



New Part-time Program- Cost by Program-Fall 2020

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

NEW Part-time Graduate students EXAMPLE

2020-2021 tuition \$1,525/ credit	Tuition	Federal Direct Loan/Gross amount*	Difference per semester
Fall 2020 (8 credits)	\$12,200	\$10,250	\$1,950
Spring 2021 (8 credits)	\$12,200	\$10,250	\$1,950
2021-2022 8% estimated tuition increase			
Summer 2021	TBD	\$6,833	TBD
Fall 2021	TBD	\$6,833	TBD
Spring 2022	TBD	\$6,834	TBD

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

*The federal direct loan currently has a 1.059% 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 6.08%, but is reset each July 1. You will need to complete a Master Promissory Note and Entrance Counseling at www.studentloans.gov for this loan. It is equally divided over the semesters of enrollment.
- You must be enrolled 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:

Federal Graduate PLUS Loan - students can borrow up to their cost of attendance less other resources. 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 TBD July 1 2020.

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

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

Employer Tuition Assistance - Remission or Reimbursement from your employer.

Office of Financial Aid, Email: carey.finaid@jhu.edu,