

GRADUATE TUITION AND AID

COMPLETE A
FAFSA



Graduate students need to fill out a FAFSA in order to determine the amount of aid they can receive. Find the FAFSA at:

[HTTPS://FAFSA.GOV/](https://fafsa.gov/)

HOW MUCH WILL IT COST?

THAT DEPENDS ON A FEW THINGS...

- Cost of tuition and costs associated with living expenses.
- Tuition is based on residency. Do you qualify as in-state or out-of-state?
- Tuition is determined by the number of credit hours you take. How many credit hours will your program require? Additionally, does your program require any program-specific fees?
- Housing is a key cost in living expenses and can vary based on where you live and whether or not you choose to live with roommates.



PAYING FOR GRADUATE SCHOOL

1

GRADUATE ASSISTANTSHIPS

- Provide tuition support and a living stipend -- typically 20 hours per week.
- See jobs and assistantships at: joblink.jmu.edu

2

CONCURRENT EMPLOYMENT

- Work part or full-time either on-campus or in the community.
- Visit the Office of Student Employment.

3

SCHOLARSHIPS

- Apply for national, regional, foundation or organization scholarships.
- Military benefits can be made available for military, reserve, and National Guard students.

4

LOANS

- Students must submit the FAFSA.
- Find out more on the reverse side!

LEARN
MORE



PROGRAM REQUIREMENTS: jmu.edu/catalog/index.shtml

COST PER CREDIT HOUR: jmu.edu/grad/prospective/tuition-chart.shtml

HOUSING: jmu.edu/grad/graduate-student-life/housing-dining-transportation.shtml



WE ENCOURAGE YOU TO VISIT OUR WEBSITE FOR MORE DETAILED INFORMATION:

JMU.EDU/GRAD/PROSPECTIVE/TUITION-AND-AID.SHTML

Complete a FAFSA – <https://fafsa.gov/>

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TYPES OF LOANS AVAILABLE TO GRADUATE STUDENTS

(international students are not eligible for Direct Loans)

- **Graduate Unsubsidized Direct Loan**
 - Long-term, non-need based loan for students enrolled in a degree program.
 - Repayment begins six months after you drop below half time enrollment.
 - The basic repayment period is ten years and extensions may be available.
 - Interest accrues from the day the loan is disbursed.

- **Graduate PLUS Direct Loan**
 - The qualified credit score to be eligible is determined by the lender.
 - Payments begin 60 days after the date the loan is fully disbursed.
 - Deferments may be available while enrolled at an eligible school.
 - Amounts borrowed can be up to the cost of attendance.

All Direct Loans and Grad PLUS Loans have upfront fees, which the government takes out of the loan before it is sent to JMU. The interest rate for all Direct Loan and Grad PLUS Loans is set on an award year basis, refer to the website for current interest rates jmu.edu/financialaid.

The federal government has set a maximum loan amount a student can receive during an award year. An award at JMU consists of the summer, fall, and spring terms, in that order. The amounts below are the federal mandated maximums. It is important to note that not all students will be eligible for the maximum amount, as there are many other factors that go into determining a student's eligibility.

The graduate student annual limits for the Direct Loan program is \$20,500.

Students will be considered for graduate aid when they:

- Complete the FAFSA (free application found at <https://fafsa.ed.gov>)
- Are admitted into a graduate program for the term aid is being awarded
- Register for classes under the graduate career for that term
- Stay enrolled at least half-time in courses that apply toward the graduate degree
- Not simultaneously take classes as an undergraduate
- Not take prerequisite courses for the graduate program**

** Graduate students, contact the Financial Aid Office if you have questions about the effect prerequisite courses have on financial aid eligibility.

Questions? Contact the Office of Financial Aid and Scholarships at jmu.edu/finaid, 540-568-7820, or fin_aid@jmu.edu.

* Note: International students are not eligible to apply for Graduate Unsubsidized or PLUS Direct loans.