

# Invest in Yourself and Your Future

## Funding Your Walden Education

Higher education may be among the most significant investments you'll ever make in yourself. At Walden University, we recognize the unique financial needs of working adults, and we want to help you identify and understand the various financial aid options available. Our knowledgeable financial aid advisors can help you explore these options so that you can choose the plan that works best for you.

### Federal Financial Aid

Three-fourths of Walden students receive some form of financial aid, and many defray up to 100% of their tuition and fees through low-interest Federal Direct Loans.\* In order to receive federal financial aid, all students must complete the Free Application for Federal Student Aid (FAFSA). When completing the FAFSA, be sure to fill in Walden's Title IV code, which is 025042. Learn about the requirements for financial aid eligibility at [www.WaldenU.edu/financialaid](http://www.WaldenU.edu/financialaid).

Types of federal aid include:

- **Federal Direct Loans (subsidized):** Subsidized loans are available to undergraduate students with financial need. The federal government pays the interest on this loan while the student is enrolled at least half time in school.
- **Federal Direct Loans (unsubsidized):** Unsubsidized loans are available to undergraduate and graduate students. These loans require that the student pay interest while enrolled. Students can postpone the interest payment, but then the interest will be capitalized, increasing the amount of the debt.
- **Federal Pell Grants:** These need-based grants are generally awarded to undergraduate students who have not yet earned a bachelor's degree.
- **Federal Direct Graduate PLUS Loans:** These fixed-rate loans are for graduate students who are enrolled at least half time and have a good credit history.
- **Federal Direct Parent PLUS Loans:** Parents and legal guardians, regardless of income, may borrow up to the total education cost for 1 year, minus any other financial aid the student is receiving. The parent borrower must be the student's biological or adoptive parent or stepparent.
- **Federal TEACH Grants:** These grants are for post-baccalaureate and graduate students who intend to teach full time in high-need subject areas at schools serving students from low-income families. You may be eligible for this non-need-based grant if you are enrolled in certain Walden programs.
- **Federal Supplemental Educational Opportunity Grants (FSEOG):** These grants are awarded to undergraduates with exceptional financial need and are very limited, so apply early.

\*Source: Walden University's Office of Financial Aid. Data reports as of 2014.



### MORE THAN HALF

of doctoral graduates who responded to our survey say their degree contributed to earning a pay raise.

Source: 2015 Walden Alumni Satisfaction Survey. The Web-based survey was distributed February 6–March 22, 2015. A total of 3,782 alumni who graduated in 2012, 2013, and 2014 responded to the survey for a 13% overall response rate.



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## Other Funding Options

### State Financial Aid

You may be able to receive financial aid through a local grant program funded by your state of residency. To learn more about state financial aid opportunities, visit [www.ed.gov](http://www.ed.gov) and search for “State Higher Education Agency.”

### Scholarships



Walden offers millions of dollars in merit-based scholarships for academic and professional accomplishments. Visit at [www.WaldenU.edu/scholarships](http://www.WaldenU.edu/scholarships) for a full list. You also may want to look at outside resources for scholarship opportunities, including Sallie Mae’s Plan for College, FinAid, BigFuture by The College Board, GoCollege, and the U.S. Department of Health and Human Services (Health Resources and Services Administration).

### Private Education Loans

In addition to federal financial aid, you can apply for a private education loan through a financial institution. Make sure you’ve fully utilized federal loan eligibility first, as federal loans have lower interest rates and may offer more favorable repayment plans.

### Monthly Payment Plans

Through a partnership with Educational Computer Systems, Inc. (ECSI), Walden gives you the option to spread the cost of your tuition over multiple months—interest-free. An enrollment fee applies.

## Learn More

You have several ways to find out more about federal financial aid, scholarships, and other funding options:

- Visit [www.WaldenU.edu/financialaid](http://www.WaldenU.edu/financialaid).
- Go to a [face-to-face Information Session](#) in your area.
- Attend a [Walden webinar](#) about funding your education.
- Call an enrollment advisor at **1-866-492-5336**.



### Higher Education Professional Development Program

As a faculty or staff member at a college or university, you may be able to benefit from a 10% tuition reduction.\*

### Education Alliances

Walden has partnered with a number of organizations to provide employees and members with special tuition savings.

### Veteran Benefits

Walden offers a 15% tuition reduction\* for veterans and active-duty military personnel.†

### Employer Reimbursement

Some Walden students can receive tuition-reimbursement benefits from their employers.



### Benefits for Returning Alumni

Walden offers special benefits for our graduates who return to earn an additional degree at our university.

\*Only one tuition-reduction benefit may be applied to tuition.

†This tuition reduction is available to new students who are servicemembers, veterans of the U.S. armed forces, or employees of the Department of Veterans Affairs (VA). Spouses of servicemembers, veterans, or employees of the VA also are eligible.

Walden University is accredited by The Higher Learning Commission, [www.ncahlc.org](http://www.ncahlc.org).