

Full-time MS- Cost by Program-Fall 2021

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

Full-time MS Programs

| Semester | Tuition charge | Academic Year | Federal Direct Loan/Gross Amount* | Difference per semester |
|-------------|----------------|---------------|-----------------------------------|-------------------------|
| Fall 2021 | \$25,500 | 2021-22 | \$10,250 | \$15,250 |
| Spring 2022 | \$25,500 | | \$10,250 | \$15,250 |
| Summer 2022 | \$25,500 | 2022-23 | \$20,500 | \$5,000 |
| Total | \$76,500 | n/a | \$41,000 | \$35,500 |

*The federal direct loan currently has a 1.057% origination fee. The net amount on \$20,500 is \$20,284.

- 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 4.30%, but is reset for new loans each July 1. You will need to complete a Master Promissory Note and Entrance Counseling for this loan at <https://studentaid.gov/h/complete-aid-process>.

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. Apply for the GradPLUS loan online at <https://studentaid.gov/plus-app/grad/landing>. The current origination fee for this loan is 4.228%. The current interest rate is 5.30% (reset each July 1 for new loans).

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 [E-mail](#), Phone: 410-234-4733