FINANCING YOUR GRADUATE DEGREE AT DEPAUL

Graduate school is an investment in your future. To help you make an informed decision about your graduate education, the following information explains financing options available to graduate students in the College of Liberal Arts and Social Sciences at DePaul University.

TUITION
Tuition for graduate students in the College of Liberal Arts and Social Sciences is $635 per credit hour for the 2013-2014 academic year. DePaul is on a quarter system and most graduate programs require at least 48 quarter hours for degree completion. For up-to-date rates and details on tuition and fees, please visit the Student Accounts website at studentaccounts.depaul.edu.

STUDENT LOAN OPTIONS
A student loan is a form of financial aid that must be repaid, with interest. Student loans are offered through the federal government direct loan program or through private lenders (also called alternative student loans).

Federal Direct Unsubsidized Loan
Eligibility for unsubsidized direct loans is not based on financial need; however, you will still need to complete the Free Application for Federal Student Aid (FAFSA). The direct loan limit is $20,500 per year as a graduate or professional student. Direct loans borrowed after July 1, 2012 will be entirely unsubsidized, meaning that the loans will accumulate interest while you are in school. However, you may either pay the interest while you are enrolled, or it will be accrued and capitalized to the principal. Repayment of the principal is deferred until you graduate or cease to be enrolled at least half time.

Federal Direct Grad Plus Loan
The Grad Plus Loan is a credit-based federal loan which requires students to be enrolled at least half time in a degree-seeking program. Students may borrow up to the estimated cost of attendance minus any other financial aid received. This is a fixed-interest loan and repayment begins immediately after graduation or if the student withdraws or drops below half-time enrollment. A credit check and FAFSA are required.

How to Apply for Federal Loans
U.S. citizens and permanent residents (green card holders) may apply for federal financial aid. Visit fasfa.gov and complete the FAFSA online. DePaul's code is 001671. You will need to complete a FAFSA for each academic year that you want to receive financial aid.

Private Educational Loans (Alternative Student Loans)
Private educational loans are available from private lenders as another source of funding for students when federal funding does not fully cover the cost of attendance. Private educational loan lenders perform credit checks for eligibility. The Office of Financial Aid website provides guidance on what to look for and what questions you should ask when researching private lenders. Visit the “Types of Aid” section on the Office of Financial Aid website at go.depaul.edu/financial_aid.

GRADUATE ASSISTANTSHIPS AND SCHOLARSHIPS
Graduate students may be eligible for assistantships and/or scholarships. University-based graduate assistantships and scholarships are awarded by the individual academic departments. This type of funding is limited and highly competitive.

Graduate assistants typically complete up to 20 hours of weekly service for the academic department in exchange for a tuition waiver and stipend. Please note the service hours and award amounts are different for each department.
The application process for graduate assistantships and scholarships also varies by academic department; please visit the program websites for more information. It also is important to check on application deadlines. The following academic departments in the College of Liberal Arts and Social Sciences currently offer graduate financial assistance:

- English
- History
- Interdisciplinary Studies
- International Public Service
- International Studies
- Leadership and Policy Studies
- Liberal Studies
- Nonprofit Management
- Philosophy
- Public Administration
- Public Service Management
- Social Work
- Sociology
- Sustainable Urban Development
- Women's and Gender Studies
- Writing and Publishing
- Writing, Rhetoric and Discourse

For more information on graduate assistantships and scholarships, please visit las.depaul.edu/programs/graduate.

**EXTERNAL SCHOLARSHIPS**
Graduate students are encouraged to seek additional funding from outside sources. A listing of scholarship search engines is available on the Office of Financial Aid website at go.depaul.edu/financial_aid. You also may contact any social, religious, military or professional organizations with which you are affiliated to see if they sponsor scholarship programs.

**EMPLOYER TUITION ASSISTANCE PROGRAMS**
Many employers offer a variety of tuition reimbursement or assistance programs to cover advanced education for their employees. To find out if you are eligible to receive employer tuition assistance, please contact your employer’s human resources office. DePaul offers an extended payment plan option for students participating in an employer reimbursement program. For more information, visit studentaccounts.depaul.edu under the “University Payment Plan” section.

**VETERAN’S EDUCATIONAL BENEFITS**
If you are a veteran of U.S. military service, an eligible active-duty member of the military or an eligible dependent, you may be eligible for Veteran’s Affairs (VA) Educational Benefits. DePaul also is a proud participant in the Yellow Ribbon program. For more information, visit the Office of Financial Aid website at go.depaul.edu/financial_aid.

**LOAN FORGIVENESS PROGRAMS**
The federal government may cancel all or part of your student loan debt if you agree to work in certain fields, under certain conditions. Military service, teaching in low-income schools, public service or practicing medicine in some communities may qualify you for loan forgiveness. For more information, visit studentaid.ed.gov, under the “Repay Your Loans” section.

**UNIVERSITY PAYMENT PLANS**
To help fit the cost of graduate school in your budget, DePaul provides multiple methods of payment.

**DePaul University Annual Payment Plan (DePUPP)**
The DePUPP plan allows you to pay tuition and other expenses in monthly installments over a nine-month period.

**DePaul Extension Plan for Employer Reimbursement (DePEPER)**
The DePEPER reimbursement plan allows you to postpone payment of tuition until after grade reports are issued.

**DePaul In-Term Payment Plan (ITP)**
The in-term payment plan allows you to make three installment payments within the current term on specified dates. For more information regarding payment plans, visit studentaccounts.depaul.edu.

**DePaul Third Party Plan**
Students can use this plan when a sponsoring agency will make tuition payments directly to DePaul University. An authorization to bill from the sponsoring agency is needed. The student is responsible for contacting the sponsoring agency to initiate confirmation. The student is ultimately responsible for any balance not covered by the sponsoring agency.

Please note that the information provided is current as of May 2013 and is subject to change.