



EAST
STROUDSBURG
UNIVERSITY

The background of the entire image is a photograph of a graduation ceremony. Several graduates in black gowns and caps are visible. In the foreground, a young man with a beard and a young woman with blonde hair are smiling. The man's cap has a gold tassel and a small gold pin that says "2015".

10 WAYS TO LOWER YOUR TUITION



Many families are surprised by a college education's sticker price. And, while the cost of college may seem overwhelming, ESU's Office of Financial Aid can make your ESU education more affordable.

Grants, loans, scholarships, and student employment are available to ESU students and are based on a combination of factors including demonstrated financial need and academic performance.

Take a look at these ideas for lowering your ESU tuition bill. Then contact **ESU's Office of Financial Aid**. We're happy to answer your questions and help you find the resources to assist with all your college education expenses.

1

Make a financial aid game plan

Start by identifying all your college costs including required fees, books and supplies, transportation, and room and board (meals) by using the [Net Price Calculator](#).

Then target financial aid sources

- Grants are need-based awards that can be applied to education expenses and don't have to be repaid. For example, Pennsylvania residents may be eligible for the PHEAA grant. [Learn More](#).
- Scholarships are merit-based awards and there are hundreds of scholarship opportunities at ESU
- Loans are funds that are borrowed to assist with college expenses and must be repaid

List all your college costs for attending ESU including the costs associated with living on campus compared to the cost of living off campus.

Plan to graduate in four years or sooner.

3

Resident or Non-Resident, we can help lower your tuition costs

If you're a PA resident, take advantage of ESU's low in-state tuition rate. If you're a non-resident, we have merit scholarships available for out-of-state residents and ESU also offers a special tuition rate for residents of the states that border Pennsylvania.

2

Submit your FAFSA form early

Apply for financial aid early and submit the [Free Application for Federal Student Aid \(FAFSA\)](#) as soon as the form is available on October 1. While this application is used to determine federal student aid, many colleges and universities also use the FAFSA to allocate need-based awards.



4

Apply for Federal and State Grants

East Stroudsburg University offers students federal and state grant awards. These grant options can be applied to educational expenses and do not require repayment. Learn more about ESU's grant awards [here](#).



5

Our many scholarships reward your academic achievements and goals

The selection criteria for ESU's hundreds of awards vary significantly. Among the factors which may impact your eligibility include major course of study, grade point average, SAT scores, class rank, athletic prowess, musical talent, recommendations of professors and teachers, and in some cases, geographic area.



6

Learn about work-study programs and paid internships

Federal Work-Study provides part-time jobs for students with financial need, allowing them to earn money to help pay education expenses. The program encourages community service work and work related to the student's course of study. Depending on your major and course of study, a limited number of paid internships and internships for credit are available at ESU.

7

Ask your employer to help with tuition payments or reimbursement

If you plan to work (even part-time) and go to ESU at the same time, ask your employer to help pay your tuition or reimburse you – a practice that's increasingly common. Recent surveys show that the average employer-provided tuition subsidy ranges from \$3,000 to \$5,000.



8

Earn ESU credits while in high school

High scores on Advanced Placement or AP exams can help high school students and their families save on ESU tuition. ESU also awards Clep, DANTES, and IB credits. And ESU offers a special dual enrollment rate for local high school juniors and seniors who enroll in selected ESU courses.

9

Consider Army ROTC at ESU

Army ROTC is an elective curriculum that you take at ESU along with your required college classes. Army ROTC prepares you with the tools, training and experiences that will help you succeed in any competitive environment. Along with great leadership training, this program can help pay for your college tuition, too.

10

Look into Public and Private Student Loans

Loans are funds that are borrowed to assist with college expenses and must be repaid with interest once a student is no longer enrolled in ESU coursework. Start with exploring your eligibility for all federal and state financial aid options such as Federal Direct Subsidized or Unsubsidized Student Loans and Parent Plus Loans. Before you decide to borrow a loan, make sure you understand the terms and conditions of the loan.



What's Next?

- ✓ Apply to ESU
- ✓ Make your ESU Financial Aid plan

ESU OFFICE OF ADMISSIONS

CAMPUS ADDRESS:

Reibman Administration Building

PHONE:

570-422-3542 or 877-230-5547

EMAIL:

Admission@ESU.edu

ESU OFFICE OF FINANCIAL AID

CAMPUS ADDRESS:

Zimbar-Liljenstein Hall 110

PHONE:

570-422-2800

DIRECTOR FINANCIAL AID:

Kary Tejeda • FA@ESU.edu

Where WARRIORS Belong™



**EAST
STROUDSBURG
UNIVERSITY**