2021-2022 Financial Aid Package Overview

Your individualized Financial Aid Package will be emailed to you in PDF form by the Brown School Office of Financial Services. Carefully review the information provided in this overview and be sure to take all the necessary steps to ensure your aid is processed and disbursed on time. Your Financial Aid Package must be signed and returned to the Brown School Office of Financial Services no later than July 1, 2021.

2021-2022 Tuition & Fees

Brown School students enrolled full-time (at least 9 credit hours) are assessed a flat, per semester tuition rate.

- **Master of Social Work**: $44,590 per year ($22,295 per semester)
- **Master of Social Policy**: $44,590 per year ($22,295 per semester)
- **Master of Public Health**: $39,600 per year ($19,800 per semester)

**Semester Enrollment Caps**

Full-time students are assessed the flat, per semester tuition rate if they are enrolled in at least 9 credit hours, and no more than the semester enrollment caps shown below:

<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>MSW-Advanced Standing</td>
<td>15 hours</td>
<td>18 hours</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(12 months)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>MSW-Advanced Standing</td>
<td>15 hours</td>
<td>18 hours</td>
<td>18 hours</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(16 months)</td>
<td></td>
<td></td>
<td></td>
<td></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>Master of Social Policy</td>
<td>18 hours</td>
<td>18 hours</td>
<td></td>
<td></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>

The **2021-2022 per credit hour tuition** is $1,486 for MSW and MSP students and $1,523 for MPH students.

If a full-time student enrolls in hours that exceed their semester enrollment cap, the student will be charged additional tuition at the per credit hour rate for those additional hours. Students enrolled less than full-time (less than 9 credit hours) will be charged tuition at the per credit hour rate.

**Fees**

In addition to tuition, all full-time students are assessed the following yearly fees: Student Health Insurance fee ($1,942*), Health & Wellness fee ($538) and the Student Activity fee ($100). Students may contact Washington University’s student health service, the **Habif Health & Wellness Center**, with any questions regarding the health and wellness fee, student health insurance coverage and the student health insurance waiver process.

*This rate is based on the 2020-2021 insurance cost. Rates for 2021-2022 will be announced in August 2021. Student Health Insurance fee is charged in full in the fall semester.
Estimated Cost of Attendance
When considering the overall costs of graduate education, students must take into consideration not only the cost of tuition and fees, 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. Many Brown School students find roommates to decrease living expenses, and while rental costs vary widely, the below “room and board” figures are based on an average of $645 per month for rent. Students are encouraged to search a wide area for housing in an effort to minimize living expenses.

Below is an estimated cost of attendance (COA) for one year at the Brown School (Fall and Spring semesters)

<table>
<thead>
<tr>
<th></th>
<th>MSW &amp; MSP Estimated COA</th>
<th>MPH Estimated COA</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tuition</td>
<td>$44,590</td>
<td>$39,600</td>
</tr>
<tr>
<td>Student Health Insurance</td>
<td>$1,942*</td>
<td>$1,942*</td>
</tr>
<tr>
<td>Health &amp; Wellness fee</td>
<td>$538</td>
<td>$538</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>$61,878</strong></td>
<td><strong>$56,888</strong></td>
</tr>
</tbody>
</table>

* This rate is based on the 2020-2021 insurance cost. Rates for 2021-2022 will be announced in August 2021. Student Health Insurance fee is charged in full in the fall semester.

Review the Brown School’s Financing Your Education Guide for a more detailed look at estimated cost of attendance, tips for reducing your living expenses and guidance for your monthly budget.

Types of Aid
Below you will find a summary of the different types of financial aid that may be included in your package.

Scholarships
Any scholarship you were awarded by the Brown School upon admission to the program will be reflected in your Financial Aid Package. Brown School scholarships are nonrenewable “flat dollar” awards, intended to be used over the course of your entire program. You will not need to re-apply for your scholarship each semester, however you must comply with the terms and conditions outlined in your admission letter to remain eligible for your award. Terms include continuous full-time enrollment, maintaining a cumulative GPA of 3.0 and maintaining the standards of the Brown School's Academic and Professional Integrity Policy and the Washington University Code of Conduct.

Brown School scholarships are divided evenly over the number of semesters in your program, as stated in your offer of admission. A four (4) semester program will include Fall 2021, Spring 2022, Fall 2022 and Spring 2023. Note that your Financial Aid Package will reflect the first two scheduled allocations of your award (Fall 2021 and Spring 2022).

**Example:** You were awarded a $6,000 scholarship; you will receive $1,500 per semester ($6,000 ÷ 4 semesters = $1,500) The total scholarship amount shown for 2021-2022 will be $3,000.

Note that if your program length is altered by a change in program status, your scholarship award may be modified.

**Example:** In the application and admissions process, MSW Advanced Standing students select a 12 month (2 semester) program or a 16 month (3 semester) program. If you selected the 16 month program but finish in two semesters, your award will be modified in accordance with this reduction. If you selected the 12 month program and choose to extend your program to three semesters, your award will not be extended as it will have been exhausted in the second semester.
Federal Direct Unsubsidized Loan (previously called Stafford Loans)
The Direct Unsubsidized Loan has a fixed interest rate of 4.30%* that accrues throughout the life of the loan. This means that interest begins accruing when the loan is disbursed. The Direct Unsubsidized Loan has an origination fee of 1.057%* deducted from loans at the time of disbursal for loans that disburse before September 30, 2021.

Graduate students can borrow up to $20,500 per academic year in Federal Direct Unsubsidized Loans. Repayment begins six months after you complete your program OR drop below half-time enrollment.

*Graduate students are not eligible for Federal Direct Subsidized Loans.*

Federal Direct Graduate PLUS Loan
The Graduate PLUS loan is a credit-based loan that has a fixed interest rate of 5.30%* that will accrue throughout the life of the loan. This means that interest begins accruing when the loan is disbursed. The PLUS Loan has an origination fee of 4.236%* deducted from loans at the time of disbursal for loans that disburse before September 30, 2021.

The PLUS loan can be borrowed up to Cost of Attendance minus any other financial aid received. Repayment begins six months after you complete your program OR drop below half-time enrollment.

*Interest rates for the 2020-2021 academic year. Rates and origination fees for 2021-2022 will be announced in June 2021.*

Federal Work-Study
In order to be eligible for Federal Work-Study for 2021-2022, a student must meet the following requirements:

- 2021-2022 FAFSA completed by March 1, 2021
- Estimated Family Contribution (EFC) of $2,000 or less
  
  (EFC will appear on your Student Aid Report after you have completed the FAFSA)
- Enrolled at least half-time for the 2021-2022 academic year (Fall 2021 and Spring 2022)

Your Financial Aid Package
Your Financial Aid Package will be emailed to you in PDF form by the Brown School Office of Financial Services.

Your package includes the maximum amount of financial aid available to you based on your 2021-2022 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.

To finalize your package (whether you are accepting, decreasing or declining aid) please follow these instructions:

1. Write the amount that you wish to accept in the space provided next to each type of aid awarded.
2. Total each line item in the rightmost column and calculate the semester totals on the bottom line.
3. Be sure to sign and date the form, and return to the Brown School’s Office of Financial Services via email at BROWN-FinancialAid@email.wustl.edu NO LATER THAN JULY 1, 2021.

Important Next Steps for Borrowers
If you are borrowing federal student loans (Federal Direct Unsubsidized or Graduate PLUS), additional steps must be taken in order for your funds to disburse:

1. Students borrowing the Federal Direct Unsubsidized loan must complete Entrance Counseling and a Master Promissory Note on www.studentloans.gov. Using your FAFSA PIN, you should complete both documents soon after accepting your package.

2. If you accept the Graduate PLUS loan, you must complete the Direct PLUS Loan Request and PLUS MPN on www.studentloans.gov. Because the PLUS loan is credit-based, some borrowers may require an endorser in order to be approved for the loan. You will be notified by Federal Student Aid after you apply if this is the case.