

Carnegie  
Mellon  
University

# INVEST IN YOUR FUTURE

*MAKING A CARNEGIE MELLON EDUCATION  
AFFORDABLE FOR ALL LEARNERS, LEADERS,  
MOVERS AND MAKERS*

NO MATTER WHAT YOUR SITUATION,  
CARNEGIE MELLON UNIVERSITY CAN BE

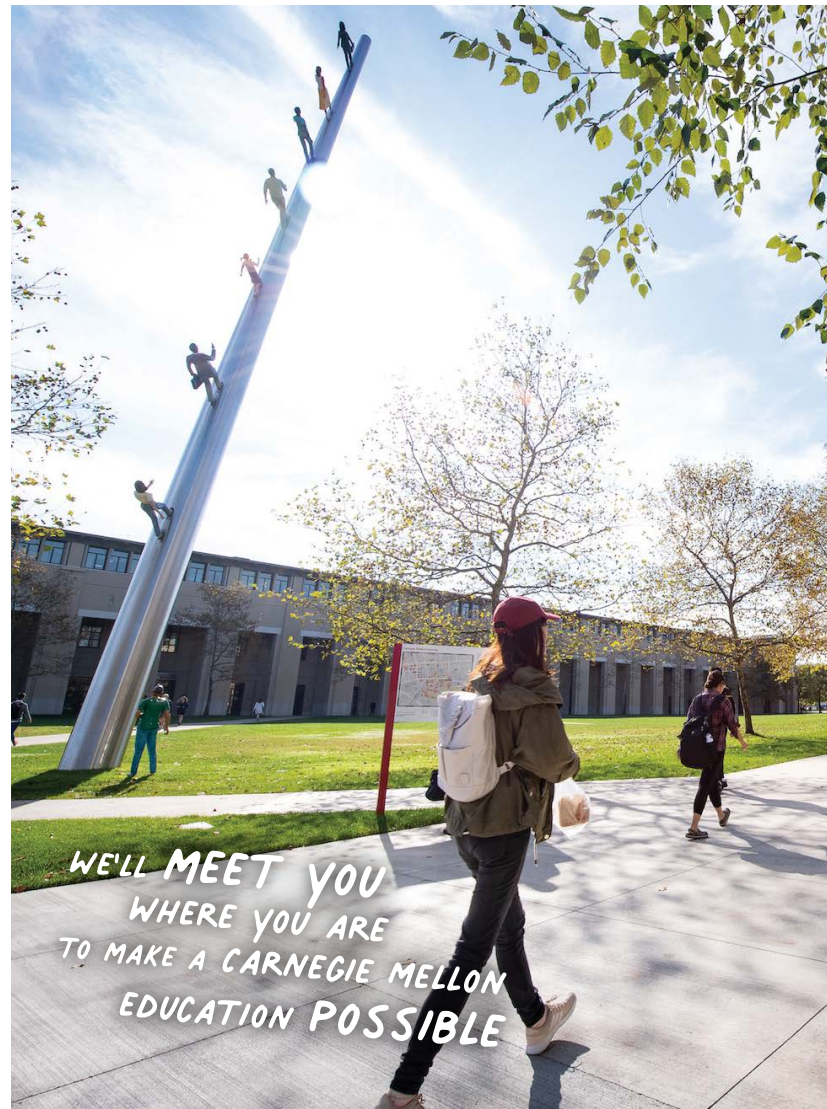
## SURPRISINGLY AFFORDABLE

Our financial aid program is designed to make Carnegie Mellon attainable for students from all financial backgrounds.

Carnegie Mellon offers need-based financial aid and is committed to meeting the demonstrated need of U.S. citizens, permanent residents and Deferred Action for Childhood Arrivals (DACA) students. We also follow a need-blind admission policy, meaning your financial ability will not impact your admission decision.

The Office of Admission is here to support you throughout the financial aid application process. We'll meet you where you are to help you make Carnegie Mellon a reality. That support continues throughout your undergraduate experience. You'll have a designated liaison in the HUB, our one-stop-shop for enrollment services, who'll be there to counsel you on all things enrollment — including financial aid.

Keep reading to learn more about investing in your future with a Carnegie Mellon education. If you have questions or concerns, please don't hesitate to contact us.



Continue the conversation with  
our office at [admission@andrew.cmu.edu](mailto:admission@andrew.cmu.edu)  
or [412.268.2082](tel:412.268.2082).

# COST OF ATTENDANCE

If you're applying for financial aid, the cost of attendance you see below may not be what you'll pay to attend Carnegie Mellon. Because we meet full demonstrated need, the financial aid offer you'll receive if admitted can include a mix of grants, loans and student employment that can lower your actual cost of attendance.

It's also important to remember that the cost of attendance listed is a mix of both direct billable expenses and personal expenses. Direct billable expenses are costs payable to Carnegie Mellon, including tuition, fees and room & board. Personal expenses are costs that you'll want to consider when budgeting for your college education. These costs are estimated, as they aren't paid directly to Carnegie Mellon and include books & supplies, transportation and other miscellaneous costs — like grabbing pizza with friends!

2021-2022 Cost of Attendance	Resident	Commuter
Tuition	\$57,560	\$57,560
Housing & Dining	\$16,150	\$3,268
Fees	\$1,364	\$1,364
Books, Supplies & Miscellaneous	\$2,400	\$2,400
Travel Allowance (varies)	\$0	\$680
<b>Total</b>	<b>\$77,474</b>	<b>\$65,272</b>



## TYPES OF AID

### Grants (or gift aid):

These are a form of financial aid based on need that doesn't have to be repaid. A grant can be provided by the federal or state government, an institution or a foundation.

### Student employment (or work-study):

This is a form of financial aid that allows a student to work limited hours at an on-campus job. If you're awarded student employment, you'll have the option to apply for an on-campus position, earn a paycheck regularly throughout the semester and use those earnings to pay for your educational and/or personal expenses. If you aren't awarded work study, that's okay — there are also non-work-study jobs available on campus.

### Loans:

These are a type of financial aid available to students and parents that must be repaid when the student either finishes school or is no longer enrolled at least half-time.

### There are a few different types of loans:

**Federal Direct subsidized loans** don't charge interest while you're enrolled in college at least half-time.

**Federal Direct unsubsidized loans** aren't need-based and will accrue interest while you're enrolled in college.

**Federal Direct Parent PLUS loans** are low-interest loans available to parents whose children are enrolled in college. These loans are not included in your financial aid offer, and your parent must apply and be credit-worthy to receive a Parent PLUS loan.

**Private loans** are available for students, parents and guardians. Different loans and lenders offer different interest rates, repayment plans and borrower benefits. These are also not included in your financial aid offer, and you, your parent or your guardian must apply and be credit-worthy to receive a private loan.

**\$53,032**

Average financial aid package

**\$47,359**

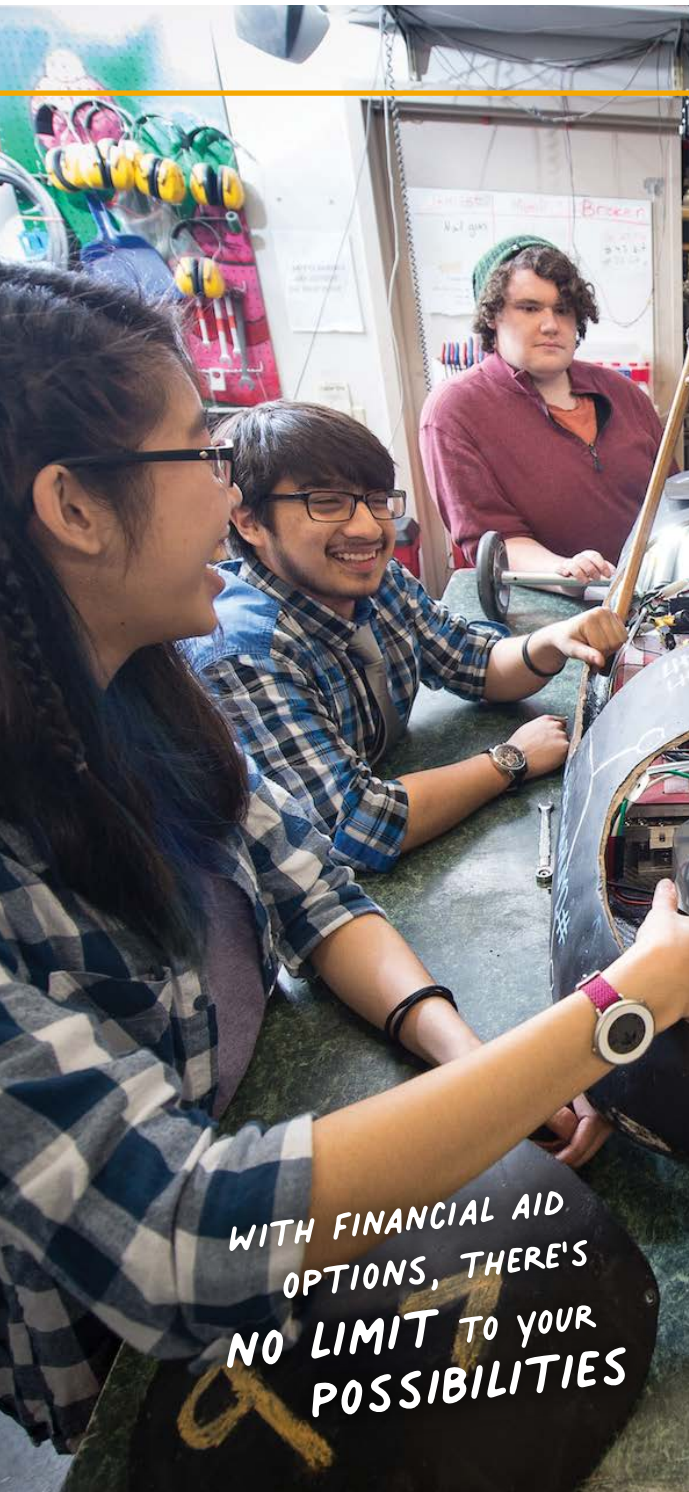
Average total grant

50% of enrolled U.S. citizens and permanent residents

RECEIVED NEED-BASED FINANCIAL AID

Visit [cmu.is/types-of-aid](https://cmu.is/types-of-aid)

to learn more about the types of financial aid Carnegie Mellon awards.



WITH FINANCIAL AID  
OPTIONS, THERE'S  
NO LIMIT TO YOUR  
POSSIBILITIES

# APPLYING

## FOR AID

Applying for financial aid may seem complex, but the Office of Admission is here to support you throughout the process. There are just a few things that you'll need to submit to complete your aid application with Carnegie Mellon:

1. The **Free Application for Federal Student Aid (FAFSA)** is required to be considered for federal or institutional financial aid. This form is free to fill out, and you can send it to 10 different colleges and universities. Carnegie Mellon's institutional code is 003242. Visit [fafsa.gov](https://fafsa.gov) to complete your FAFSA.
  - When completing the FAFSA, we strongly encourage you to use the IRS Data Retrieval Tool (DRT) if you're able to. Doing so will streamline the financial aid application process for you and your family.
2. The **CSS Profile** is required if you'd like to be considered for Carnegie Mellon's institutional aid (i.e., the grants we mentioned on the last page that don't need to be repaid). Carnegie Mellon's institutional code is 2074. Visit [cssprofile.collegeboard.org](https://cssprofile.collegeboard.org) to complete your CSS Profile.
  - For families with an adjusted gross income (AGI) of less than \$100,000 per year, it's free to submit the CSS Profile. For families with an AGI of more than \$100,000 per year, it's \$25 to submit the CSS Profile to your first school and \$16 for each subsequent school. If this cost is a barrier to completing your financial aid application, please contact our office for a fee waiver.
  - If your parents are divorced, separated or were never married, each parent must submit the CSS Profile. If you're not in contact with one of your parents, please contact our office or review our online CSS Profile Resource Guide for additional direction.
3. If you don't use the IRS Data Retrieval Tool (DRT) when completing the FAFSA, Carnegie Mellon requires signed tax documents, including parent and student tax returns, W-2s and all related tax schedules, to be considered for institutional financial aid.

Visit [cmu.is/applyforaid](https://cmu.is/applyforaid)

to learn more about Carnegie Mellon's financial aid application process.

Visit [cmu.is/cssprofile-resource](https://cmu.is/cssprofile-resource)

to review our CSS Profile Resource Guide.

# WHEN *IS MY* FINANCIAL AID APPLICATION DUE?

You can start working on your FAFSA and CSS Profile as early as October 1 of your senior year in high school. However, we encourage you to complete your financial aid application no later than the appropriate date for your application plan:

Nov 15

Early Decision 1

Jan 3

Early Decision 2

Feb 15

Regular Decision

**Financial Aid Estimate:** If you'd like to receive a financial aid estimate before you apply to Carnegie Mellon, we encourage you to use the Net Price Calculator. We offer this calculator in partnership with the College Board to help you and your family estimate your financial aid eligibility. While not a guarantee of financial aid, the Net Price Calculator can help you and your family begin to plan financially for your Carnegie Mellon education.



Visit [cmu.is/types-of-aid](https://cmu.is/types-of-aid)

to learn more about the types of financial aid Carnegie Mellon awards.

# ADDITIONAL CONSIDERATIONS

## FOR FINANCIAL AID

As you begin the financial aid application process, here are a few additional considerations to keep in mind:

### **What if My Family's Financial Situation Changes?**

We recognize that some situations aren't reflected in a financial aid application, and we can consider reductions in family income, unreimbursed medical or dental expenses, educational expenses related to the care of a child with disabilities or expenses related to the maintenance of a second household due to employment necessity through our Special Circumstances review process. Please contact the Office of Admission after you've submitted your FAFSA and CSS Profile for help submitting your Special Circumstances request.

### **Reasons Your Financial Aid May Change Year to Year**

If your family's financial circumstances remain essentially the same from year to year, your financial aid offer should remain similar.

Things that may cause a change in your financial aid offer include:

- Increase or decrease in family income
- Change in family size
- Change in the number of family members enrolled in college
- Change in cost of attendance
- Lack of academic progress
- Federal loan eligibility

You'll need to apply for financial aid for each year you're attending Carnegie Mellon. If your family's financial circumstances change, then your financial aid eligibility may change as well.

### **International Students**

Financial aid is offered to U.S. citizens, permanent residents and Deferred Action for Childhood Arrivals (DACA) students. If you don't fit any of these criteria and plan to enroll at Carnegie Mellon, you and your family must assume the total cost of attendance.

Visit [cmu.is/npc](https://cmu.is/npc)  
to complete the Net Price Calculator.

Questions? Visit [cmu.is/finaid-faq](https://cmu.is/finaid-faq)  
to review our frequently asked  
questions about financial aid.

### Deferred Action for Childhood Arrivals (DACA) Students

If you're a student with DACA status, you may be eligible for institutional financial aid. To apply, please complete the CSS Profile and provide either federal tax returns or documentation of household income to Carnegie Mellon. The FAFSA isn't required.

### Veterans

If you're a veteran of the U.S. armed services, you may be eligible for educational benefits through numerous programs. Benefits are also available to children of deceased or disabled veterans. Please contact your veterans' representative for details.

### Independent Students

To be considered an independent student, you must meet and provide documentation for at least one of the following conditions:

- 24 years of age or older
- Orphan
- Ward of the court
- Veteran of the U.S. armed forces
- Graduate or professional student
- Married when you apply for financial aid
- Serving active duty in the U.S. armed forces
- Emancipated minor
- In a legal guardianship
- Homeless on or after July 1, 2021
- Have dependents or will pay more than 50% child support between July 1, 2022 and June 30, 2023

### Siblings May Receive Different Financial Aid Offers

We award grant funds on the basis of demonstrated financial need. However, many factors can impact a financial aid offer, and Carnegie Mellon's financial aid awarding strategies vary by incoming class.



## WE'RE HERE TO HELP






Choosing and ultimately paying for a college education is an important decision. We know that for many, attending Carnegie Mellon would be out of reach without financial assistance. That's why we're committed to supporting you throughout the financial aid application process.

We encourage you to reach out to the Office of Admission via phone, email or chat with any questions or concerns you may have.

# Carnegie Mellon University

## OFFICE OF ADMISSION

CARNEGIE MELLON UNIVERSITY  
5000 FORBES AVENUE  
PITTSBURGH PA 15213-3890  
T: 412.268.2082  
F: 412.268.7838  
E: admission@andrew.cmu.edu

-  carnegiemellonadmission
-  CarnegieMellonU
-  CarnegieMellon
-  Carnegie Mellon University
-  CMadmission

[cmu.edu/admission](https://cmu.edu/admission)

Carnegie Mellon University does not discriminate in admission, employment or administration of its programs or activities on the basis of race, color, national origin, sex, handicap or disability, age, sexual orientation, gender identity, religion, creed, ancestry, belief, veteran status or genetic information. Furthermore, Carnegie Mellon University does not discriminate and is required not to discriminate in violation of federal, state or local laws or executive orders.

Inquiries concerning the application of and compliance with this statement should be directed to the university ombudsman, Carnegie Mellon University, 5000 Forbes Avenue, Pittsburgh, PA 15213, telephone 412-268-1018.

Obtain general information about Carnegie Mellon University by calling 412-268-2000.

Carnegie Mellon University publishes an annual campus security and fire safety report describing the university's security, alcohol and drug, sexual assault and fire safety policies, and containing statistics about the number and type of crimes committed on the campus, and the number and cause of fires in campus residence facilities during the preceding three years. You can obtain a copy by contacting the Carnegie Mellon Police Department at 412-268-2323. The annual security and fire safety report also is available online at [www.cmu.edu/police/annualreports](http://www.cmu.edu/police/annualreports).

Information regarding the application of Title IX, including to admission and employment decisions, the sexual misconduct grievance procedures and process, including how to file a report or a complaint of sex discrimination, how to file a report of sexual harassment, and how the university responds to such reports is available at [www.cmu.edu/title-ix/](http://www.cmu.edu/title-ix/). The Title IX Coordinator may be reached at 5000 Forbes Ave., 140 Cyert Hall, Pittsburgh, PA 15213; 412.268-7125; or [tix@cmu.edu](mailto:tix@cmu.edu).

For more information regarding the statement of assurance please visit [www.cmu.edu/policies/administrative-and-governance/statement-of-assurance.html](http://www.cmu.edu/policies/administrative-and-governance/statement-of-assurance.html).

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