

## Full-time MS Cost by Program - Fall 2022

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

### Full-time MS Programs

	Tuition charge	Academic Year	Federal Direct Loan/Gross Amount*	Difference per semester
Fall 2022	\$26,600	2022-23	\$10,250	\$16,350
Spring 2023	\$26,600		\$10,250	\$16,350
Summer 2023	\$26,600	2023-24	\$20,500	\$6,100
	\$79,800		\$41,000	\$38,800

\*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 5.28%, 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 6.28% (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