2019-2020 Financial Aid Award Guide

Use this guide is designed to help you understand your financial aid awards as well as assist you in taking all the necessary steps to ensure your aid is processed and disbursed on time. Please read each section carefully and complete all required documentation. For additional assistance estimating your tuition and fee expenses at the Brown School, please utilize our Tuition & Fees worksheets.

2019-2020 Tuition & Fees
Brown School students enrolled full-time (at least 9 credit hours) are assessed a flat, per semester tuition rate. Tuition is due at the beginning of each semester. The 2019-2020 tuition for full-time students is:

- Master of Social Work: $42,610 per year ($21,305 per semester)
- Master of Public Health: $37,840 per year ($18,920 per semester)

Students enrolled less than full-time (8 credit hours or less) will be charged tuition on a per credit hour basis. The 2019-2020 per credit hour tuition is $1,420 for MSW students and $1,455 for MPH students. If a full-time student enrolls in hours that exceed the semester enrollment cap (see below), the student will be charged additional tuition at the per credit hour rate for those additional hours.

Semester Enrollment Caps
Full-time students are assessed a flat, per semester tuition rate (see above) if they are enrolled in at least 9 credit hours but less than their semester enrollment cap. The semester enrollment caps for MSW and MPH students are:

<table>
<thead>
<tr>
<th>Program</th>
<th>Fall 1</th>
<th>Spring 1</th>
<th>Fall 2</th>
<th>Spring 2</th>
<th>Fall 3</th>
<th>Spring 3</th>
</tr>
</thead>
<tbody>
<tr>
<td>Master of Social Work</td>
<td>15 hours</td>
<td>18 hours</td>
<td>18 hours</td>
<td>18 hours</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Master of Public Health</td>
<td>14 hours</td>
<td>15 hours</td>
<td>14 hours</td>
<td>15 hours</td>
<td></td>
<td></td>
</tr>
<tr>
<td>MSW/MPH Dual Degree</td>
<td>15 hours</td>
<td>18 hours</td>
<td>14 hours</td>
<td>15 hours</td>
<td>14 hours</td>
<td>18 hours</td>
</tr>
</tbody>
</table>

If a full-time student enrolls in hours that exceed the semester enrollment cap, the student will be charged additional tuition at the per credit hour rate for those additional hours. The 2019-2020 per credit hour tuition is $1,420 for MSW students and $1,455 for MPH students.

In addition to tuition, all full-time students are assessed the following yearly fees: Student Health Insurance fee ($1,778), Health & Wellness fee ($500), and the Student Activity fee ($100). Students are encouraged to contact Student Health Services (shs.wustl.edu) for more information about health insurance coverage and the Health & Wellness fee. Students will also be able to find information about how to waive out of the graduate student health insurance enrollment.

When considering the overall costs of graduate education, students must take into consideration not only the cost of tuition and fees (see above), but also “cost of living” expenses such as rent/mortgage payments, utilities, food, transportation, books/supplies and miscellaneous personal expenses.

All graduate student housing at Washington University is off campus. On average, Brown School students pay roughly $645 per month in rent and are encouraged to search a wide area for housing in an effort to
minimize living expenses. Below is an estimated cost of attendance for one year (Fall and Spring semesters) at the Brown School.

<table>
<thead>
<tr>
<th></th>
<th>MSW Estimated Cost of Attendance</th>
<th>MPH Estimated Cost of Attendance</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tuition</td>
<td>$42,610</td>
<td>$37,840</td>
</tr>
<tr>
<td>Student Health Insurance</td>
<td>$1,778*</td>
<td>$1,778*</td>
</tr>
<tr>
<td>Health &amp; Wellness fee</td>
<td>$500</td>
<td>$500</td>
</tr>
<tr>
<td>Student Activity fee</td>
<td>$100</td>
<td>$100</td>
</tr>
<tr>
<td>Room &amp; Board</td>
<td>$10,900</td>
<td>$10,900</td>
</tr>
<tr>
<td>Books &amp; Supplies</td>
<td>$832</td>
<td>$832</td>
</tr>
<tr>
<td>Personal/Miscellaneous</td>
<td>$2,976</td>
<td>$2,976</td>
</tr>
<tr>
<td><strong>Estimated annual expenses</strong></td>
<td><strong>$59,696</strong></td>
<td><strong>$54,926</strong></td>
</tr>
</tbody>
</table>

*Charged in full in the Fall semester

**Types of Aid**
Below you will find a summary of the different types of financial aid that may be included on your award letter. Please note that your award letter is organized so that the most beneficial awards (i.e., scholarships) are listed at the top with loans included below in the descending order in which they should be accepted based on their interest rate.

**Scholarships**
Any Brown School scholarship you were awarded upon acceptance to the program will be reflected on your award letter. All Brown School scholarships are “flat dollar” scholarships meaning it is intended to be used over the course of your entire program. As a result, you do not need to re-apply for his scholarship for subsequent years. You must, however, **maintain a cumulative GPA of 3.0 and full-time enrollment** in order to remain eligible.

NOTE: If you were awarded a scholarship upon admission, it will be divided evenly over four (4) semesters: Fall 2019, Spring 2020, Fall 2020 and Spring 2021. On your award letter, you will see only the first two scheduled allocations of your scholarship (Fall 2019 and Spring 2020). For example, if you were awarded a $20,000 scholarship, you will receive $5,000 per semester ($20,000 ÷ 4 semesters = $5,000). The total for 2019-2020 would be $10,000.

**Advanced Standing students**: If you were awarded a scholarship upon admission, it will be divided over three (3) semesters: Fall 2019, Spring 2020 and Fall 2020. On your award letter, you will see only the first two scheduled allocations of your scholarship (Fall 2019 and Spring 2020). For example, if you were awarded a $20,000 scholarship, you will receive $6,667 per semester for 2019-2020. The final disbursement ($6,667) would be applied to Fall 2020.

**Federal Direct Unsubsidized Stafford Loan**
The Unsubsidized Stafford loan has a fixed interest rate of 6.6% * that accrues throughout the life of the loan. This means that interest begins accruing when the loan is disbursed. Graduate students can borrow up to $20,500 per academic year in an Unsubsidized Stafford loan. Repayment begins six months after you complete your program or drop below half-time enrollment. See “Next Steps” if you plan to borrow the Unsubsidized Stafford loan.

PLEASE NOTE: As of the 2012-2013 academic year, graduate students are no longer eligible for the Subsidized Stafford loan.

**Federal Direct Graduate PLUS Loan**
The Graduate PLUS loan is a credit-based loan that has a fixed interest rate of 7.6%* that will accrue throughout the life of the loan. This means that interest begins accruing when the loan is disbursed. See “Next Steps” for PLUS loan application guidelines. The PLUS loan can be borrowed for up to the Cost of Attendance minus any other financial aid received.

**Federal Work-Study**
In order to be eligible for Federal Work-Study for 2019-2020, a student must meet the following eligibility requirements:

1. 2019-2020 FAFSA completed by **March 1, 2019**
2. EFC of 2000 or less (Your EFC will appear on your Student Aid Report after you have completed the FAFSA)
3. Enrolled at least half-time for the 2019-2020 academic year (Fall 2019 and/or Spring 2020)

**Award Letter**
Your award letter includes your maximum financial aid based on your 2018-2019 Cost of Attendance which includes tuition, fees, living expenses, books and supplies, personal expenses and transportation. If you plan to borrow federal student loans, you should do your best to minimize your borrowing by carefully budgeting your living expense costs while you are enrolled at the Brown School.

To complete your award letter, please write the amount of each award you would like to accept in the space provided. Next, total each award in the rightmost column and calculate the semester totals on the bottom line. After you **sign and date** the letter, please return it to me via email, mail or in person before **July 1, 2019**.

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[e] cnoonan@wustl.edu

**Next Steps**
If you are borrowing federal student loans (Unsubsidized Stafford or Graduate PLUS), there are several additional steps that must be taken in order for your funds to disburse.

1. Students borrowing the Unsubsidized Stafford loan must complete Entrance Counseling and a Master Promissory Note on [www.studentloans.gov](http://www.studentloans.gov). Using your FAFSA PIN, you should complete both documents soon after accepting your award.

2. If you accept the Graduate PLUS loan, you must complete the Direct PLUS Loan Request and PLUS MPN on [www.studentloans.gov](http://www.studentloans.gov). Because the PLJS loan is credit-based, some borrowers may require an endorser in order to be approved for the loan. You will be notified after you apply if this is the case.