

Johns Hopkins University

Student Financial
Assistance for
Graduate Students in
Arts and Sciences
and Engineering



Introduction

The Office of Student Financial Services is here to assist you in obtaining federal, state, and outside funding for your graduate and part-time studies. The Office of Student Financial Services is open Monday through Friday between 8:30 a.m. and 4:30 p.m. Telephone line is open until 7 p.m., Monday through Thursday.

146 Garland Hall
3400 N. Charles Street
Baltimore, MD 21218-2683
410-516-8028
Fax: 786-513-2839
E-mail: fin_aid@jhu.edu
www.jhu.edu/finaid

Office of Student Financial Services Staff

Joy Barker-Kaack
Elizabeth Baskerville
Caroline Bright
Jennifer Coveney
Lyche' Ferguson
Sharon Hebb-Clemons
A. Joshua Leonard
Melanie Mason
Kammie Mattison
Tom McDermott
Albertha Mellerson
Maria Nero
Alyssa Nutter
Ellen Ostendorf
Alexia Smith
Quinton Taylor
Kevin Towns
Peter Wyatt

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

Due to the nature of federal funding, program details are subject to change.

Johns Hopkins University is committed to recruiting, supporting, and fostering a diverse community of outstanding faculty, staff, and students. As such, Johns Hopkins does not discriminate on the basis of gender, marital status, pregnancy, race, color, 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 or with regard to admission or employment.

Questions regarding Title VI, Title IX and Section 504 should be referred to the Office of Institutional Equity, 130 Garland Hall, Telephone: 410-516-8075, TTY: 410-516-6225.

Who May Apply

Any enrolled or accepted graduate or part-time student who is either a U.S. citizen or permanent resident may apply for federal or state financial aid. You may be required to provide documentation of proof of citizenship or residency status.

- Students must be enrolled in a program leading to a degree or certificate.
- Degree candidates must be enrolled at least half-time (six credits or two courses per semester, not including audited courses). If you drop below half-time status before the end of the drop/add period, your aid may be canceled. See Return of Title IV Funds Policy on page 15. Enrollment in Summer Independent Research (AS.990.892 or EN.990.892) is not considered half-time enrollment for federal student aid.
- Students must not be in default on a Federal Direct or Stafford Loan, a Federal Perkins Loan, or a Federal Direct Graduate PLUS loan or owe a refund for a Federal Pell Grant, Federal Supplemental Educational Opportunity Grant (SEOG), Federal Academic Competitive Grant or National Smart Grant at any institution. Students whose loans were dismissed because of bankruptcy are considered to be in default and are not eligible for federal aid.
- Male students must meet **Selective Service** registration requirements.
- Students must maintain satisfactory academic progress as defined by the university. Students will be informed of their standing at least once a year.

See Satisfactory Academic Progress Policy on page 5.

How to Apply

To apply for federal financial aid, file a Free Application for Federal Student Aid (FAFSA). The FAFSA is a federal form used to determine your eligibility for aid. You may file the FAFSA online at www.fafsa.gov. You should complete your aid application at least two months before you need the funds.

Graduate applicants are required to complete all student sections of the FAFSA, including information about spouse (if applicable). Students at the graduate level are considered independent for federal financial aid purposes, and therefore do not need to provide parental information on the FAFSA. The code for Johns Hopkins University is E00473; be sure to list this code on the FAFSA so that we receive your data.

If your FAFSA is selected for verification by the Federal processor, you must comply with our request for any additional documentation that may be required to verify your FAFSA information.

Graduate students applying for federal student aid for the first time at Johns Hopkins University need to complete the Student Aid Certification Form available on [SIS Self-Service](#).

No federal financial aid will be awarded to you until all documents have been received and your application for aid is complete. Allow at least two months for processing your application.

Notification of Financial Aid Award

Students are notified by email when their awards are available for viewing on [SIS Self-Service](#).

Students will need to log in to accept and decline awards. They should also check the “To Do” list for additional documents that need to be submitted.

Financial Need

Financial need is the difference between the cost of attendance as determined by the institution and the student’s available resources. These resources include the student’s expected contribution as determined by the federal formula (which evaluates income and assets, family size, and the number in college), and any other financial assistance. Other assistance includes sources such as outside scholarships or loans, and tuition benefits provided by an academic department or employer. If your cost of attendance is different from the institution’s estimate, you may request an adjustment by submitting the Budget Adjustment Request Form available at www.jhu.edu/finaid/elecserv.

Renewal of Aid

Students must reapply for aid for each academic year. Aid is NOT automatically renewed each year.

Satisfactory Academic Progress Policy

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. Under Federal Title IV law, a University's SAP requirements must meet certain minimum requirements, and be at least as strict as the University's standards for good academic standing. The policy outlined below applies to part-time graduate students who have applied for financial aid since summer 2012. The policy for full-time graduate students is available at <http://finaid.johnshopkins.edu/grads.html#sap>.

The federal government requires an institution to use three measurements to determine SAP: qualitative, quantitative (pace), and maximum timeframe. Students must maintain a minimum cumulative grade point average (or equivalent measure), maintain a minimum cumulative completion rate of courses attempted, and complete a degree or certificate within the University's maximum timeframe. The standards used to evaluate academic progress are cumulative and, therefore must include all periods of the enrollment (even periods during which the student did not receive financial aid).

To be able to receive Federal Title IV financial aid at The Johns Hopkins University School of Arts and Sciences & Engineering, graduate students must demonstrate satisfactory progress toward their academic objectives, as follows:

1. **Qualitative Measure:** The Office of Student Financial Services converts letter grades into their numeric equivalents, calculates a GPA, and considers students to have the equivalent of a B average if their calculated cumulative GPA is a greater than or equal to a 3.0. Only grades of A, A-, B+, B, B-, C+, C, C-, D+, D, D-, F, I/F, FN, FPF and U are factored into the GPA calculation. All other grades will be ignored from the qualitative measure. A student may earn no more than two grades of C+ or below, which includes grades of I/F, FN and U.

Note: Although credit hours are not assigned to graduate level courses, all courses carry the equivalent of four credits.

2. **Quantitative Measure:** Minimum cumulative completion rate/pace of 67%, defined as total number of completed course units divided by total number of attempted course units. Financial aid recipients must maintain a cumulative completion rate of completed courses equal to or exceeding 67% of the courses attempted. All grades (except for audited course work) will be included in the measure of pace, including W and I grades.

3. Maximum timeframe to completion of degree or certificate: Master’s students must complete their degree within 5 years of matriculation, and Doctoral students must complete their degree within 12 years of matriculation. Periods of non-enrollment (e.g. LOA) are excluded.

Letter Grade	Included in Qualitative Measure	Included in Quantitative Measure (e.g., pace)
A, B, C, D, F, FN, FPF, I/F, U	YES	YES
AU	NO	NO
All Others	NO	YES

Treatment of grades

All repeated coursework will count in the qualitative (GPA) computation. Every repeat attempt will be included in the completion rate determination.

All coursework accepted for transfer to the student’s program of study by The Johns Hopkins University Schools of Arts & Sciences and Engineering is taken into consideration in the quantitative measurement component of SAP as both attempted and earned coursework. Grades earned at other institutions are not counted in the qualitative measure.

For students who change majors within their degree program, only coursework attempted that is applicable to the new major is included in the quantitative measure of pace. All coursework is included in the qualitative measure as required under federal law.

Grades earned for remedial coursework and ESL coursework are included in the both the qualitative (GPA) and quantitative (completion rate) measure of SAP.

Review Process for SAP

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

Financial Aid Warning Status

Students who fail to meet the minimum standards 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.

Students receiving financial aid for the first time will be placed on Financial Aid Warning as applicable if they did not meet the minimum grade standards as noted in this policy based on the previous period of enrollment prior to applying for financial aid.

Financial Aid Suspension – Losing Title IV Eligibility

Students who, while on Financial Aid Warning, fail to achieve the minimum standards at the end of the following semester 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 Timeframe lose eligibility for financial aid and are placed on Financial Aid Suspension status.

Financial Aid Probation and Reinstatement of Aid

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

1. The student submits an appeal (see procedures below) and 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, then the student will be placed on Financial Aid Probation with an Academic Plan which if followed will ensure the student is able to meet the SAP standards by a specific point in time.
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 timeframe to completion may regain financial aid eligibility on a semester-by-semester basis through the appeal process.

Students who wish to appeal must submit an appeal in writing to the financial aid office at least 2 weeks prior to the start of the next term. Students should follow the guidelines noted at: http://finaid.johnshopkins.edu/elecserv/SAPAppeal_AAP_EP.pdf giving special attention to the academic plan. The committee will review the appeal and notify students (in writing) of the decision within 14 working days after the Appeals Committee meets and makes its determination. Appeals should include:

- The grounds for appeal (i.e., working too many hours, etc.)
- Demonstration that the student understands the reason behind failure to meet the SAP requirements
- Specific plans to rectify the student's current academic status

The committee will review the appeal and consult with academic advisers and other involved parties as warranted. Appeals will only be approved if the committee is in agreement that the student's grounds for the appeal are reasonable, the student has a reasonable chance to succeed and graduate and an academic plan is in place. Students will receive written notification of the decision. All decisions on such appeals are final. Students who lose eligibility for financial aid due to not meeting the minimum SAP standards more than one time during their program may submit an appeal each time.

Students who lose eligibility and submit an appeal may be placed on an Academic Plan if the appeal is approved. The purpose of an academic plan is to support the student in bringing himself or herself back into compliance with the financial aid SAP standards by a specific point in time in order to ensure that the student will be able to successfully complete the degree or certificate program. The academic plan will be specifically tailored to the student and may include milestones and specific requirements such as a reduced course load, specific courses or tutoring. Students on an academic plan are still responsible to meet the SAP requirements in the subsequent semester/period of enrollment, will lose eligibility if the SAP standards are not met, and need to go through the appeal process in order to regain eligibility. The student's progress in the academic plan will be taken into account in any subsequent appeal process of financial aid eligibility.

Types of Financial Aid

Federal Loan Programs

- **Federal Direct Student Loan.** Eligibility is determined upon review of your FAFSA data. Fully admitted graduate students may borrow up to a maximum total of \$20,500 per academic year from the unsubsidized Federal Direct Student Loan program. A student admitted in a Conditional status is NOT eligible for federal aid. Students admitted as Provisional students are eligible for federal aid but their loan eligibility is limited—contact Student Financial Services for details.

Federal Direct Student Loans have a “fixed variable” interest rate. This means that a new rate is set each year, effective July 1st, and this rate applies to all loans disbursed July 1 through June 30. The interest rate for unsubsidized Direct loans for graduate students is 5.31 percent for 2016–17. Interest accrues immediately, and must either be paid during the in-school and grace periods or capitalized. An origination fee of 1.069 percent is deducted from the gross amount of the loan. The aggregate loan limit (undergraduate combined with graduate) is \$138,500 (subsidized and unsubsidized).

If you are offered a Federal Direct Student Loan as a part of your aid package, you will receive instructions to electronically sign your master promissory note. The loan proceeds will be credited to your student account 10 days prior to the start of the semester, or on the first day of classes for AAP and EP students. Students who signed a Federal Direct Loan master promissory note in a previous year are not required to e-sign a new note.

Loan repayment options include extended, graduated, and income contingent plans. Loan repayment information will be sent with the promissory note and at the time of repayment. Loan repayment information as well as interactive calculators are available online at <http://studentloans.gov>.

Federal Direct Graduate PLUS Loan

Federal Direct Graduate PLUS loans are federally guaranteed loans available to graduate students. There is no financial need requirement to receive these loans. However, graduate students must complete the Free Application for Federal Student Aid (FAFSA) and must be considered for lower cost Federal Direct Student Loans before the school certifies eligibility for a Federal

Direct Graduate PLUS Loan. To apply for a Federal Direct Graduate PLUS loan, submit a Federal Direct Graduate PLUS request at www.studentloans.gov.

New PLUS borrowers will need to sign a master promissory note online at www.studentloans.gov.

Graduate 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.

Graduate PLUS loans have a “fixed variable” interest rate. A new rate is set each year, effective July 1 and this rate applies to all loans disbursed July 1 to June 30. The interest rate for 2016–17 is 6.31%. An origination/default fee of 4.276 percent is deducted from each disbursement of the loan. Students 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 each term.

Repayment begins 60 days after the loan is fully disbursed. Fully disbursed means that all installments for the academic year have been paid. Interest begins accruing after the first disbursement. Students may request an in-school deferment and make no payments until they cease to be enrolled at least half-time. Consolidation options and extended or graduated repayment plans are available. There is no pre-payment penalty.

Federal Direct Graduate PLUS loans are often a better option than private alternative loans. Contact your aid advisor for more information on the benefits.

Alternative Student Loans

Private or alternative student loans are another source of funds to help cover educational expenses. Depending on the applicant’s credit history, a U.S. citizen, credit-worthy cosigner may be required. Private loan programs may have different rules regarding enrollment eligibility. Some may allow students who are less than half-time to borrow; others may require half-time enrollment. Be sure to check with the private loan program about enrollment requirements when applying for a loan. The maximum loan amount is cost of attendance minus financial aid. Students are counseled to borrow only what they need to cover educational expenses. Borrowers are encouraged to determine the amount needed for the full year to ensure on-time disbursements at the beginning of each semester. Interest rates are variable based on the Prime or LIBOR index plus an additional percentage (varies by loan program). For more information about private educational loans, visit our website at <http://finaid.johnshopkins.edu/index.html>.

Work Opportunities

The Federal Work-Study (FWS) Program enables students to earn money by working part time on or off campus for a qualified employer. The amount awarded in FWS is the maximum amount that a student may earn in a given academic year. Students are paid on a semimonthly basis. A variety of jobs are offered. Students are expected to seek their own employment opportunities. Positions may be offered through their academic departments. An online listing of positions is located at <http://jhu.edu/stujob>. Funds that are earned through this program are used primarily to defray out-of-pocket costs, such as books, travel, and personal expenses. Earnings are not applied as a direct credit to a student's tuition.

Full-time students have priority for Federal Work Study positions since they typically have higher financial need. AP and EP students may qualify for a Federal Work-Study award if they are enrolled at least half-time (2 courses) and will be employed in an eligible community service position.

Non-work-study jobs may also be available on campus. Contact Student Employment Services at 410-516-8421 or <http://jhu.edu/stujob> or your department.

Outside/Private Scholarships

- Scholarships from private sources are an additional method of financing your graduate education. The university recommends that students apply for other scholarship and fellowship funds which may be available through outside sources such as the state or federal government, private donors, and corporations. Links to outside funding searches can be found at www.finaid.org.

You can also check at the public library, academic departments, or community organizations. Students must report all awards received to the Office of Student Financial Services. Students who receive private scholarships may have their loan and/or work-study reduced accordingly.

- Maryland state residents may be eligible for state scholarship programs. Students can log onto the Maryland Higher Education Commission website at www.mhec.state.md.us to get updated information about scholarships and financial assistance, and to check on the status of their state scholarship applications.

Fellowships and Teaching/Research Assistantships

- Full and partial graduate fellowships and teaching or research assistantships may be provided by academic departments of the university. They are awarded each year and may be renewed on the recommendation of the student's academic department. Specific information is available through the academic departments.

Concurrent Undergraduate/Graduate Programs

All Whiting School of Engineering departments offer concurrent degree programs, allowing a student to pursue a bachelor's degree and a master's degree at the same time. The registration status of Whiting School of Engineering students who have been admitted into a concurrent bachelor's/master's degree program will switch from undergraduate to graduate once they obtain clearance from their respective departments and either:

(1) complete the requirements for a bachelor's degree, or (2) complete eight semesters of full-time study, whichever comes first.

As soon as this occurs, a student is guaranteed health insurance benefits and becomes eligible for a partial tuition waiver and research and teaching assistantships (the graduate program determines the student's level of support). Students are no longer eligible for undergraduate grant assistance, undergraduate Federal grant and subsidized loan programs, or Federal Direct Parent PLUS Loans upon becoming a graduate student.

Graduate Nonresident Status

Students will be eligible for Nonresident status if they:

- have completed all coursework and requirements for the graduate degree other than the presentation and defense of the master's essay (may include master's project in the Whiting School) or doctoral thesis;
- have reached the end of their departmental support period or have exhausted support from grants and cannot be fully supported by the department; are working 20 hours per week or fewer during the academic year if employed by Johns Hopkins University in any capacity (intersession or summer employment can be full-time, however). If working, students must be on salary (not stipend) and paid hourly.

Note: Research or teaching assistants expected to work more than 20 hours per week do not qualify for Nonresident Status.

All students on Nonresident Status will be charged 10 percent of full-time tuition per semester and are eligible to borrow through the federal loan programs (with the exception of the Federal Perkins loan). Nonresident students are not required to carry health insurance but are eligible to purchase the University-sponsored plan.

Paying Your Bill

The Student Accounts Office is responsible for student billing. Initial bills are transmitted in July for the fall semester and December for the spring semester for full-time graduate students. Summer tuition is charged upon registration in a class. Tuition charges for EP and AAP students are also posted in SIS immediately upon enrollment in classes. Monthly reminder bills are transmitted throughout the year.

Payment is expected one week before the beginning of fall and spring classes for full-time students. Payment is due within 3-5 weeks of enrollment for AAP or AS/EN summer classes. EP tuition payments are due near the beginning of each semester. Each bill will have the relevant Due Date posted on the invoice. The Student Accounts Office telephone number is 410-516-8158 or the website is <https://www.jhu.edu/~studacct> for more information.

Funds from the following sources are credited directly to your student account 10 days prior to the start of classes or on the first day of the semester for AAP and EP students (if you have returned all the required documents to the Office of Student Financial Services and e-signed all required promissory notes). For federal loans, you must be enrolled at least half-time.

- Johns Hopkins University full and partial graduate fellowships (awarded by academic departments)
- Federal Direct Student Loans
- Federal Direct Graduate PLUS

Most outside scholarship agencies and supplemental loan lenders will forward the funds to the university for credit to your student account.

Money you have earned through the Federal Work-Study Program is paid directly to you on a semimonthly basis. It is not applied directly to your student account.

Note: If funds have not been received by the university from a particular outside source of aid, that amount will not be credited to your account and cannot be provided to you, even if notification of the award has been received.

Refund Requests

If your financial aid or other payments exceed your billed costs, the Student Accounts Office will automatically process a refund of the credit balance to cover your living and other expenses. The excess credit will be forwarded to Bank Mobile's Refund Processing system for distribution to you based on your preference method on file at Bank Mobile. You do not have to request a refund from JHU, as your funds will be transferred to the Bank Mobile system.

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 at <http://finaid.johnshopkins.edu/ReturnTitleIVfunds.html>.

Johns Hopkins University 2016-2017

Independent Student Expense Budget—Full-time

Tuition*	\$50,410
Room & Board	15,487
Books & Supplies	1,242
Personal Expenses	1,016
Travel Expenses	500
Mandatory Health Insurance fee (est.)	1,800
	\$68,655
Matriculation Fee	500
(1st year students)	\$69,155

A graduate student enrolling in an undergraduate course will be charged \$1,680 per credit hour (\$5,040 for a 3-credit course).

*Tuition expense is based on enrollment status:

Fee for non-resident students is \$4,871

PART-TIME PROGRAMS**:

Engineering Programs for Professionals
graduate tuition per course \$3,880

An EP student taking an undergraduate
(200 level) course will be charged \$1,940
for the course.

Arts & Sciences	
Writing per course	\$2,918
All other per course	\$3,566 – \$3,955
MLA	\$2,393
Technology fee (per online course)	\$150
(Add to course cost)	
Health Science Intensive (one-time) fee:	\$7,000

**Students in the part-time programs must enroll in two graduate courses or six undergraduate credits (not including audited courses) per semester to apply for federal aid.