to six 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!

* The College Board reports that an average college student takes approximately five years to earn a Bachelor's degree and 35% take more than 5 years.

TRUE VALUE COMPARED TO ACTUAL COST

STEM private university vs. state schools

Standard UAT Graduation: 2-⅔ years [1]

National Average State University Graduation: 4.7 years [2]

Positive Cash Flow: + $70,266 [5]

Negative Cash Flow: − $192,720 [3]

YEAR 1   YEAR 2   YEAR 3   YEAR 4   YEAR 5

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

1. 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.
2. 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 20% graduate with a degree in 4 years.
3. College Board Trends in Higher Education 2015-16 reports public, out-of-state average costs for tuition, fees, room and board, book and expenses to be: $38,544/year. $38,544 x 5 years = $192,720.
4. 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.
5. U.S. Bureau of Labor Statistics median salaries in May 2017 (annual): Computer Programmers $82,240; Software Developers $103,560; Computer Systems Analyst $88,270; Computer Network Architects $104,650; Information Security Analyst $95,510; Web Developer $67,990. AVG $84,580. $84,580 x (5 years – 2 2/3 years) = $202,386. $202,386 - $132,120 (tuition, fees, room & board for 8 semesters) = $70,266

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 clarity on this information, call the Financial Aid department at 480.351.7857.

GRANTS & UAT SCHOLARSHIPS

MERIT SCHOLARSHIP
Innovator Scholarship: $40,000
Futurist Scholarship: $32,000
Premier Thinker Scholarship: $24,000
Learning Scholarship: $12,000
UAT Experience Scholarship: $4,000

MURPHY ROBOTICS SCHOLARSHIP
$40,000

DANCERS OF BALLET ARIZONA SCHOLARSHIP
$48,500

ALMA MATER PRIDE SCHOLARSHIP
$8,000

CONTINUATION SCHOLARSHIP
Varies

UAT YELLOW RIBBON SCHOLARSHIP
Varies

WARRIORS HEART SCHOLARSHIP
$48,500

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

FEDERAL PELL GRANT

The Federal Pell Grant Program provides need-based grants to low-income undergraduate students. 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

The Direct Subsidized Loan is a federally guaranteed loan. This is based on financial need. The 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

A Direct Unsubsidized Loan is a federally guaranteed loan that is 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 year
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 Stafford Limit** $138,500 - No more than $65,500 of this amount may be in subsidized loans (includes undergraduate aggregate of $57,500).
AGGREGATE STAFFORD 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 you, the student receives.

FEDERAL WORK-STUDY (FWS)

The FWS program provides funds that are earned through part-time employment (on or off campus) to assist students in financing the costs 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 tech degrees and you'll get deep into technology from day one.

UAT USES A SIGNATURE STATE-OF-THE-ART LEARNING SYSTEM
> Synchronic Learning provides more profound learning that is about the journey from tech immersion to true mastery of the craft. 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.
> Modern work environment helps you learn to work in cross discipline teams—just like 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 provides a blend of both worlds: liberal arts and technology.
> UAT is accredited by the Higher Learning Commission (hlcommission.org), a regional accreditation agency recognized by the U.S. Department of Education.
> UAT is a Center of Academic Excellence in Information Assurance Education (CAE/IAE) designated by the NSA & DOD.
> 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

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**.

2625 W. Baseline Rd.   800.658.5744
Tempe, AZ 85283   uat.edu