ARTS & SCIENCES AND ENGINEERING (AAP & EP) PART-TIME GRADUATE STUDENT
FINANCIAL AID APPLICATION INSTRUCTIONS

ELIGIBILITY CRITERIA:
- Any enrolled or accepted degree-candidate who is a U.S. Citizen, permanent resident or eligible non-citizen, and who is not in default on any Federal Direct/Stafford/Perkins Loans or owes a refund on a Federal Pell/SEOG.
- Student must be enrolled at least half-time in two courses (or six credits) per semester.
- Student must make Satisfactory Academic Progress (SAP) as defined by Financial Aid policy (https://finaid.jhu.edu/graduate-aid/apply-for-aid/ptp-grad-sap/)

APPLICATION PROCESS:
- Submit a FAFSA (Free Application for Federal Student Aid) online at http://www.fafsa.ed.gov
  - School code: E00473
  - FAFSA data typically takes 3-5 business days to reach JHU
  - Be sure to submit the correct FAFSA for the semester(s) you are seeking aid. Please note that for financial aid purposes, the summer term is considered part of the prior academic year. The award year for almost all programs runs from fall term to summer term.
- Once you receive your JHED ID, log into ISIS Self-Service (http://www.jhu.edu/finaid/self_service.html) and navigate to the Financial Aid tab. Here you can:
  - Confirm receipt of your FAFSA and check your To-Do List for any additional required documents
  - Review the Additional Information tab for important messaging related to your aid eligibility and requirements
  - Review your federal loans amounts once they have been awarded and ACCEPT/DECLINE
  - View the anticipated date of your loan disbursements on the Disbursements tab in order to plan accordingly
- To be notified of your loan eligibility, you must enroll in at least one course. You must enroll in a minimum of two courses in order to receive any loans offered. Audited courses do not count towards minimum enrollment requirements.

LOAN AMOUNTS:
- Fully Admitted Graduate Students:
  - Federal Direct Unsubsidized Loan: up to maximum of $20,500 per year
  - Federal Direct Graduate PLUS Loan: up to full estimated cost of attendance, less other aid.
  - To request a PLUS loan, please see https://studentloans.gov/
- Provisionally Admitted Graduate Students:
  - Provisional C:
    - See Fully Admitted Graduate Student loan eligibility.
  - Provisional B:
    - Combined Federal Direct Subsidized/Unsubsidized loan: up to a maximum of $12,500 per year if independent on the FAFSA, $5,500 and Parent PLUS loan up to estimated cost of attendance if dependent.
      - Dependency status must be based on factors other than pursuit of graduate studies.
  - Provisional A:
    - Combined Federal Direct Subsidized/Unsubsidized loan: up to a maximum of $8,625 per year if independent on the FAFSA, $2,625 and Parent PLUS loan up to estimated cost of attendance if dependent.
      - Dependency status must be based on factors other than pursuit of graduate studies.
- Conditionally Admitted Students:
  - Students missing any requirements for admission to the program are not eligible for any federal loan funds until those admission conditions have been met and your status changes to provisional or full admit.

REFUNDS (if disbursement of your financial aid creates a credit balance):
- Financial aid refunds are automatically issued through BankMobile based on the preferences you designated. The Student Accounts Office handles the refund process. Please see https://studentaffairs.jhu.edu/student-accounts/ for more details.