

**Part-time Program- 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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| **Part-time Graduate students EXAMPLE** |  |  |  |

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| 2019-2020 tuition **$1,410/credit** | Tuition | Academic Year | Federal Direct Loan/Gross amount\* | Difference per semester |
| Fall 2019 (8 credits) | $11,280 | 2019-2020 | $10,250 | $1,030 |
| Spring 2020 (8 credits) | $11,280 | 2019-2020 | $10,250 | $1,030 |
|  |  |  |  |  |
| Summer 2020 |  |  | $6,833 | TBD |
| Fall 2020 |  | 2020-2021 | $6,833 | TBD |
| Spring 2021 |  |  | $6,834 | TBD |

You must be enrolled at least half-time (5 credits or greater for fall and spring) to be eligible for aid.

The new tuition rate for each academic year begins with the summer semester.

Your federal direct loan will be divided across all semesters of enrollment in each academic year.

\*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 6.6%, but is reset 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. It is equally divided over the semesters of enrollment.
* You must enroll at least half-time to be eligible for aid (at least 5 credits for the full fall and spring semester, and at least 4 credits for the summer).

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 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: 410-516-5950**