

Johns Hopkins University

Student Financial

Assistance 2015-2016



**W**elcome to Johns Hopkins University and the Office of Student Financial Services. We value our role in helping support students and their families throughout their Hopkins careers. This guidebook is provided to help you understand our policies, the expectation from your family, and the resources available to you. We suggest that you read it thoroughly, as it will answer many of your questions and give you a better understanding of how financial aid works. Our office staff is also available to answer your questions; you can reach us by calling (410) 516-8028, by e-mail at [fin\\_aid@jhu.edu](mailto:fin_aid@jhu.edu), or by visiting in person at 146 Garland Hall.

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*Contact information for other Johns Hopkins University offices:*

**Student Accounts Office**  
[www.jhu.edu/studacct](http://www.jhu.edu/studacct)  
 410-516-8158

**Student Employment Services**  
[www.jhu.edu/stujob](http://www.jhu.edu/stujob)  
 410-516-8421

**Student Loan Office**  
 800-648-1245 or 443-997-4703

**Study Abroad Office**  
[http://web.jhu.edu/study\\_abroad/](http://web.jhu.edu/study_abroad/)  
 410-516-7856

## The Basics

Johns Hopkins University assistance is offered with the understanding that parents and students will contribute to educational costs to the extent they are able. Your family contribution for institutional financial aid is calculated by our staff, using the information reported on the Free Application for Federal Student Aid (FAFSA) and the College Scholarship Service (CSS) PROFILE. All applications for federal and institutional financial aid are verified for accuracy of income reported. All U.S. citizens or permanent residents must have accurate Social Security numbers, and males must be registered with the Selective Service.

The family contribution consists of a parental expectation and a student expectation. Your family's ability to pay is subtracted from the total cost of education for the year. The net amount is your financial aid eligibility or financial need. (You may calculate your estimated financial need using our Net Price Calculator – <http://npc.collegeboard.org/student/app/jhu>.) Johns Hopkins University makes every attempt to meet this eligibility on a funds-available basis, through a combination of grants, low interest loans, and work opportunities. Students who enroll at Johns Hopkins University without a commitment of Johns Hopkins University aid must be aware that priority for Johns Hopkins University funds in subsequent academic years goes to students who receive institutional funding at entrance and have continued need for assistance. Students who submit late or incomplete applications and who are denied assistance should not expect to receive Johns Hopkins University funding in subsequent years, as funds are limited. If funding is available, priority is given to rising seniors and juniors.

International students who apply for need-based aid as freshmen are eligible for renewable scholarship funding based on their financial need, as demonstrated on the International Student Application for Financial Aid or CSS PROFILE and their academic profile, as assessed by Admissions.

## The Parent Contribution

A Johns Hopkins University education is an investment that will appreciate in value over the student's lifetime. As with any long-term investment, there are various programs available to assist you. Many families use a combination of current income, savings, monthly payments, and long-term borrowing to provide for educational expenses. We are here to help support you and your family as you learn about eligibility for financial aid and explore payment options .

Financial aid application forms and supporting documents are used to determine your family's ability to pay. For each academic year, a family contribution is calculated. Factors that determine family contribution include both taxed and untaxed income, income taxes paid, number of family members, number of siblings in undergraduate school, and asset strength, i.e., value of savings, investments, business, and real estate. Johns Hopkins University follows the basic federal needs analysis formula for all federal aid but makes adjustments to that formula when determining eligibility for Johns Hopkins University grant assistance. Adjustments to the basic federal formula may be made on a case-by-case basis to reflect more accurately your family's financial strength. Examples of these institutional adjustments are calculating an allowance for high medical or secondary school expenses, evaluating depreciation and business losses, generally disallowing siblings in graduate school, and including home equity in the formula.

## The Student Contribution

We assume that students will work during the summer to help pay some of their school expenses. Johns Hopkins University expects most students to contribute a minimum of \$1,800 from summer employment.

Students are also expected to contribute from their savings and investments. In general, 20 percent of student assets are expected to be available for college costs each year.

## Cost of Attendance

We use a standard cost of attendance budget for financial aid purposes to ensure equitable distribution of resources. The budget includes both direct expenses, for which Johns Hopkins University will bill you, such as tuition, fees, room and board if you live on campus, and indirect expenses that you pay out-of-pocket. Books, supplies, personal expenses, travel, and off-campus rent and food are examples of indirect expenses. Costs will vary depending on the type of room and meal plan as well as travel costs. Students who commute will pay less than students who live on campus. Some students will spend more than our estimates, and others will spend less.

Students who must obtain health insurance through the university should notify the Office of Student Financial Services for assistance with that expense. Please notify the Office of Student Financial Services if you require the Kosher Meal Plan.

## Paying Your Bill and Other Costs

The Student Accounts Office provides online access and monthly electronic statements of the student's bill and balance due. Each month, students, and any other persons the student has authorized, will be emailed when a new statement is available for viewing on the Student Accounts website. New students will be mailed their first statement with instructions for receiving future billing notices by email. All billing will be presented electronically for the remainder of the student's education at Johns Hopkins University. Students and families may print their bill from the website and make their payments electronically. Anticipated financial aid will appear on the bill and is actually disbursed 10 days prior to the start of the semester if your financial aid file is complete. Johns Hopkins University Grants, Federal Pell and other grants, Federal Perkins Loans, Federal Direct Student Loans, and Hackerman

Cost of Attendance				
Estimated Cost	Freshman Class of 2019	Sophomore Class of 2018	Junior Class of 2017	Senior Class of 2016
Tuition	48,710	48,710	48,710	48,710
Room/Board	14,540	14,540	9,548	9,548
Books and Supplies	1,210	1,210	1,210	1,210
Personal	1,036	1,036	1,036	1,036
Average Travel	650	650	650	650
Matriculation Fee	500	0	0	0
<b>TOTAL</b>	<b>66,646</b>	<b>66,146</b>	<b>61,154</b>	<b>61,154</b>

*Room and Board: **Freshmen and Sophomore**—average room cost of \$8,400 plus average board cost of \$6,144*

***Junior and Senior**—estimated cost for off-campus housing and meals*

*Travel costs: Vary by state of residence from \$200 to \$1,400*

*Tuition and room and board charges listed above are estimated, based on 2014–15 information.*

*The figures for 2015–16 will be available in the spring after Board of Trustee approval.*

Loans ( renewals only) are applied directly against your billed charges. Federal Work-Study and JHU Work Opportunity funds will not be credited on the bill but instead are paid to students bi-monthly in a paycheck for hours worked. Outside scholarships and state grants are credited to the bill when they are received. (If you are awaiting the arrival of outside aid, you may deduct that amount from the bill as an anticipated credit.) Johns Hopkins University will not bill you for indirect costs such as books and personal expenses, or off-campus rent and meals, even though they are included in your financial aid budget. Therefore, the amount due on your bill will not equal the difference between the cost of attendance and the aid awarded. Some students use part of their family contribution to pay the bill and part to cover the indirect expenses. Others find that the bill is covered by financial aid credits, and the family contribution will be used to cover indirect expenses only.

If your financial aid credits exceed your billed costs, you may request a refund of the credit balance to help pay your indirect costs. This may happen when students living off campus are billed only for tuition by Johns Hopkins University and can use some of their aid to pay for off-campus living expenses. Your request for a refund may be completed online at [www.jhu.edu/studacct](http://www.jhu.edu/studacct). Refunds will be sent via the Higher One Refund Processor to your chosen location. Allow at least 7–10 days to receive your refund. Refunds may also be placed on your JCard.

## The Parents' Role

Johns Hopkins University expects parents to help finance their children's education throughout their undergraduate years. For financial aid purposes, students cannot declare themselves independent of their parents owing to family disagreements, living arrangements, or parent unwillingness to contribute.

In cases where parents are divorced or separated, Johns Hopkins University expects both the custodial and non-custodial parent to contribute to educational costs, even if there is no legal order to do so. We realize that issues of college support may be complicated in divorced or separated families, and evaluate each situation individually. If you believe special circumstances exist in your family, contact your financial aid advisor.

## Financial Aid Documents

- The Free Application for Federal Student Aid (FAFSA) is required to determine eligibility for need-based federal aid and need-based JHU aid. The Johns Hopkins code is E00473. The FAFSA may be filed at [www.fafsa.gov](http://www.fafsa.gov).
- The College Scholarship Service PROFILE form is required to determine eligibility for need-based JHU aid. The CSS PROFILE code for Hopkins is 5332. The PROFILE may be accessed online at <http://student.collegeboard.org/profile>. You will be charged \$25.00 by the College Board for an initial application fee. Additional school reports are \$16.00.
- Signed copies of all pages of student's and parents' 2014 federal income tax returns, including all schedules, attachments, and W-2 forms. Johns Hopkins University uses the College Board's Institutional Documentation Service (IDOC) to collect copies of parent and student federal income tax returns. After you register for the CSS PROFILE (see above), you will receive a notice from the College Board's IDOC Service listing all documents required to complete your application. Students and parents who do not file a federal income tax return should complete the non-filer statement. All required documents must be submitted to the College Board's IDOC Service in a single packet with the required IDOC cover sheet by the postmark date of May 1. The IDOC website is: <https://idoc.collegeboard.com>. All costs for this service are covered by Johns Hopkins University.
- Early Decision applicants only must submit signed copies of 2013 federal income tax returns, all schedules, and W-2 forms to the Office of Student Financial Services in addition to the CSS PROFILE by November 15. In the spring, after the enrollment deposit has been submitted, Early Decision students must submit federal income tax returns, all schedules, and W-2 forms to the College Board IDOC Service.
- **Please do not send tax returns or other documents to the Johns Hopkins University Office of Student Financial Services. Send all required documents to IDOC in a single packet. The documents will be imaged for our use and originals will be shredded.**

In addition, the following may be required:

- If your parents are separated or divorced, the parent you do not live with, your non-custodial parent, must complete the Non-Custodial PROFILE online if you wish to be considered for need-based JHU financial aid. <https://ncprofile.collegeboard.com>. The Non-Custodial PROFILE must be completed in accordance with the financial aid deadlines. The non-custodial parent may access the PROFILE online after the student has registered with <http://student.collegeboard.org/profile>. An e-mail reminder will be sent to the non-custodial parent. There is a \$25 fee to complete this form. The non-custodial parent must submit to the College Board's IDOC Service a signed copy of his or her 2014 federal income tax return and W-2 forms. Non-custodial parent information may be submitted in a separate packet to IDOC.
- Copies of the tax returns according to the following chart **if either parent is self-employed and/or owns a business**. These documents should be submitted to the College Board's IDOC Service.

Type of Entity	Tax Form
Proprietorship	IRS Form 1040, Schedule C
General or Limited Partnership	IRS Form 1065 & Schedule K-1* *If you own more than 1%, submit all K-1s
C Corporation	IRS Form 1120
S Corporation	IRS Form 1120S & 1120S K-1s
Limited Liability Corporation	IRS Form 1065 & 1065 K-1s

NOTE: Application status may be viewed online at [www.jhu.edu/finaid/self\\_service.html](http://www.jhu.edu/finaid/self_service.html)

## Renewing Your Aid

You must reapply for financial aid each year. **Your aid package covers one academic year, and funds are not automatically renewed.** Instructions for applying for the upcoming academic year are distributed to current freshman, sophomore, and junior aid recipients in January. The deadline for returning students is May 1, with notification in early July. *If your aid application is completed late, we cannot guarantee the availability of funding for that year. Late applicants may lose a percentage of grant funding (5 percent for each month the application is delayed).*

If you are studying abroad or on a leave of absence, it is your responsibility to access the application forms and submit them by the May 1 deadline.

If you are making satisfactory academic progress (refer to the Satisfactory Academic Progress policy outlined in this brochure), you may expect a similar amount of grant aid for **eight semesters** if:

- Your family's income and amount of assets are consistent with the previous year.
- The number of family members in the household and in college remains the same.
- Your application is complete by the deadline.

Students who require a ninth semester of institutional grant funding must request support from the assistant dean for academic advising (WSE) or the assistant dean of academic advising (KSAS). Ninth-semester Johns Hopkins University Grant is rarely awarded and is awarded only to students who must complete a ninth semester because of circumstances in their academic career at Johns Hopkins University beyond their control—not for resolving bad grades or taking accelerated coursework.

Students who are readmitted after being dismissed for academic reasons or returning from a leave of absence should notify the Office of Student Financial Services in writing of their intention to return. Renewal of grant funding is not guaranteed but will be considered on a funds-available basis. Hodson Trust and Westgate scholarships are not typically reinstated once lost.

**NOTE:** Johns Hopkins University aid for *transfer students* is limited. Johns Hopkins University grant aid for transfer students admitted as sophomores will be renewable for a maximum of two additional years if need continues. Johns Hopkins University grant aid for transfer students admitted as juniors will be renewable for one additional year if need continues.

Students with a prior bachelor's degree are eligible only for student loans.

**NOTE:** *International students* should refer to our website, [www.jhu.edu/finaid](http://www.jhu.edu/finaid), for application requirements. (Click on International Students.) International Scholarship funding is limited. Need for financial assistance will be considered in making the admission decision. International students who enroll without assistance are not eligible to apply for assistance in subsequent years.

## Your Aid Package

Once your eligibility for aid has been established, Johns Hopkins University offers a financial aid “package,” which may consist of different types of aid from various sources. Depending on your level of need, you may be offered a combination of grants, loans, and work opportunities. At any time students, and any other person the student has authorized, may view their financial aid award online using ISIS Self-Service, at [www.jhu.edu/finaid/self\\_service.html](http://www.jhu.edu/finaid/self_service.html). Students will receive an email notification anytime their financial aid award has been revised. A student may request a paper copy of their financial aid award by contacting Student Financial Services.

**NOTE:** ISIS Self-Service will not be accessible until the student receives their jhu.edu email address. *Newly admitted freshman* should access their financial aid and admissions information by logging into [mydecision.jhu.edu](http://mydecision.jhu.edu).

The foundation of an aid package is a “self-help” award of loans and work-study. The average work-study award is \$2,500 per year. Self-help amounts will vary and may be higher or lower than the average listed below. For 2015–16, the base loan is:

<b>Freshmen: \$3,500</b>	<b>Sophomores: \$4,500</b>	<b>Juniors: \$5,500</b>	<b>Seniors: \$5,500</b>
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**NOTE:** Students may request up to \$2,000 of additional unsubsidized loan.

After the self-help has been offered, your remaining financial need is met with grant assistance, depending on the availability of funds. This grant assistance may include a Johns Hopkins University Grant, Federal Pell Grant, Federal Supplemental Educational Opportunity Grant (FSEOG), and state and private scholarships.

Your initial aid package may be revised on the basis of review of your family’s 2014 federal income tax return, and receipt of other governmental awards or outside aid, per your request for more loan or work, or on appeal because of changes in circumstances.

Aid packages normally cover the fall and spring semester of the academic year. Listed here are sample aid packages for entering freshmen with different levels of need.

Sample Freshman Awards				
Financial need:	\$26,000	\$18,000	\$7,000	\$3,500
Hopkins Grant	20,000	12,000	1,000	0
Federal Direct Loan	3,500	3,500	3,500	3,500
Federal Work-Study	2,500	2,500	2,500	0

Students who are enrolled for at least six credit hours during the summer at Johns Hopkins University may apply for a Federal Direct Student Loan or Federal Direct Parent PLUS Loan. Community Service and America Reads Federal Work-Study are also available during the summer.

Limited tuition grant assistance may be available for the summer.

## Financial Aid Appeal Process

If financial circumstances are affecting your ability to attend Johns Hopkins, we would like to have the opportunity to reconsider your eligibility for financial aid. Our goal is to offer you the best possible financial aid package based on your family's current financial situation within the parameters of existing policies, federal regulations and the availability of funds.

An increase in aid is most often the result of financial circumstances that have changed or that we did not know about at the time of your original application. Examples include loss of income, unexpected medical expenses not covered by insurance, and other unusual life events that affect your family's ability to pay for college.

If you wish to appeal your award based on any of these or similar circumstances, you must submit a letter, supporting documentation, and the Appeal for Additional Aid form to the Office of Student Financial Assistance. You will be notified of the decision in writing. The Appeal for Additional Aid form may be accessed on the Web at [http://www.jhu.edu/finaid/electserv/appeal\\_2015-2016.pdf](http://www.jhu.edu/finaid/electserv/appeal_2015-2016.pdf).

## Types of Financial Aid in a Package

### Grants/Need-Based Scholarships

Grants are gift aid that does not have to be repaid. Students must enroll full time to maintain eligibility for most of these awards. These gifts come from a variety of sources—federal and state governments, corporations, individual donors, and Johns Hopkins University institutional funds. The amount of the grant depends on your financial need and the availability of funds.

■ **Baltimore Scholars.** Baltimore Scholars are citizens or permanent residents admitted from Baltimore City public high schools who make their current residence in the city (three consecutive years minimum residency required). Scholars receive full-tuition scholarships for undergraduate study, and additional grant assistance for remaining need. No separate application is required; however, students awarded as Baltimore Scholars must file the Free Application for Federal Student Aid (FAFSA). Those students who also qualify for need-based federal or state grants will have their Baltimore Scholars funds reduced by the amount of federal or state grant funding.

■ **Bloomberg Scholarships.** Bloomberg Scholarships were made possible through a generous gift from New York City Mayor Michael Bloomberg, a Johns Hopkins University alumnus (Engineering '64) and former chairman of the Board of Trustees. Students who receive this highly competitive need-based scholarship will have their normal loan expectation replaced by grant. The scholarship is renewable for up to three additional years based on continued financial need.

■ **Hodson-Gilliam Success Scholarship.** The Hodson-Gilliam Success Scholarship is awarded annually to entering freshmen with demonstrated financial need who are outstanding students from underrepresented minority groups, including but not limited to African-American, Hispanic, or Native American students. This scholarship replaces loan in the financial aid package and is renewable based on continued financial need.

■ **Hopkins Academic Success Award.** The Hopkins Academic Success Award is a highly competitive need-based award offered to select incoming students who demonstrate exceptional academic achievement and personal qualities. It caps the four-year student loan expectation at \$5,000, representing \$14,000 in grants, instead of loans. The student loan expectation is: no loan (\$0) in the freshman, \$1,000 in the sophomore year, \$2,000 in the junior year, and \$2,000 in the senior year. The grant is based on full-time enrollment, continued financial need, satisfactory academic progress, and annual submission of financial aid documents.



■ **Johns Hopkins University Grant or Early Decision Grant.** These grants are awarded from institutional and endowment funds to students who demonstrate financial need. The amount of the grant varies and may be renewed each year according to your level of need. (An Early Decision Grant is replaced by the Johns Hopkins University Grant in subsequent years.)

■ **International Scholarship.** This institutional scholarship is offered on a funds-available basis to incoming international students who demonstrate both need and merit. Awards are renewable contingent upon continued financial need and the student's maintaining a 3.0 cumulative GPA. Information is available on the Web at [www.jhu.edu/finaid/international.html](http://www.jhu.edu/finaid/international.html).

■ **Federal Pell Grant.** This is a direct grant from the federal government that can range from \$587 to \$5,730 per year (amounts for the 2014–15 school year). Students must meet the strict federal requirements to be eligible.

■ **Federal Supplemental Educational Opportunity Grant (FSEOG).** The Federal SEOG program provides grants to students who demonstrate exceptional need. Johns Hopkins University matches the federal funds with additional grant. When awarding FSEOG, the Office of Student Financial Services gives priority to Federal Pell Grant recipients and other students with exceptional need.

■ **State Scholarships.** Students from certain states may be eligible for state grants or scholarships to help fund their education at Johns Hopkins University. Check with your state higher education agency for eligibility requirements. Some states may require a separate scholarship application to be considered for state funds.

**Maryland residents** can check the status of their state scholarships online at [www.mhec.state.md.us](http://www.mhec.state.md.us). Students from Maryland must complete the FAFSA by March 1 to be considered for state aid.

Johns Hopkins University expects all eligible financial aid applicants to apply for state funds. Apply early as each state has a specific deadline and application process. If you do not receive a state grant because of a late application, the grant will not be replaced with Johns Hopkins University Grant funds.

### Merit-Based Scholarships

Merit-based scholarships require superior academic achievement in a challenging program, the highest test scores, and demonstrated leadership in school and/or community, state, regional, or national activities.

■ **Hodson Trust Scholarship.** (\$32,500 per year) This scholarship is offered to approximately 20 first-year students. It is renewable for up to three additional years of undergraduate study if the recipient maintains a 3.0 cumulative GPA. No separate application is required.

■ **Charles R. Westgate Scholarship in Engineering.** This scholarship provides full tuition for up to two first-year students. It is renewable for up to three additional years of undergraduate study if the recipient remains enrolled in the Whiting School of Engineering and maintains at least a 3.0 cumulative GPA. No separate application is required.

### Other Merit Awards

■ **Army ROTC Scholarship.** Army ROTC is offered at Johns Hopkins University. This scholarship covers up to full tuition. Contact the Department of Military Science at (800) JHU-ROTC or visit the Web at [www.jhu.edu/rotc](http://www.jhu.edu/rotc) for information on this scholarship.

■ **Air Force ROTC Scholarship.** Air Force ROTC may be used at Johns Hopkins University. Air Force training is conducted at the University of Maryland. Call (301) 314-3242 for more information about this scholarship.

## Self-Help

A self-help award is a combination of loans and an academic year employment opportunity. Loans must be repaid after you have completed your education. Employment earnings are paid directly to you in a paycheck, based on the number of hours worked.

■ **Federal Work-Study.** Federal Work-Study (FWS), including Community Service and America Reads, is a federally funded program that provides part-time employment for students with financial need. The FWS amount in your aid package is the allotment of money that you may earn during the academic year upon securing an FWS job. FWS awards are not credited to your bill. Students are paid for hours worked in semimonthly paychecks.

A wide variety of jobs are offered on and off campus and in *community service settings*. Students are free to choose their own jobs. The rate of pay for FWS jobs is minimum wage and up. Most students work an average of 8 to 10 hours per week, although students may work up to 20 hours per week. Earnings are taxable and are typically used to help cover expenses such as books, travel, and other personal expenses. FWS job listings, including Community Service and America Reads, are available through the Student Employment Office website at [www.jhu.edu/stujob](http://www.jhu.edu/stujob). A Student Job Fair is held in early September. In addition to providing money toward college expenses, FWS jobs offer work experience and opportunities to become involved with various on- and off-campus offices and activities.

■ **JHU Work Opportunity.** The JHU Work Opportunity enables students who do not qualify for Federal Work Study to work on campus. Students are free to choose their own jobs. The rate of pay is minimum wage and up. Students may work up to 20 hours per week. Earnings are taxable and are typically used to help cover educational expenses such as books, travel, and other personal expenses.

**NOTE:** All students are eligible to work on campus regardless of being awarded Federal Work Study or a JHU Work Opportunity award.

■ **Federal Direct Student Loan.** The U.S. Department of Education makes student loans, through Johns Hopkins University, directly to the student for educational expenses. Federal Direct Student Loans have a “fixed variable” interest rate. This means that a new rate will be set each year, effective July 1, and will serve as the fixed rate for all Federal Direct Student Loans disbursed from July 1 through June 30. The interest rate for the 2014–15 year was 4.66 percent. The base subsidized loan amount per year is \$3,500 for freshmen, \$4,500 for sophomores, and \$5,500 for juniors and seniors. Students can also borrow an additional \$2,000 unsubsidized loan annually. A 1.073 percent origination fee is deducted from the proceeds of the loan. The origination fee is subject to change with congressional legislation.

The *subsidized* Federal Direct Student Loan is need-based, which means the family contribution is used to determine eligibility. The federal government *subsidizes* the loan by paying the interest while the student is in school.

The *unsubsidized* Federal Direct Student Loan is not based on financial need, though borrowers must complete the Free Application for Federal Student Aid (FAFSA) to obtain the loan. The interest is *not subsidized* by the government and may be paid on an ongoing basis while the student is in school. If borrowers choose not to pay the interest during school, it will be deferred and capitalized (added back to the principal) once repayment of principal begins. Loan principal and capitalized interest repayment begins six months after completion of enrollment in post-secondary education.

Students are not required to complete a separate loan application from a bank or other lender. If you are offered a Federal Direct Student Loan as part of your aid package and you accept it, you will receive information about e-signing your master promissory note and completing entrance counseling at [www.studentloans.gov](http://www.studentloans.gov). The loan proceeds will be credited to your student account 10 days prior to the start of the semester. Students who signed a Federal Direct Loan master promissory note in a previous year are not required to sign a new note in subsequent years.

The Federal Direct Student Loan repayment plans allow several options for repaying the loan through standard, extended, graduated, income-contingent, and income-based repayment plans. Loan repayment information will be sent with the promissory note at time of repayment. Loan repayment information as well as interactive calculators are available on the Web at [www.studentloans.gov](http://www.studentloans.gov).

■ **Federal Perkins Loan.** This federal revolving loan fund is available to students who demonstrate exceptional financial need. The Federal Perkins Loan program is administered by Johns Hopkins University, and money borrowed is paid back to Johns Hopkins University. The rate of interest is 5 percent. Interest does not accrue until the loan goes into repayment. Repayment begins nine months after completion of studies and can extend up to 10 years. Deferment and repayment information is sent to all borrowers by the Student Loan Office. The loan proceeds are credited to your account 10 days prior to the start of the semester if a promissory note has been e-signed. You will receive information about e-signing your promissory note at [www.ecsi.net/promj9.html](http://www.ecsi.net/promj9.html).

**NOTE:** The Federal Perkins Loan is subject to congressional authorization and may not be available in 2015–16.

■ **Hackerman Loan** (renewals only). The Hackerman Loan is a revolving fund, available through the generous gift of Willard Hackerman. It is an interest-free loan offered to Whiting School of Engineering students who demonstrate eligibility. Funds are limited. Borrowers are expected to repay the loan over a period of eight years after completion of studies.

### Outside/Private Scholarships

Scholarships from private organizations can be a valuable additional source of aid. Any scholarships you receive will first replace the loan and/or work portion of your financial aid package. Johns Hopkins University grants/scholarships will not be reduced for students receiving outside scholarships unless total aid resources exceed the student's need or cost of attendance. All scholarships must be reported to Student Financial Services. More information and a form for reporting outside scholarships may be found at [www.jhu.edu/finaid](http://www.jhu.edu/finaid).

All students who receive government and entitlement grants—i.e., a *Federal Pell Grant*, *ROTC*, *state scholarships*, *veterans education benefits*, and *employer tuition benefits*—and whose need was fully met in the original financial aid package, will have the amount of their Johns Hopkins University–funded grants reduced by the *full* amount of the outside grant. For example, a student who receives a state scholarship of \$500 will have his or her Johns Hopkins University–funded grants reduced by \$500. The total amount of financial aid will remain the same.

	Aid Program	Who Is Eligible	Amount
Grants / Need-Based Scholarships	BLOOMBERG SCHOLARSHIP HOPKINS ACADEMIC SUCCESS AWARD	Full-time students	Varies based on financial need; covers loan expectation
	HODSON-GILLIAM SUCCESS SCHOLARSHIP	Full-time students from underrepresented minority groups including but not limited to African-American, Hispanic, or Native American students. Renewable based on continued financial need.	Varies based on financial need; covers loan expectation
	JOHNS HOPKINS GRANT	Full-time matriculated undergraduates. Renewable based on continued financial need.	Varies based on financial need
	BALTIMORE SCHOLAR	Full-time students from a Baltimore City public high school with at least 3 current years as a Baltimore city resident	Full tuition
	INTERNATIONAL STUDENT SCHOLARSHIPS	Full-time undergraduate international students. Renewable if 3.0 cumulative GPA is maintained	Varies based on financial need
	FEDERAL PELL GRANT	Matriculated undergraduates meeting criteria for federal grant assistance	Up to \$5,730 per year based on federal expected family contribution (2014–15 amounts).
	FEDERAL SUPPLEMENTAL EDUCATIONAL OPPORTUNITY GRANT (FSEOG)	Matriculated undergraduates meeting criteria for federal grant assistance	\$100–\$4,000 per year based on financial need
	STATE GRANTS	Certain states have scholarships that may be used at Johns Hopkins University.	Varies
Hopkins Merit-Based Scholarships	HODSON TRUST SCHOLARSHIP	Full-time students. Renewable if 3.0 cumulative GPA is maintained	\$32,500 per year regardless of need
	CHARLES R. WESTGATE SCHOLARSHIP	Full-time students in the Whiting School of Engineering. Awards are renewable upon continued enrollment in Whiting School and a 3.0 GPA.	Full tuition
Loans	FEDERAL PERKINS LOAN	Matriculated students enrolled at least half-time, with exceptional need	Up to \$5,500 per year maximum. 5% interest
	SUBSIDIZED FEDERAL DIRECT STUDENT LOAN (SAME AS FEDERAL STAFFORD)	Matriculated students enrolled at least half-time	Based on an annual limits: 1st-year–\$3,500; 2nd year–\$4,500; 3rd-, 4th-, 5th-year–\$5,500; 1.073% fee assessed. Interest subsidized by government fixed at 4.66% for 2014–15.
	UNSUBSIDIZED FEDERAL DIRECT STUDENT LOAN	Matriculated students enrolled at least half-time	Annual limits same as subsidized with an additional \$2,000. Limit applies to combined subsidized and unsubsidized amounts. 1.073% fee assessed interest rate fixed at 4.66% for the 2014–15 year; interest not subsidized by government.
	HACKERMAN LOAN	Matriculated undergraduates in the Whiting School of Engineering (renewals only)	\$1,000–\$4,000 per year. No interest charged. Up to 8 years to repay
	FEDERAL DIRECT PARENT PLUS LOAN OR FEDERAL PARENT PLUS LOAN	Parents of dependent students	Up to cost of attendance minus other aid. Repayment begins immediately. Interest rate fixed at 7.21% for the 2014–15 year (4.292% fee assessed)
	PRIVATE EDUCATIONAL LOANS STUDENTS	Undergraduates enrolled at least half-time; most students will need a creditworthy cosigner	Up to cost of attendance minus other financial aid. Interest rates vary.
Others	FEDERAL WORK-STUDY (FWS)/ COMMUNITY SERVICE PROGRAM/ AMERICA READS JHU WORK OPPORTUNITY	Matriculated students	Up to \$2,500 per year

**How Awards Are Determined**

**How and When to Apply**

<p><b>BLOOMBERG SCHOLARSHIP</b></p> <p><b>HOPKINS ACADEMIC SUCCESS AWARD</b></p> <p><b>HODSON-GILLIAM SUCCESS SCHOLARSHIP</b></p> <p><b>JOHNS HOPKINS GRANT</b></p>	<p>Eligibility for the Bloomberg, Hopkins Academic Success Award, Hodson-Gilliam Success Scholarships, and Johns Hopkins University Grant is determined by federal and Johns Hopkins University formulas. Award amounts are determined by Office of Student Financial Services.</p>	<p>To apply for all grants you must complete and submit the Free Application for Federal Student Aid (FAFSA), the CSS Profile, and signed copies of student's and parents' prior year federal tax returns, all pages and W-2s, to IDOC. See calendar for deadlines.</p>
<p><b>BALTIMORE SCHOLAR</b></p>	<p>Awards are made by the scholarship committee to incoming freshmen.</p>	<p>No special application is required. However, Baltimore Scholars must file a Free Application for Federal Student Aid.</p>
<p><b>INTERNATIONAL STUDENT SCHOLARSHIPS</b></p>	<p>Awards are made to incoming freshmen based on need and merit.</p>	<p>Must apply as incoming freshmen. Complete Johns Hopkins International Student Financial Aid Application. Students living with their parents in the United States or Canada should complete the CSS Profile (see above).</p>
<p><b>FEDERAL PELL GRANT</b></p>	<p>Eligibility based on federal formula</p>	
<p><b>FEDERAL SUPPLEMENTAL EDUCATIONAL OPPORTUNITY GRANT (FSEOG)</b></p>	<p>Eligibility based on federal formula. Award amount determined by Office of Student Financial Services.</p>	
<p><b>STATE GRANTS</b></p>	<p>Amount determined by each state agency</p>	<p>Contact your State Higher Education Scholarship Agency for information.</p>
<p><b>HODSON TRUST SCHOLARSHIP</b></p>	<p>Awards are made by the Scholarship Committee to first-year students.</p>	<p>No special application is required. All admitted students will be considered.</p>
<p><b>CHARLES R. WESTGATE SCHOLARSHIP</b></p>	<p>Awards are made by the Scholarship Committee to up to two first-year engineering students.</p>	<p>No special application is required. All admitted Whiting School of Engineering students will be considered.</p>
<p><b>FEDERAL PERKINS LOAN</b></p>	<p>Eligibility based on federal formula. Award amount determined by Office of Student Financial Services</p>	
<p><b>SUBSIDIZED FEDERAL DIRECT STUDENT LOAN (SAME AS FEDERAL STAFFORD)</b></p>	<p>Eligibility based on federal formula for subsidized loans. Award amount determined by Office of Student Financial Services</p>	<p>To apply for the Federal Perkins, Federal Direct, and Hackerman Loans (renewals only), you must complete and submit the Free Application for Federal Student Aid and the CSS Profile. Signed copies of student's and parents' prior year federal income tax returns, all pages and W-2s, must be submitted to IDOC.</p>
<p><b>UNSUBSIDIZED FEDERAL DIRECT STUDENT LOAN</b></p>	<p>Non-need-based loan for students who do not qualify on need basis. Also available for students whose parents cannot qualify for PLUS Loan.</p>	
<p><b>HACKERMAN LOAN</b></p>	<p>Eligibility based on Johns Hopkins University formula. Award amount determined by Office of Student Financial Services (renewals only)</p>	
<p><b>FEDERAL DIRECT PARENT PLUS LOAN OR FEDERAL PARENT PLUS LOAN</b></p>	<p>Credit history review is required, but there is no "debt to income" test.</p>	<p>Complete Free Application for Federal Student Aid (FAFSA), PLUS Request Form, and Parent PLUS Master Promissory Note.</p>
<p><b>PRIVATE EDUCATIONAL LOANS STUDENTS</b></p>	<p>Credit review required.</p>	<p>More information can be found at our website, <a href="http://www.jhu.edu/finaid">www.jhu.edu/finaid</a>.</p>
<p><b>FEDERAL WORK-STUDY (FWS)/ COMMUNITY SERVICE PROGRAM/ AMERICA READS</b></p> <p><b>JHU WORK OPPORTUNITY</b></p>	<p>Eligibility based on financial need. Amount determined by Office of Student Financial Services</p>	<p>Submit the Free Application for Federal Student Aid and CSS Profile. Signed copies of student's and parents' prior year federal income tax returns, all pages and W-2s, must be submitted to IDOC.</p>

**Grants / Need-Based Scholarships**

**Hopkins Merit-Based Scholarships**

**Loans**

**Others**

## Alternative Financing

For families that do not qualify for financial aid or that will need help financing their family's contribution, there are several alternative financing options:

■ **Monthly Payment Plan.** Parents are able to budget up to the cost of tuition and on-campus room and board in equal monthly installments beginning June 1 with Tuition Management Systems (TMS), a private payment plan service under contract with Johns Hopkins University. No interest is charged. There is an annual fee. Interested families should contact TMS at <https://jhuhomewoodcampus.afford.com> or by calling (800) 722-4867.

■ **Federal Direct Parent PLUS Loan.** Federal Direct Parent PLUS Loans are federally guaranteed loans available to parents of dependent undergraduate students. There is no financial need requirement to receive these loans. If you are eligible for the Federal Direct Parent PLUS Loan, you do not need to contact a lender as these loans are made directly with the U.S. Department of Education. Parents of undergraduate students may borrow up to the total cost of attendance for the academic year less any financial aid already offered. A credit review is required, but there is no “debt to income” review.

The interest rate is “fixed variable” at 7.21 percent for the 2014–15 year. This means that a new rate will be set each year, effective July 1, and will serve as the fixed rate for all Parent PLUS Loans disbursed from July 1 through June 30. An origination/default fee of 4.292 percent will be deducted from each disbursement of the loan. The origination fee is subject to change with congressional legislation. Parents are encouraged to determine the amount they wish to borrow for the entire year, and the loan will be disbursed in equal amounts directly to the student's account at the beginning of the fall and spring terms.

Standard repayment begins 60 days after the loan is fully disbursed. *Fully disbursed* means that all installments (fall and spring) have been paid. Interest begins accruing after the first disbursement. Parents also have the option to begin repayment six months after the student ceases to be enrolled at least half-time. Deferment requests may be made with Direct Loans (<http://www.direct.ed.gov/index.html>). Consolidation options and extended or graduated repayment plans are available. There is no pre-payment penalty.

The Free Application for Federal Student Aid (FAFSA) must be completed in order to apply for a PLUS Loan. The parent borrower begins the PLUS application process by completing a request for a Direct PLUS Loan at [www.studentloans.gov](http://www.studentloans.gov). New PLUS borrowers will also need to sign a promissory note at [www.studentloans.gov](http://www.studentloans.gov).

■ **Part-time employment.** This is another resource available to the student to help meet the annual cost of education. Information about part-time opportunities, on- and off-campus jobs, and paid internships is available on the Student Employment Services website at [www.jhu.edu/stujob](http://www.jhu.edu/stujob). Most students are able to locate jobs on campus regardless of Federal Work-Study eligibility.

## Other Financing Options

- **Home Equity.** Home equity loans (or lines of credit) may be the least expensive interest-deductible loans available. There are many sources for these loans.
- **Life Insurance.** Borrowing from whole life insurance may have a lower fixed interest rate than other sources. Contact your life insurance holder for information specific to your policy.
- **Prepaid College Tuition and Savings Plans.** Many local and state governments and private companies offer prepaid college tuition plans that allow families to “lock-in” current tuition costs at in-state public colleges and universities. These funds are not subject to federal tax when used to pay tuition and fees associated with private colleges and universities. Families begin paying into the fund years before students are ready to attend a college or university. Savings plans, or 529 plans, are sometimes considered in calculating need. They are regarded as an asset of the person holding the plan and should be reported as such. For more information on savings and prepaid plans, contact your state higher education agency. Johns Hopkins University is a member of the Private College 529 Plan, a national consortium of private colleges and universities. For more information about this plan, visit [www.privatecollege529plan.org](http://www.privatecollege529plan.org).

## Refunds

All financial aid credits are scheduled to be disbursed directly to your student account 10 days prior to the start of the semester (with the exception of Federal Work-Study funds). If the aid applied to your bill exceeds the charges, you may request a refund from the Office of Student Accounts. Refunds are given only for funds which have *actually* been received by Johns Hopkins University and credited to your account. You may request your refund online at [www.jhu.edu/studacct](http://www.jhu.edu/studacct). The refund may take 7–10 days from the start of classes and additional time at the start of each semester.

Students who withdraw during an academic term will receive a tuition refund based on the policy specified in the catalog. The financial aid award will be adjusted on the basis of the actual charges incurred during the semester. Funds from Federal Title IV programs will be returned to the government according to federal regulations.

The refund will be calculated from the date the student submits a written statement of withdrawal to the assistant dean of academic advising of either the Krieger School of Arts and Sciences or the Whiting School of Engineering.

No refund will be granted to students suspended or dismissed for disciplinary reasons. The university reserves the right to dismiss a student whose academic standing or general conduct is considered unsatisfactory.

## Return of Title IV Funds Policy

The Office of Student Financial Services is required by federal statute to recalculate federal financial aid eligibility for students who withdraw, drop out, are dismissed, or take a leave of absence prior to completing 60 percent of a payment period or term. The federal Title IV financial aid programs must be recalculated in these situations. For detailed information about this policy refer to our website [www.jhu.edu/finaid/ReturnTitleIVfunds.html](http://www.jhu.edu/finaid/ReturnTitleIVfunds.html).

## Tax Incentives/Information

There are several tax incentives available to families.

- **American Opportunity Credit** allows a tax credit of up to \$2,500 to offset the cost of tuition, fees, and textbooks. Families with joint incomes below \$160,000 or single filer incomes below \$80,000 are eligible.
- **Lifetime Learning Tax Credit** allows up to a \$2,000 tuition tax credit. It is available to undergraduates and graduate students. Families with joint incomes below \$127,000 and single filer incomes below \$63,000 are eligible.
- **Tuition and Fees Tax Deduction** is a tuition tax deduction of up to \$4,000 for qualified higher education expenses, available for taxpayers with adjusted gross incomes of up to \$80,000 for single filers and \$160,000 for married taxpayers filing jointly.
- **Interest on Student Loans.** Taxpayers with joint incomes below \$155,000 and single filers below \$75,000 may deduct up to \$2,500 in annual interest paid on education loans.
- **Coverdell Education Savings Account (formerly Education IRA).** The current contribution limit is \$2,000 per year for qualified educational expenses. Qualified educational expenses that may be paid tax-free from this account include both higher education expenses and elementary/secondary expenses, up until the beneficiary turns 18 (unless special needs). Taxpayers with joint incomes below \$220,000 (single filers below \$110,000) may qualify.

Other educational tax benefits include reduced tax penalties on the cashing of certain savings bonds and early retirement distributions when used for qualified education expenses.

Consult a tax advisor to determine your eligibility for tax incentives. A summary of these federal tax benefits for 2014 is also available on the Web at [www.nasfaa.org/students/Tax\\_Breaks\\_for\\_Higher\\_Education.aspx](http://www.nasfaa.org/students/Tax_Breaks_for_Higher_Education.aspx) or <http://www.irs.gov/pub/irs-pdf/p970.pdf>.

The Johns Hopkins University Tax Office will issue an annual 1098-T to assist with reporting the American Opportunity and Lifetime Learning tax credits and/or tuition deductions on your tax return. This form is also accessible online at [www.1098t.com](http://www.1098t.com).

All scholarships and grants that exceed the cost of tuition, fees, books, and supplies are considered by the IRS taxable income to the student. It is the student's responsibility to maintain records in order to determine potential tax liability.

Federal Work-Study earnings received during in-school sessions are not subject to FICA withholding, but they are subject to federal and state income taxes. You will be issued a W-2 by January 31. The Johns Hopkins University Tax Office at (443) 997-8442 is available to assist students with tax withholding forms and general tax information.



## Satisfactory Academic Progress

Students who receive Federal Student Financial Aid must, in accordance with federal, state, and institutional requirements, be in good standing and maintain satisfactory academic progress (SAP) toward obtaining their degree or certificate. This policy applies to students applying for financial aid for semesters/periods of enrollment beginning with the fall 2011 semester and beyond.

Johns Hopkins University Scholarship and Grant funds are also contingent upon achieving SAP as defined by the following policy. However, these funds are awarded for a maximum of eight semesters. Under some circumstances, a ninth semester may be awarded upon appeal.

To be able to receive financial aid at the Johns Hopkins University schools of Arts & Sciences and Engineering, undergraduate students must demonstrate satisfactory progress toward their academic objectives, as measured by:

- Minimum cumulative grade-point average (GPA) – Qualitatively, on a scale of 4.0, undergraduate students must maintain a minimum 2.0 cumulative GPA. Grades from all coursework attempted at Johns Hopkins University schools of Arts & Sciences and Engineering are included in the GPA calculation. Students must also earn a 2.0 semester GPA.
- Minimum cumulative completion rate/Pace – Quantitatively, financial aid recipients must maintain a cumulative completion rate of earned credits equal to or exceeding 67 percent of the credits attempted. Students must also earn 12 credits each semester (except in the summer term).
- Maximum time frame to completion of degree or certificate – To satisfy the maximum time-frame standard, students must complete their required coursework within 150 percent of the published program length (e.g., 180 credits attempted for a 120-credit program).

Financial aid recipients are reviewed for SAP at the end of each traditional semester of enrollment (fall, spring, summer). Student Financial Services will contact students (in writing) who do not meet the SAP standards and are placed either in a warning status or lose eligibility.

**Financial Aid Warning Status:** Students who fail to meet the minimum cumulative and semester grade-point average standard or fail to meet the minimum standards for Pace will be placed on Financial Aid Warning for the subsequent semester/period of enrollment. Students are still eligible for financial aid during the “Warning” semester.

**Financial Aid Suspension:** Students who, while on Financial Aid Warning, fail to maintain the minimum standards for Pace and/or fail to maintain the minimum cumulative and semester GPA requirement will be placed on Financial Aid Suspension status for subsequent semesters/periods of enrollment. **No financial aid will be disbursed during subsequent semesters/periods of enrollment until the student regains financial aid eligibility.**

Students who do not complete their program within the maximum time frame lose eligibility for financial aid and are placed on Financial Aid Suspension status.

Reinstatement of financial aid after a student is placed on Financial Aid Suspension status is achieved in one of the following ways:

1. The student submits a written letter of appeal and the Appeals Committee grants the appeal. The student is then placed on Financial Aid Probation for the next semester/period of enrollment and is

eligible for aid during the Financial Aid Probation semester. If the appeal is approved but the committee has determined that the student will not be able to meet the SAP standards within one semester/period of enrollment, the student will be placed on Financial Aid Probation with an academic plan which if followed will ensure that the student is able to meet the SAP standards by a specific point in time. Follow the instructions for appealing on the [SAP Appeal Form](#).

2. The student registers for coursework while on Financial Aid Suspension status, pays for tuition and fees without the help of student financial aid, and does well enough in the coursework to satisfy all the satisfactory academic progress standards at the end of the subsequent semester(s)/period(s) of enrollment.

**NOTE:** Students who are beyond the maximum time frame to completion may regain financial aid eligibility on a semester-by-semester basis through the appeal process.

Financial aid recipients must meet the financial aid SAP standards (as described above), which are at least as stringent as the schools' academic policy standards, in accordance with federal Title IV law. Financial aid probation is not the same as academic probation. Students should consult the Krieger School of Arts and Sciences and the Whiting School of Engineering Standards for Good Academic Standing for more information on the schools' academic policies. Students on academic probation may also be on Financial Aid Suspension or Financial Aid Probation status, or they may not be.

For more information about financial aid SAP policy, including the treatment of W, I, AU, F, S, P, Missing Grades, SAP during summer and semesters abroad, repeat coursework, transfer credit, change of major and remedial coursework, and the appeal and academic plan, please visit the Office of Student Financial Services website: <http://www.jhu.edu/finaid>.

## Study Abroad

If you are planning to study abroad, you must notify the JHU Study Abroad Office and the Office of Student Financial Services well in advance of your trip to make sure all aspects of your program are considered.

**Billing:** The Office of Student Accounts will bill the student the cost of their program and a study abroad fee (12 percent of Johns Hopkins University tuition). If housing costs are a part of the program, they will be billed to the student's account. If the student participates in the student health insurance plan, this will also be billed. Students will pay the university directly.

Johns Hopkins University will make direct payments to the study abroad program for the program fee and housing fees (if applicable). Students are responsible for additional costs, including housing, airfare, personal expenses, meals, travel, and other incidental expenses.

**Financial Aid:** The Office of Student Financial Assistance will modify a student's cost of attendance based on the financial aid budget provided to us by the Office of Study Abroad for the semester the student is abroad. Johns Hopkins University grant assistance will be based on the adjusted cost of the study abroad program. If the cost of the program is lower than that of Johns Hopkins University the university grant assistance will be reduced. Johns Hopkins University grant assistance will not be modified if the cost of the study abroad program is greater than that of Johns Hopkins University. Only loan assistance is available to cover additional expenses. All financial aid (excluding Federal Work-Study and JHU Work Opportunity) may be applied toward the cost of your program.

Financial aid will be credited to the student's account. Students with a credit balance may request a refund online at [www.jhu.edu/studacct](http://www.jhu.edu/studacct). Refund requests cannot be processed any earlier than 10 days prior to the first day of classes at Johns Hopkins University. If a student's program has a different start date, you should make financial plans accordingly.

## Concurrent Programs and Financial Aid

Some academic departments offer concurrent degree programs that allow students to pursue a bachelor's degree and a master's degree at the same time. Eligibility for financial aid will vary depending on whether a student is classified as a graduate or undergraduate student. Students in concurrent programs are classified as undergraduate for the first four years (eight semesters of full-time study) only. Students are considered to be graduate students in the fifth year of study, and are no longer eligible for undergraduate JHU grant assistance. This includes Bloomberg Scholarship, Hodson Scholarship, and Westgate Scholarship.

Graduate students may be eligible for partial tuition waivers or for research and teaching assistantships. The amounts of these awards are determined by the academic department or program. Graduate students may also qualify for federal student loans and/or work-study, and should follow the graduate aid application procedures.

Loan limits for the federal student loan programs change when a student's classification changes from undergraduate to graduate. The annual maximum of combined subsidized and unsubsidized Federal Direct Student Loan for an undergraduate junior or senior is \$7,500. The annual maximum Federal Direct Student Loan for a graduate student (in any year of his or her program) is \$20,500. A student who is classified as a graduate student is no longer eligible for undergraduate federal student aid including Federal Pell Grant, Federal SEOG, subsidized Federal Direct Student Loans, or Federal Direct Parent PLUS loans.

For information about the concurrent degree programs in the Krieger School of Arts & Sciences and the Whiting School of Engineering, see your academic advisor or the website below.

<http://www.grad.jhu.edu/bachelors-masters/programs.php>

## Student Rights and Responsibilities

### *You have the right to:*

- **Privacy and confidentiality of records.**
- **Be notified of any changes in your aid and the reason for the change.**
- **Ask for an explanation of anything you don't understand.**

### *You have the responsibility to:*

- **Read, understand, and keep copies of all financial aid documents.**
- **Notify our office of any changes in your family's financial status.**
- **Notify us of any change in your attendance status, name, or address.**
- **Notify us of any outside awards you receive.**
- **Comply with the terms of your student loans.**
- **Stay informed about deadlines and procedures—read any correspondence you receive from our office.**

### **T. I. P.**

#### **(To Insure Promptness)**

*You can avoid delays in payment of your financial aid if you do the following after receiving your award letter:*

- **Read your financial aid award letter carefully.**
- **Notify us of any outside resources you know you will receive if they are not listed on your award letter.**
- **If you wish to decline the award or you are requesting a revision of loan amount, return your signed award letter to the Office of Student Financial Services or log in to your ISIS account to decline or revise awards.**
- **Make sure that you provide requested or required forms.**
- **Be sure you electronically sign your promissory note and complete your entrance interview for your loans.**

*By necessity, Hopkins reserves the freedom to change without notice any programs, policies, requirements, or regulations published in this brochure.*

#### **Admissions Policy**

*Johns Hopkins University admits as regular students only persons who have a high school diploma or its recognized equivalent, or persons who are beyond the age of compulsory school attendance in Maryland.*

*To be eligible for federal student aid, students who are beyond the age of compulsory attendance but who do not have a high school diploma or its recognized equivalent must meet ability-to-benefit criteria or meet the student eligibility requirements for a student who is home-schooled.*

#### **Equal Opportunity Policy**

*The Johns Hopkins University admits students of any race, color, gender, religion, age, national or ethnic origin, disability, marital status or veteran status to all of the rights, privileges, programs, benefits, and activities generally accorded or made available to students at the university. It does not discriminate on the basis of race, color, gender, marital status, pregnancy, ethnicity, national origin, age, disability, religion, sexual orientation, gender identity or expression, veteran status, or other legally protected characteristic in any student program or activity administered by the university, including the administration of its educational policies, admission policies, scholarship and loan programs, and athletic and other university administered programs or in employment.*

*Questions regarding Title VI, Title IX, and Section 504 should be referred to the Office of Institutional Equity, Wyman Park Building, Suite 515, Telephone: (410) 516-8075, (TTY): (410) 516-6225.*

## 2015–2016 Calendar

<b>Early Decision Students</b>	<b>Regular Decision Students</b>	<b>Continuing Students</b>	<b>Transfer Students</b>
<p style="text-align: center;"><b>November 15</b></p> <p>Deadline for submission of financial aid documents</p> <p style="text-align: center;"><b>Mid-December</b></p> <p>Admissions letters and financial aid awards are mailed</p> <p style="text-align: center;"><b>January 15</b></p> <p>Enrollment deposit due to the Admissions Office</p> <p style="text-align: center;"><b>March 1</b></p> <p>Deadline to submit the FAFSA (for MD residents)</p> <p style="text-align: center;"><b>May 1</b></p> <p>Deadline to submit tax returns (for all students) and FAFSA (for non-MD residents)</p>	<p style="text-align: center;"><b>March 1</b></p> <p>Deadline to submit FAFSA and PROFILE, for institutional need-based aid consideration</p> <p style="text-align: center;"><b>Late March</b></p> <p>Admissions letters and financial aid awards are mailed</p> <p style="text-align: center;"><b>May 1</b></p> <p>Enrollment deposit due to the Admissions Office</p> <p style="text-align: center;"><b>May 1</b></p> <p>Deadline to submit all tax returns</p>	<p style="text-align: center;"><b>May 1</b></p> <p>Deadline to submit FAFSA, CSS PROFILE, tax returns, and other required documents</p> <p style="text-align: center;"><b>Early July</b></p> <p>Financial aid awards are mailed</p>	<p style="text-align: center;"><b>April 1</b></p> <p>Deadline to submit FAFSA, CSS PROFILE, tax returns, and other required documents</p> <p style="text-align: center;"><b>Mid-May</b></p> <p>Admissions letters and financial aid awards are mailed</p> <p style="text-align: center;"><b>June 1</b></p> <p>Enrollment deposits due to the Admissions Office</p>

### ALL STUDENTS

**Early July**

First semester bills are posted

**August 17**

Fall financial aid is disbursed to the student's account

**August 27**

First day of fall classes

**Early December**

Second semester bills are posted

**January 19**

Spring financial aid is disbursed to the student's account

**January 25**

First day of spring classes

## Contact Us

### Office of Student Financial Services

146 Garland Hall / 3400 N. Charles Street

Baltimore, MD 21218-2683

410-516-8028 / Fax786-513-2839

[fin\\_aid@jhu.edu](mailto:fin_aid@jhu.edu)

[www.jhu.edu/finaid](http://www.jhu.edu/finaid)

