Dear Student,

Congratulations on your admittance to the George Washington University’s Milken Institute School of Public Health. This notice contains an estimate of your Cost of Attendance (COA) and possible eligibility for Federal Direct and Private Alternative Loans for the 2015-2016 Academic Year.

This is the breakdown of your estimated COA for your first year of study based on full-time enrollment during the fall and spring semesters.

<table>
<thead>
<tr>
<th></th>
<th>Fall</th>
<th>Spring</th>
<th>Total for the Year</th>
</tr>
</thead>
<tbody>
<tr>
<td>Number of Credits</td>
<td>9</td>
<td>9</td>
<td></td>
</tr>
<tr>
<td>Books and Supplies</td>
<td>$900</td>
<td>$900</td>
<td>$1,800</td>
</tr>
<tr>
<td>Fees</td>
<td>$18</td>
<td>$18</td>
<td>$36</td>
</tr>
<tr>
<td>Personal Expenses</td>
<td>$2,100</td>
<td>$2,625</td>
<td>$4,725</td>
</tr>
<tr>
<td>Living Expenses</td>
<td>$10,400</td>
<td>$13,000</td>
<td>$23,400</td>
</tr>
<tr>
<td>Transportation Allowance</td>
<td>$500</td>
<td>$500</td>
<td>$1,000</td>
</tr>
<tr>
<td>Tuition</td>
<td>$12,375</td>
<td>$12,375</td>
<td>$24,750</td>
</tr>
<tr>
<td></td>
<td>$26,293</td>
<td>$29,418</td>
<td>$55,711</td>
</tr>
</tbody>
</table>

Your COA determines the maximum amount of loan eligibility you are able to receive each academic year.

<table>
<thead>
<tr>
<th></th>
<th>Fall</th>
<th>Spring</th>
<th>Total for the Year</th>
</tr>
</thead>
<tbody>
<tr>
<td>Federal Direct Unsubsidized Loan</td>
<td>$16,500</td>
<td>$16,500</td>
<td>$33,000</td>
</tr>
<tr>
<td>Federal Direct Graduate PLUS or Alternative Loan</td>
<td>$11,356</td>
<td>$11,356</td>
<td>$22,711</td>
</tr>
<tr>
<td>Total Loan Eligibility</td>
<td>$27,856</td>
<td>$27,855</td>
<td>$55,711</td>
</tr>
</tbody>
</table>

Your actual loan amounts may change depending on the number of credits you will enroll in each semester as well as the loan period you chose when completing the 2015-2016 Graduate Loan Questionnaire. Also, if you are eligible for any form of tuition reimbursement, scholarships, etc, the loan amount noted above will be reduced by the amount awarded to you by the granting agency. Lastly, Federal loans have up to a 4.292% origination fee collected by the Department of Education; when determining the amount of loan assistance you will need, please add this additional percentage to your requested Federal Direct Graduate PLUS amount.

A credit check is required for all Federal Direct Graduate PLUS and alternative loan borrowers. If you are not eligible based on your own credit rating, you may...
become so if you obtain an endorser/cosigner for the loan. Once you complete the PLUS Request process on https://studentloans.gov you will be provided with your credit decision for the Federal Direct Graduate PLUS Loan. Please see http://financialaid.gwu.edu/federal-direct-graduate-plus-loan for additional information on this process. Each alternative loan product has its own credit check process so please inquire with the lender of your choice on how to proceed.

To apply for loan funding, you must submit the 2015-2016 Graduate Loan Questionnaire that will be available on our website at http://financialaid.gwu.edu/2015-2016-forms under the Graduate tab in mid-March. Pay special attention to the General Information section making sure to complete the requisite Master Promissory Notes and Entrance Counseling on https://studentloans.gov/ as well as the 2015-2016 FAFSA at https://fafsa.ed.gov/ if you have not already done so. Once the Graduate Loan Questionnaire is reviewed by our office, a confirmed Award Notification will be sent to you over the summer.

We hope this information will make it possible for you to enroll at the George Washington University. For detailed information on loans available from this office, please see our website at http://financialaid.gwu.edu/. Lastly, please note that you must complete the FAFSA for every Academic Year you plan to enroll, as well as a Graduate Loan Questionnaire every time you apply for a loan. If you have questions, please call our office at 202-994-6620 or email us at finaid@gwu.edu.

Sincerely,

Cathy Romanowski
Associate Director
Graduate Loan Unit
Office of Student Financial Assistance
Loan Information Sheet for MPH, MHA & Doctoral Students

Available Loans:

Federal Direct Unsubsidized Stafford Loan: up to $37,167 per Academic Year (every fall, spring and summer); 5.41% interest rate, 1.072% origination fee

Federal Direct Graduate PLUS Loan: up to the Cost of Attendance minus any other aid received for the loan period; 6.41% interest rate, 4.288% origination fee; credit-based loan.

Private Alternative Loan: up to the Cost of Attendance minus any other aid received for the loan period; interest rates and origination fees vary per loan; credit-based.

Application Procedures:

Federal Direct Unsubsidized and Graduate PLUS Loans:
1) Complete the Free Application for Federal Student Aid (FAFSA) at fafsa.ed.gov
2) Complete the applicable Master Promissory Note(s) and Entrance Counseling on studentloans.gov
3) Complete GW’s Loan Questionnaire available on gwired.gwu.edu/finaid-g/Forms/

Private Alternative Loan:
1) Complete the application and promissory note directly with the lender/bank of your choice.
2) Complete GW’s Loan Questionnaire available on gwired.gwu.edu/finaid-g/Forms/

Priority Deadlines:

Fall Semester: May 1st
Spring Semester: October 1st
Summer Semester: March 1st

Additional Notes:

1) You must be enrolled at least half-time for most loan programs. Half-time is defined as 4.5 credits in the fall and spring, 3 in the summer.
2) If you do not enroll in at least the number of credits indicated on your Loan Questionnaire, you must submit a Graduate Change Form available at gwired.gwu.edu/finaid-g/Forms/ so we can reassess your loan eligibility.
3) Entrance Counseling and the requisite Master Promissory Note(s) must be completed before your loan proceeds can disburse to your student account with the university.
4) For Federal Loans you must be a US Citizen or Permanent Resident, registered for Selective Service if you are male, and not in default or overpayment on previously received federal funds. You must also maintain Satisfactory Academic Progress.