

**Full-time MS- Cost by Program-Fall 2019**

This handout should be used by US Citizens and Permanent Residents (those students eligible for federal financial aid).

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| **Full-time MS Programs** |  |  |  |
|  | Tuition charge | Academic Year | Federal Direct Loan/Gross Amount\* | Difference per semester |
| Fall 2019 | $23,866  | 2019-20 | $10,250  | $13,616  |
| Spring 2020 | $23,867  | $10,250  | $13,617  |
| Summer 2020 | $23,867  | 2020-21 | $20,500  | $3,367  |
|  | $71,600  |  | $41,000  | $30,600  |

\*The federal direct loan currently has a 1.062% origination fee. The net amount on $20,500 is $20,282.

* Visit: <http://carey.jhu.edu/finaid> for more information about financial aid and how to apply.
* The federal direct loan is offered each academic year and students need to apply for aid each year. Graduate students are eligible for $20,500 each academic year. The current interest rate is fixed at 6.6%, and is reset for new loans each July 1. You will need to complete a Master Promissory Note and Entrance Counseling at [www.studentloans.gov](http://www.studentloans.gov) for this loan.

Other Assistance:

Employer Tuition Assistance- Remission or Reimbursement from your employer.

Federal Graduate PLUS Loan- students can borrow up to their cost of attendance. This loan requires a credit check. The GradPLUS Request Form can be found on the financial aid’s website on the ‘Forms and Helpful Info’ link on the left. There is a 4.248% origination fee on this loan. The current interest rate is fixed at 7.6% (reset each July 1).

Other Outside Assistance- outside scholarships and other aid students search for and receive on their own.

Private/Alternative Loans- educational loans borrowed through a private bank.

**Office of Financial Aid, Email:** **carey.finaid@jhu.edu****, Phone: 410-234-4733**