



Full-time MS- Cost by Program-Fall 2020

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

Full-time MS Programs

	Tuition charge	Federal Direct Loan/Gross Amount*	Difference per semester
Fall 2020	\$24,834	\$10,250	\$14,584
Spring 2021	\$24,833	\$10,250	\$14,583
Summer 2021	\$24,833	\$20,500	\$4,333
	\$74,500	\$41,000	\$33,500

*The federal direct loan currently has a 1.059% origination fee. The net amount of \$20,500 is \$20,283.

- Visit: <https://carey.jhu.edu/student-experience/services-resources/financial-aid> 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 6.08%, and is reset for new loans each July 1. You will need to complete a Master Promissory Note and Entrance Counseling at <https://studentaid.gov/h/complete-aid-process> for this loan.

Other Assistance:

Federal Graduate PLUS Loan- students can borrow up to their cost of attendance less other aid. 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 4.236% origination fee on this loan. The current interest rate is fixed at 7.08% (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.

Employer Tuition Assistance- Remission or Reimbursement from your employer.

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