FINANCIAL AID

GW offers a comprehensive program of student financial assistance for students. Undergraduate aid consists of two basic types: awards for academic achievement or talent without reference to financial circumstances (merit scholarships) and scholarships, grants, loans, and employment based on both academic achievement and demonstrated financial need. All undergraduate gift aid (institutions and grants and federal grants) requires that the recipient be working on the first undergraduate degree and be registered for a full-time course load on campus at GW. (Financial aid for study abroad is limited to approved programs.) Loans and housing staff positions not based on financial need are available. In general, continuation of undergraduate aid does not extend beyond ten semesters, or the end of the senior year, or the semester in which the number of credits sufficient to graduate is reached, whichever comes first. (A non-GW study abroad semester counts as one of the ten semesters.) Undergraduate aid does not extend beyond the earning of one undergraduate degree and does not cover semesters in which more than half of a student’s courses are at the graduate level.

Gift aid (scholarships, grants, fellowships, assistantships, etc.) is taxable under Internal Revenue Service regulations to the extent that it exceeds the allowable costs of tuition, fees, and required books and supplies or is dedicated to other costs, such as room and board. Federal grants may be taxable if, together with other gift assistance, they exceed the allowable costs. In the case of a student who is awarded tuition scholarships, grants, or awards from more than one source, the combined amount cannot exceed tuition charges; institutional aid will be adjusted to this limit.

In general, consideration for student financial assistance is restricted to students in good academic standing who meet the minimum grade-point average for particular awards and are not financially encumbered by any other University office. Awards may be rescinded if satisfactory academic progress standards are not met. GW reserves the right to ask for documentation necessary to determine aid eligibility. Documents submitted as part of aid applications become the property of the University and cannot be returned. Such documents are also governed under the Family Educational Rights and Privacy Act, as amended (FERPA). Federal regulations require GW to report suspected cases of fraud or misrepresentation to the appropriate federal, state, and local authorities.

Disclosures required under federal gainful employment regulations are on the home page of each academic certificate program that has been deemed eligible for Title IV student financial assistance and therefore subject to the Title IV gainful employment regulations. For further information, contact the academic department or school that offers the certificate program. Continued Title IV eligibility for such programs will be assessed on an annual basis. Information in this section is accurate at the time this Bulletin is posted online. The Board of Trustees reserves the right to change financial aid policies as it deems necessary. Complete student financial aid information and disclosures are available on the web-pages of the Office of Student Financial Assistance. Future changes in federal regulations or institutional policies may alter application requirements, program guidelines, for federal, state and institutional student financial assistance programs.

UNDERGRADUATE

Undergraduate Financial Aid

Merit Aid

The University has merit aid programs of scholarships and awards for students with superior academic credentials or talents. Eligibility is determined at the time of entry to the University only. The programs are based entirely on merit and/or talent, without regard to financial need. Merit or talent scholarships, including GW-sponsored National Merit Awards, cannot be combined.

The following scholarship programs are also available:

The J.B. and Maurice C. Shapiro Scholarship to the University of Oxford is awarded each spring to a graduating senior or recent graduate through a competitive process upon the nominee’s acceptance to Oxford. To be eligible, applicants must have applied for the Rhodes or British Marshall Scholarships. All of these competitions require high academic standing, evidence of leadership, and dedication to the larger society through community service. The Shapiro Scholarship provides up to two years of study at Oxford, equivalent to the Rhodes Scholarship. The J.B. and Maurice C. Shapiro Endowment funds two scholarships per year—one new and one renewal.

The Bender Scholarship to the University of Cambridge is funded by an endowment, the Bender Scholarship Fund. Every other year, the Bender Scholarship is open for competition. Graduating seniors, recent graduates, and third-year law students who participated in the Rhodes and/or British Marshall competitions are eligible for the Bender Scholarship. The endowed scholarship provides for up to two years of study at the University of Cambridge. The award provides for an educational experience equivalent to that of a British Marshall Scholar attending Cambridge. The Bender Scholarship criteria are high academic achievement, evidence of leadership skills or potential, and community service.

Pembroke/CW Program - GW has a special relationship with Pembroke College in Oxford, whereby up to six GW juniors would be placed at the College for one year and enrolled as fully matriculated students of the University of Oxford. These placements are determined in an annual competition that takes place in the fall. The Committee evaluating candidates forwards to Pembroke College applications of the finalists.
Pembroke then makes the final decision on placements. Many GW students have spent a year at Oxford in this program.

Need-Based Aid

GW offers extensive programs of scholarships, grants, loans, and employment based upon demonstrated need. GW participates in the Federal Perkins Loan, Federal Pell Grant, Federal Supplemental Educational Opportunity Grant, Federal Direct Education Loans, and the Federal Work-Study program. All freshman and transfer applicants are required to file both the PROFILE and the Free Application for Federal Student Aid (FAFSA), designating GW to receive their information, and to supply copies of signed federal income tax returns and W2 forms for the current tax year for student and parents (if dependent). For family members employed by an international organization, a letter is required from the employer certifying salary and all benefits.

Incoming freshmen must file applications and supporting credentials for financial aid by February 1 for the next academic year; transfer students, by April 1. Continuing students should access the OSFA web-page for the steps necessary to complete the aid application. The deadline for continuing students is April 30. March 1 is the deadline for the summer sessions. Summer aid is limited to federal or alternative loans. A student must reapply each year for all need-based aid, including need-based scholarships; renewal is contingent upon funds being available when the student completes the application.

The George Washington University Guaranteed Grant and Board of Trustees Scholarship

The GW Guaranteed Grant or Board of Trustees Scholarship is available only to new undergraduate students who are charged full-time tuition according to GW’s fixed-tuition initiative and who receive a need-based financial aid package for their initial period of enrollment at the University. This need-based grant or academic scholarship will be part of a student’s initial financial aid package and is guaranteed for up to 10 consecutive semesters of full-time undergraduate enrollment at GW. For renewal of the grant or scholarship, the student must be enrolled and be charged as a full-time student and must maintain OSFA published satisfactory academic progress guidelines. The award will be confirmed upon receipt and review of signed copies of the parents’ and student’s most recent federal tax returns (with requested schedules) and W-2 statements. Students showing additional need beyond the GW Guaranteed Grant/Board of Trustees Scholarship will be considered for assistance from all other resources administered by the Office of Student Financial Assistance. While this grant can be combined with other institutional need-based grant awards, a student may not receive the GW Guaranteed Grant/Board of Trustees Scholarship in combination with merit awards, GW employee benefits, or the GW Family Grant.

The GW Family Grant

A full-time GW undergraduate whose sibling is also attending GW as a full-time undergraduate for the same academic year may qualify for a GW Family Grant amounting to one-half tuition for the second student. This half-tuition grant can be awarded for the full academic year or for the fall or spring semester only. To qualify, siblings must be enrolled full-time in a first-time, four-year bachelor’s degree program and be charged at GW’s full-time rate. Students receiving discounted tuition do not qualify. This grant is not available to either sibling if one is enrolled in the Seven-Year B.A./M.D. Program or a non-affiliated study abroad program. More detailed information about GW Family Grant eligibility and renewal requirements is provided at the time of admission to the University.

University Scholarships

Full and partial tuition scholarships begin in the fall semester and may be renewed through the senior year, provided that the recipient reapplies by the published deadlines, maintains a B- average or better, completes 12 credits per semester, and continues to demonstrate financial need. All applicants for need-based aid are considered for these awards.

• Sherman Page Allen Memorial Scholarship
• Anderson Family Endowed Scholarship Fund
• Mary J. Anderson Memorial Scholarship Fund
• Byron Andrews Memorial Scholarship Fund
• Dominick F. Antonelli, Jr., and Judith D. Antonelli Family Scholarship
• Ibrahim Aborsey Ashia Engineering Scholarship Fund
• Stanley M. Baer Scholarship in Electrical Engineering
• Barker Scholarship Fund
• Callie Barker Endowed Scholarship Fund for Art Education
• Bedi Family Foundation Scholarship Fund
• Gilbert A. Bell Endowed Scholarship Fund for Art Education
• Sigrid Weeks Benson Memorial Scholarship Fund
• David W. Berg Scholarship Fund
• Michael Billiel Student Scholarship Fund
• Gail E. Boggs Engineering Scholarship
• John and Anne Booth Undergraduate Scholarship
• Anne Borde University Scholarship
• Lura Bradfield Endowed Scholarship for Women
• Dirk S. Brady Endowed Scholarship Fund
• Henry Newlon Brawner, Jr., Memorial Scholarship Fund
• Victoria Briggs Scholarship Fund
• Frederick Albert and Alma Hand Britten Scholarship Fund
• Abigail Ann Brown and Henry Kirk White Scholarship Fund
• George R. Brown Scholarship
• Joel T. Broyhill Scholarship Fund for Public Policy Studies
• Frate Bull, Jr., Scholarship Fund
• Eleanor and Michael Burda Scholarship Fund
• Barbara Willmarth Callahan Scholarship Fund
• Cannon Design Scholarship in Engineering and Applied Sciences
• Mary Ellen Caplin Scholarship Fund
• Nelson and Michele Carbonella Engineering Scholarship
• Elsie M. Carper Scholarship Fund
• Emmn K. Cnr Scholarship Fund
• Henry Harding Carter Scholarship Fund
• Mria M. Corter Scholarship Fund
• Puul E. Casassa Memorial Scholarship Fund
• Cauffman Scholarship Fund
• Cisneros Scholarship Fund
• A. Jnmos Clark Engineering Scholars
• Cliss of 1958 Sc:holarship for Physics
• Class of 2005 September 11th Memorial Scholarship Fund
• David S. Cohen Scholarship in Business
• Gene R. Cohen Entrepreneurial Scholarship
• Columbian College Endowed Scholarship Fund
• Columbian Women Scholarships
• Cook Family Endowed Scholarship Fund
• Marion, John, and Richard Cunningham Endowed Scholarship Fund
• Davis Scholarship Fund
• Cora and John H. Davis Scholarship Fund
• Shelby Cullom Davis Foundation Fund
• Bertha B. Day Scholarship Fund
• Marvin Dekelboum Scholarship
• Kim and Derek Dewan Endowed Scholarship
• Constance Drake Scholarship Fund
• Eberli Family Endowed Scholarship
• Professor Burton I. Edelson Memorial Scholarship
• James B. Edmunds, Jr., Memorial Scholarship
• Epsilon of Sigma Chi Scholarship Fund at GW
• Henry Parsons Erwin Scholarship Fund
• Gerhard Fairgrieve Endowed Scholarship Fund
• Farnham Scholarship
• Feinsod Scholarship Fund
• Edward M. Felegy Scholarship Endowment in Honor of Stephen Joel Trachtenberg
• Lindsey M. Ferris Memorial PAF Scholarship Fund
• Esther Brigham Fisher Scholarship
• Julius Fleischman Scholarship Fund for Blind or Visually Impaired Students
• R. John and Carolyn Dwmagan Fletcher Fund
• Andrew K. Friedman Endowed Memorial Scholarship Fund
• Sergius Gamba Scholarship Fund
• The George Washington University Faculty and Staff D.C. Scholarship Fund
• The George Washington University Undergraduate Endowed Scholarship Fund
• Gersten Family Scholarship Fund
• Louis B. Giles Memorial Scholarship Fund
• Philip L. Graham Fund Scholarship for Diversity in Journalism
• Gary C. Granoff and Leslie Granoff Scholarship Fund
• Gridiron Foundation Scholarship Fund
• Grosso Family Scholarship
• Violet Davis Grubbs Scholarship Fund
• Isadore and Bertha Gudelsky Family Scholarship Endowment Fund
• Michele Hagans Fund
• Helene and Mark Hankin Scholarship
• Theo Campbell Hartman Memorial Scholarship Fund
• Hatchet Scholarship Fund
• Hazelton Scholarship Fund
• William Randolph Hearst Endowed Scholarship Fund
• Hess-Kaplan Scholarship Fund
• John H. Holmes Native American Scholarship I and II
• Mei Yuen Hoover Scholarship Fund
• Gladys B. Hornbrook Endowed Scholarship Fund
• Frederic R. Houser Scholarship Fund
• June J. Hoyle Scholarship Fund
• Taylor Hubbard Memorial Scholarship
• Madeleine Reines Jacobs Undergraduate Fund in Chemistry
• Robert Jacques Scholarship Fund
• Allen M. Jones Scholarship Fund
• Raymond V. Jones and Katherine P. Jones Scholarship Fund
• Howard Kahn Undergraduate Scholarship Fund
• Karlgaard Scholarship in Computer Science
• Karlgaard Scholarship in Computer Engineering
• Karp Scholarship Fund
• David B. and James L. Karrick, Jr., Scholarship Fund
• Joseph and Helen Kaufmann Scholarship Fund
• Elizabeth Kay Scholarship Fund
• John Kaye Scholarship Fund
• William Charles Keller Scholarship and Loan Fund
• Ams Kendall Scholarship Fund
• Robert Martin Kilgore Scholarship
• Kim Family Endowed Scholarship
• Esther C. and David F. Lawton Memorial Fund
• L. Poe Leggette Scholarship Fund
• Levine-Klein Endowed Scholarship Fund
• Dr. Harold Liebowitz Scholarship Fund
• Thaddeus A. and Mary Jean Lindner Scholarship Fund
• Mr. and Mrs. Clarence A. Lindquist Scholarship Fund
• Calvin D. Linton Endowed Scholarship Fund
• Mary and Daniel Loughran Foundation Scholarship Fund
• Mack Family Endowed Scholarship Fund
• Garnett L. Mack Endowed Scholarship Fund
• Joseph W. March, Jr., Scholarship Fund
• Richard Marks Scholarship
• Richard Marmaro Family Scholarship
• Ruth Marshall Scholarship
• Curtis E. McCalip Scholarship Fund
• Maud E. McPherson Scholarship in English and English Literature
• Malden Family Endowed Scholarship Fund
• Memishian Student Scholarship Fund
• Memorial Scholarship Fund
• Mensh Family Memorial Scholarship Fund
• Connie J. Miller Strategic Opportunity Fund for Civil and Environmental Engineering
• Mintz Scholarship Fund
• Casper F. "Casey" Mohl Mechanical Engineering Memorial Scholarship
• Ruth Monter Endowed Scholarship
• A. Morehouse Scholarship
• E. K. Morris Education Fund
• Marion O. Norby Endowed Scholarship Fund
• William B. Oakley Scholarship Fund
• K. Frederick and Madeline G. Okano Scholarship Fund
• Thomas E. Orr Scholarship Fund
• Henry and Caroline Orth Scholarship Fund
• Thornton Washington Owen International Business Scholarship Fund
• Nicholas G. Paleologos Scholarship Fund
• John Earl Parsons Scholarship
• Tomas A. Pastoriza Scholarship Fund
• Shantilal P. Patel Scholarship Fund
• Lawrence Joy Pearson Scholarship Fund
• Maureen Schafer Peckmon Endowed Scholarship for Women’s Soccer and Athletics
• Fred B. and Almo D. Pletcher Scholarship Fund
• The Polden Family Scholarship
• Sterling W. Pope Scholarship Fund
• S. Remey Poltingil:lr Memorial Scholarship Fund
• Levine L. Powell Scholarship Fund
• The Ronald E. Pump Endowed Scholarship Fund
• Henry Whitefield Samson Scholarship Fund
• Schley Family Scholarship for Baseball
• Schneider-Taylor Family Endowed Scholarship Fund
• Scottish Rite of Freemasonry Scholarship Fund
• Cecelia M. Sehrt Scholarship Fund
• Edward Henry and Helen Ludwig Sehrt Scholarship
• Sejong Scholarship Fund
• Niranjan G. Shah Scholarship Fund
• Eugene Corey and Elizabeth Powell Nuckols Shaw Scholarship Fund
• Lula M. Shepard Scholarship Fund
• Ira and Adela Shesser Endowment in the Columbian School of Arts and Sciences
• Mildred Shott Scholarship Fund
• Simon Family Scholarship Endowment
• Siochain Foundation Endowed Scholarship
• Margaret Lucille Snoddy Scholarship Fund
• South Asian Society Scholarship Fund
• Louisa J. Spencer Scholarship Fund
• George Steiner Music Scholarship Fund
• Mary Lowell Stone Scholarship Fund
• Marc M. Sussman and Richard A. Morris Endowed Scholarship Fund
• Charles Clinton Swisher Scholarship Fund
• Mary Helen Taliaferro Endowed Scholarship Fund
• Tanner Endowed Scholarship Fund
• Tauber Holocaust Memorial Scholarship for Public Health
• Lydia W. Thomas Scholarship Endowment
• Trachtenberg Endowed Scholarship Fund
• Tucker Scholarship Fund
• University Players Scholarship Fund
• University Scholarship Fund
• Unrestricted Undergraduate Scholarship Fund
• Mary and Warren Vincent Scholarship Fund
• Darrel Waldroupe Memorial Scholarship Fund
• Christine L. Waldvogel Memorial Scholarship Endowment
• William Walker Scholarship Fund
• Wanda Webb Scholarship Fund
• Elissa Wernick and James S. Richman Scholarship Fund
• Lucy Kim Whitcombe Memorial Endowed Scholarship Fund
• White Scholarship Fund
• Daniela Wiggins Scholarship
• John Withington Scholarship Fund
• William G. Woodford Scholarship Fund
• Granville Writt Woodson Scholarship Fund
• Anna Wunderman Fund
• Virginia H. Yates Endowed Fund
• Christopher and Constance Young Scholarship in Accountancy
• Barbara Jackman Zuckert Scholarship Fund
• Joel D. Zychick Endowed Scholarship Fund in Business

Loan Funds
GW participates in the Federal Direct Stafford Loans and the Federal Direct Parent Loan for Undergraduate Students. The U.S. Department of Education acts as the lender and guarantor. Servicing during the repayment period will be assigned by the Department to one of its contracted servicers.

Federal Direct Stafford Loans
This is a fixed-rate loan for student borrowers, with no credit check involved, as the federal government provides an automatic guaranty. Annual loan limits are:
Dependent undergraduates (most students under the age of 24):

- $5,500 as freshmen (including up to $3,500 subsidized);
- $6,500 as sophomores (including up to $4,500 subsidized);
- $7,500 as juniors and seniors (including up to $5,500 subsidized).

Independent undergraduates (students age 24 or older) and dependent students whose parents are unable to obtain PLUS Loans:

- $9,500 as freshmen (including up to $3,500 subsidized);
- $10,500 as sophomores (including up to $4,500 subsidized);
- $12,500 as juniors and seniors (including up to $5,500 subsidized).

Interest rates for loans borrowed between July 1, 2013 and June 30, 2014 is 6.41%. For students who receive subsidized Stafford loans as part of their need-based financial aid award, the government pays the interest while they are enrolled in school at least half-time and for six months afterward. Students ineligible, or only partly eligible, for subsidized funds may apply for an unsubsidized Stafford Loan up to the same limits to cover their family contribution. Terms and conditions are the same, except that the student borrower is responsible for all interest that accrues on the unsubsidized loan from the date it is disbursed; deferments are available. Independent students (and students whose parents are denied a PLUS loan) are eligible to borrow additional unsubsidized Stafford funds of $4,000 as freshmen and sophomores and $5,000 as juniors and seniors. Interest rates and fees are set on an annual basis by statute. There are also fees associated with these loans. See our web-site or the US Department of Education’s web-site (http://studentaid.ed.gov/types/loans/interest-rates) for the current interest rates and fees.

Federal Direct Parent Loan for Undergraduate Students (PLUS)
This is a government-sponsored loan that can be used to supplement the student’s Federal Direct Stafford Loan or to help with the family contribution. It is a credit-based, fixed-rate loan currently at 6.41% for loans borrowed between July 1, 2013 and June 30, 2014. Each academic year, parents without an adverse credit history may apply for a Federal Direct PLUS loan up to the cost of education, minus financial aid, for each dependent child attending college at least half-time. Loan repayment begins within 60 days of the last disbursement and the maximum repayment term is ten years.

Origination fees are deducted from loan proceeds prior to disbursement. Families who intend to use loan funds for payment of University charges at time of registration should submit a loan application and all supporting documents to the Office of Student Financial Assistance no later than May 1 for the fall semester, October 1 for the spring semester, or March 1 for summer sessions. See our web-site or the US Department of Education’s web-site for the most current interest rates and fees. See our web-site, noted in the previous paragraph, for specific application procedures.

Federal Perkins Loans
Federal Perkins Loans are loans made to students with “exceptional financial need”, as required by Federal statute. Funds for lending are currently limited to available proceeds from collections of past loans made. The interest rate is 5% fixed. There is a ten-year repayment period. There are limits on how much can be borrowed annually as well as maximum lifetime borrowing limits. GW limits Federal Perkins Loans on an annual basis in order to rationalize the limited amount of funds available for lending. See the OSFA web-site for current year awarding parameters.

Alternative Loans
Private lenders provide additional loan options to qualified students. These loans offer attractive interest rates and repayment options. Such loans allow the student to borrow up to 100% of GW’s annual undergraduate cost of attendance less any current financial assistance. They typically have variable rates and within rate tiers according to credit worthiness, as well as application fees. Alternative loans, if applied for, must be reported to the Office of Student Financial Assistance.

Other Loan Funds
GW also has several emergency loan funds for short-term needs for degree students. These funds include:

- Jessie B. Martin Loan Fund;
- Jack and Anne Morton Loan Fund;
- Barney Plotnick, M.D., Student Loan Fund;
- University Student Emergency Loan Fund;
- Edmund W. Dreyfuss Loan Fund;
- Peter and Doris Firsht Loan Fund.

These funds are applied for at Colonial Central. In addition, the Inner-City Special Student Assistance Loan Fund is administered by the GW Multicultural Student Services Center.

Required Notices & Disclosures
Availability of State Grant Assistance for Undergraduate Education
Students in undergraduate programs are advised to pursue the potential of state grant assistance to help finance a GW education from the state grant agency in your home state before pursuing loan options. The US Department of Education maintains a list of state grant agencies (http://wdrrobcolp01.ed.gov/Programs/EROD/org_list.cfm?category_cd=SGT) and contact information on their web-site. The Brookings Institution (http://www.brookings.edu/research/reports/2012/05/08-grants-chingos-whitehurst) maintains a database of state grant programs for postsecondary education.
Availability of US Department of Education Loan Publications

Students pursuing student loans are advised to review, download, and retain the US Department of Education’s publications on student loans. They are:

- **Your Federal Student Loans: Learn the Basics and Manage Your Debt**
- **Entrance Counseling Guide for Direct Loan Borrowers** (http://www.direct.ed.gov/pubs/entrcounselguide.pdf), and
- **Exit Counseling Guide for Direct Loan Borrowers**.

GW does not maintain a preferred lender list for student loans. GW will certify any student loan for which certification is required. Our code of conduct for student loans, as required under the HEA, is available online on the GW policies website (http://my.gwu.edu/files/policies/CodeofConductFinAid.pdf) and on the new OSFA HEA Disclosures web-page (http://financialaid.gwu.edu/policy-student-loan-code-conduct).

**Title IV Eligibility and Drug Convictions**

Please be advised that under federal law, a recipient of Title IV student financial assistance who is convicted for possession and/or sale of illegal drugs while enrolled as a student at GW will be ineligible for further Title IV funds for a fixed period of time. For our complete policy on the Impact of Drug Conviction on Title IV eligibility, see the Student Accounts website (http://studentaccounts.gwu.edu/refunds).

**Role of the National Student Loan Data System (NSLDS)**

Data on federal student loans and Federal Pell Grants are reported to the National Student Loan Data System (NSLDS), which is accessible by school personnel and US Department of Education personnel and servicers of federal student loans. Students can access their data on NSLDS from their website (http://www.nslds.ed.gov/nslds_SA).

**Return of Title IV Funds Policy**

The University is required by the Higher Education Act to recalculate the eligibility for federal Title IV student financial assistance for students who withdraw, drop out, are dismissed, or take a leave of absence, prior to completing 60% of a semester. Title IV funds include: Federal Pell Grants, Federal Supplemental Educational Opportunity Grants (SEOG), Federal Work-Study, Federal Perkins Loans, Federal Direct Stafford Loans, Federal Direct Unsubsidized Stafford Loans, and Federal Direct PLUS Loans. The priority sequence for return of Title IV funds will be as follows:

- Unsubsidized Federal Stafford Loans
- Subsidized Federal Stafford Loans
- Unsubsidized Direct Stafford Loans (other than PLUS Loans)
- Subsidized Direct Stafford Loans
- Federal Perkins Loans
- Federal PLUS Loans
- Direct PLUS Loans
- Federal Pell Grants for which a return of funds is required
- Federal Supplemental Educational Opportunity Grants (FSEOG) for which a return of funds is required
- TEACH Grants for which a return of funds is required; and
- Iraq-Afghanistan Service Grant for which a return is required

For the complete policy statement on Return of Title IV funds, see the Colonial Central web-site. This applies only to federal student aid and is not pertinent to the University’s refund policy, as noted in the Fees and Financial Regulations section of the University Bulletin.

**Student Employment**

The University participates in the Federal Work-Study Program. Inquiries on eligibility should be addressed to the Office of Student Financial Assistance. The Career Center maintains a registry of both full-time and part-time positions available in the DC metro area, and handles work-study job placement.

**International Students**

GW's International Services Office (http://internationalservices.gwu.edu) helps international students obtain visas and complete immigration processing so they can take full advantage of educational opportunities as soon as they arrive in the United States, including relevant work experiences during and after their studies. The International Services Office also provides orientation and advises about activities and programs that enrich learning, including English conversation groups and workshops on topics affecting study and work while in the United States.

International students are eligible to receive merit scholarship consideration from the Admissions office.

Check with your host country to see if they offer state-sponsored student loans for study in the USA. Private education loans for international students are usually only available with a credit-worthy US co-signer.

The Office of Student Financial Assistance uses Cost of Attendance budgets for the processing of student financial assistance. The budget ranges for undergraduate students is $56,418 to $62,796. Details are available on the Office of Student Financial Assistance website (http://financialaid.gwu.edu).

**Military Education Financing**

**Veterans Education Benefits**

The Office of Military and Veteran Student Services - The GW Office of Military and Veteran Student Services processes applications for entitlement payments under the various classes of veterans’ educational benefits. More information can be found on the Office of Military and Veteran Student Services website (http://services.military.gwu.edu).

**Tuition Assistance Program**

Funds from the various branches of the armed services under the Tuition Assistance program are processed by the
GW Office of Student Accounts. Go to Colonial Central for complete information

GRADUATE

Graduate Financial Aid

GW offers a program of financial support for graduate students, which includes assistantships, fellowships, traineeships, graduate school scholarships, research appointments, part-time employment, the Federal Work-Study Program, and loans. Several forms of aid not based on financial need are available. In general, consideration for financial aid is restricted to students in good academic standing who meet the minimum grade-point average for particular awards and are not financially encumbered by any other GW office.

GW reserves the right to ask for documentation necessary to determine aid eligibility. Documents submitted as part of aid applications become the property of GW and cannot be returned. Such documents are also governed under the Family Educational Rights and Privacy Act, as amended (FERPA). Federal regulations require GW to report suspected cases of fraud or misrepresentation to the appropriate federal, state, and local authorities.

Gift aid (scholarships, grants, fellowships, assistantships, tuition awards, etc.) is taxable to the extent that it exceeds the allowable costs of tuition, fees, and required books and supplies or is dedicated to other costs, such as room and board. Federal grants may be taxable if, together with other gift assistance, they exceed the allowable costs.

Disclosures required under federal gainful employment regulations are on the home page of each academic certificate program that has been deemed eligible for Title IV student financial assistance and therefore subject to the Title IV gainful employment regulations. For further information, contact the academic department or school that offers the certificate program. Continued Title IV eligibility for such programs will be assessed on an annual basis.

Information in this section is accurate at the time this Bulletin is prepared for press. Future changes in federal regulations or institutional policies may alter the application requirements or program guidelines.

Office of Graduate Student Assistantships and Fellowships

The Office of Graduate Student Assistantships and Fellowships provides information on awards that may be used in support of graduate study. These awards are generally sponsored by foundations, professional and learned societies, industries, and other organizations.

Services are provided to entering and enrolled graduate students. Detailed information is available on the Office of Graduate Student Assistantships and Fellowships website (http://www.gwu.edu/~fellows).

Assistantships

Graduate Teaching Assistantships

Available to students in master’s and doctoral programs in most GW academic departments. A graduate teaching assistant receives financial compensation for a designated unit of service to the assistant’s major department of instruction. All new graduate teaching assistants must attend an orientation program and enroll in an on-line course.

International students applying for graduate teaching assistantships must have minimum TOEFL scores of 600 (paper-based) or 100 (Internet-based) or an overall band score of 7.0 on the academic IELTS with no individual band score below 6.0. International students applying from outside GW may be appointed to graduate teaching assistantships but must successfully complete an orientation and evaluation program held prior to registration. Those found to have difficulties with English will be required to enroll in specified courses in English for Academic Purposes and/or will be referred to the Speech and Hearing Center’s speech enhancement program; such students will be assigned nonteaching duties in place of classroom instruction. They will be re-evaluated each semester. If not designated as qualified to give classroom instruction by the end of one academic year, the teaching assistantship will not be renewed.

Graduate students who are presently enrolled at GW and have been proposed as candidates for graduate teaching assistantships by their departments must pass the Test of English for Academic Purposes at the levels indicated above and will be required to complete successfully an oral interview.

Disclosures required under federal gainful employment regulations are on the home page of each academic certificate program that has been deemed eligible for Title IV student financial assistance and therefore subject to the Title IV gainful employment regulations. For further information, contact the academic department or school that offers the certificate program. Continued Title IV eligibility for such programs will be assessed on an annual basis.

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and the orientation and evaluation program before they will be considered for graduate teaching assistantships.

**Graduate Research Assistantships**
Available to students in master’s and doctoral programs in some GW academic departments. A graduate research assistant receives compensation for research assistance provided to a professor.

Other Research Assistant Positions—May be available in departments with faculty who are participating in sponsored research. Students are advised to check with the department concerned.

**Resident Assistantships**
Available to graduate students in any field of study who are interested in working in University residence halls. Specific duties vary with the position, but basically consist of counseling, advising student groups, and administration. Remuneration includes salary and a furnished room for the academic year. All positions are part time, and staff members are required to enroll as full-time students in degree programs. Further information may be obtained from GW Housing Programs.

**Fellowships, Scholarships, and Related programs**

**University Fellowships**
Available to graduate students in master’s and doctoral programs in most GW academic departments. Fellowships are based on scholarship and each fellow may receive a stipend and/or tuition allowance.

**Other Fellowships, Scholarships, and Related Programs**
- Achievement Rewards for College Scientists Scholarships
- Angeline Anderson Scholarship Fund
- Bank of America Fellowship
- Robert R. Banville Scholarship Fund
- Sylven Said Beck Endowment Fund for Elementary Education
- Bell Atlantic Endowment Fellowships in Physics and Chemistry
- Florence Bichan/Scottish Rite Scholarships
- Mary Darnell Blaney Fellowship in International Relations
- Winfield Scott Blaney Fellowship in International Relations
- John and Claudia Boswell Scholarship Fund
- Hortence Mae Boutell Scholarship in Fine Arts
- Marcella Brenner Museum Education Scholarship Fund
- David and Anne Elizon Brown Scholarship
- Letitia Woods Brown Fellowship in American Studies
- Joel T. Broyhill Scholarship
- Doris and Sam Buchhalter Scholarship
- Robert D. Campbell Endowment Fellowships in Geography
- Career Development Fellowships
- Oliver T. Carr, Jr., Fellowships
- Carruthers Family M.B.A. Scholarship
- Center for Washington Area Studies Fellowship
- James Edward Miller Chapman Educational Foundation Scholarship
- Chemistry Alumni Fellowship
- Children’s National Medical Center Fellowships in Biomedical Sciences
- Daewoo Corporation Scholarships
- Daewoo Vietnamese Scholarship
- Daughters of the American Revolution (DAR) Endowment Fellowships
- Maria Davis European Studies Fellowships
- Vincent J. DeAngelis Scholarship Fund
- Deixler/Swain Graduate Scholarship in History
- Dockery Endowment Scholarship
- Eaton Scholarship
- Eaves-Carden Graduate Scholarship
- Engineering Alumni Association Fellowship
- Evans Scholarship Fund in Art
- Evans Scholarship Fund in Theatre and Dance
- Rosetta and Sadie Feldman Endowment Fellowship
- Fischer Family Fund
- Joseph Fleischman Fellowship in Real Estate Studies
- Julius Fleischman Scholarship in Tourism and Hospitality Management
- Rockwood H. Foster Memorial Scholarship Fund
- James Harold Fox Scholarship Fund
- Philip Friedlander, Jr., Scholarship in Entrepreneurship and Small Business Studies
- Mary Hatwood Futrell Scholarship Fund
- Jack Gerard Endowment Fellowship
- Global Leaders Fellowships
- Leo and Lillian Goodwin Endowment Scholarship
- Graduate Engineering Honors Fellowship Program
- Mildred Green Memorial Endowment Fund
- Walter Green Award Fund
- Griffith Family Scholarship Fund
- GSMP Alumni Scholarship Fund
- GSMP Faculty Scholarship Fund
- Anna Speiker Hampel Scholarship
- Corey Hansen Scholarship Fund
- Harpster-Barbae Scholarship
- Evelyn Barstow Harrison Scholarship in Public Administration
- Elizabeth Earle Heckmann Graduate Scholarship
- Norris and Betty Hekimian Engineering Endowment
- Herbst Family Graduate Fund
- Thelma Hunt Graduate Fellowships in Psychology
- Hyundai Scholarship Fund
- Iran Research Fellowships
- Douglas L. Jones Endowed Graduate Fellowship in Mechanical Engineering
Financial Aid

• Kylen and Heide Jones-Huffman Fund
• Marvin L. Kay Fellowship in Finance
• Kayser Fund Endowment in History
• Rita H. Keller Scholarship Fund
• Kellogg Graduate Scholarship
• John Whitefield Kendrick Graduate Fellowship in Economics
• Isabella Osborn King Research Fellowships in Biological Sciences
• Larry King Graduate Scholarship in Media and Public Affairs
• Andrew John Knox Scholarship
• Wolfgang and Astrid Kraus Graduate Scholarships
• Lambert Graduate Stipend in Arts and Sciences
• Laurence F. Lane Graduate Scholarship in Political Management
• Levitan Endowment Fellowships
• Myron L. Loe Graduate Student Scholarship
• Loughran Foundation Fellowships
• Loughran Oxford Fellowships
• Morris Louis Fellowship in Painting
• W. Stanley Machen Graduate Fellowship in Civil Engineering
• Michele Manatt Endowed Scholarship
• Willard Marriott Foundation Graduate Scholarships
• George McCandlish Fellowship in American Literature
• McConnell Endowment in Chemistry
• Dorothy A. Moore Graduate Scholarship Endowment for International Education
• Dorothy and Charles Moore Fellowship in International Development Studies
• James N. Mosel Scholarship Fund
• National Council for Education and Human Development Endowed Scholarship Fund
• National Institutes of Health Fellowships in the Biomedical Sciences
• Wendy Anne Ochsman Endowment Scholarships
• Phi Delta Gamma Scholarships
• Raymond L. Pickholtz Graduate Scholarship
• Policy Studies Graduate Fellowships
• Poncelet Scholarships
• Presidential Merit Fellowships
• Public Administration Faculty-Alumni Scholarship
• Kelly J. Purcell Memorial Credit Union Scholarship in Political Management
• Joan Roddy Regnell Fellowships in Speech and Hearing Science
• Shirley H. and Robert L. Richards Scholarship Fund
• Thomas Bradford Sanders Fellowships
• Schwoerer Graduate Scholarship
• Scottish Rite Graduate Endowment Fellowships
• Bourdon F. Scribner Graduate Student Scholarship in Chemistry
• SEAS 175th Anniversary Scholarship
• Selective Excellence Endowment Fellowships
• J.B. and Maurice C. Shapiro Fellowships in International Affairs
• Sickler Family Endowment Scholarship
• Speech-Language Pathology Endowment Fellowships
• Phillip-Temofel Sprawcew Scholarship
• Ronald B. Thompson Scholarship
• Tocci Endowment Fellowship
• Timothy W. Tong Fellowship
• Trachtenberg-Wang Teaching Fellowship
• Turner Non-Profit Leadership Development Scholarship
• General John W. Vessey Endowment Fellowships
• Vest Graduate Scholarship
• Videtto Family Endowment Scholarship
• Henrik W. Vieter Graduate International Fellowships
• Jack C. Voelpel Memorial Fund
• Louis P. Wagman Endowment Scholarship in Engineering
• Richard David Walk Endowment Scholarships in Psychology
• William Warren Endowment Fund for Fellowships in the Columbian College of Arts and Sciences
• Washington Gas and Light Scholarship
• Helen Waters Endowed Scholarship
• William Warren Endowment Fund for Fellowships
• Ann Gordon Webster Endowment for Anthropology
• Ronald Barbour Weinstraub Research Fellowships in Biological Sciences
• Ruth Ann Parker Wells Scholarship
• Ruth Ann Parker Wells and David Leonard Wells Endowment Scholarship Fund
• Katherine J. Williams Endowment Scholarships in Art Therapy
• Wolcott Foundation Scholarships
• Helen and Sergius Yakobson Graduate Scholarship

Loan Funds
Federal Direct Stafford Loans
Graduate students enrolled at least half time may apply for Federal Direct Stafford Loan funds per academic year. Unsubsidized loans require the student borrower to pay all interest that accrues on loan during the in-school period. Deferments are available. Students must file the FAFSA to determine their eligibility.

The US Department of Education’s web-pages (http://studentaid.ed.gov) contain complete details on loan limits, interest rates, fees, and application procedures. Federal student loan interest rates and fees are set for the year from July 1- June 30 by statute, and are subject to change per
Registry of both full-time and part-time positions available in the Student Financial Assistance. The Career Center maintains a registry for these positions. Inquiries on eligibility should be addressed to the Office of Student Financial Assistance. The University participates in the Federal Work-Study Program administered by the GW Multicultural Student Services Center.

The Inner-City Special Student Assistance Loan Fund is also available. These funds are applied for at Colonial Central. In addition, there are several emergency loan funds for short-term needs for degree students. These funds include:

- Peter and Doris Firsht Loan Fund;
- Edmund W. Dreyfuss Loan Fund;
- Barney Plotnick, M.D., Student Loan Fund;
- University Student Emergency Loan Fund;
- Jack and Anne Morton Loan Fund;
- Jessie B. Martin Loan Fund;
- Peter and Doris Firsht Loan Fund.

These funds are applied for at Colonial Central. In addition, the Inner-City Special Student Assistance Loan Fund is administered by the GW Multicultural Student Services Center.

**Student Employment**
The University participates in the Federal Work-Study Program. Inquiries on eligibility should be addressed to the Office of Student Financial Assistance. The Career Center maintains a registry of both full-time and part-time positions available in the DC metro area, and handles work-study job placement.

### Alternative Loans
Private lenders provide additional loan options to qualified students. These loans offer attractive interest rates and repayment options. Such loans allow the student to borrow up to 100% of GW’s annual undergraduate cost of attendance less any current financial assistance. They typically have variable rates, rates within rate tiers according to credit worthiness, and application fees. Alternative loans, if applied for, must be reported to the Office of Student Financial Assistance to be considered as a resource against Federal student aid eligibility. We strongly urge that federal student loans be considered before alternative loans due to generally more favourable interest rates, fees, and repayment options.

### Other Loan Funds
GW also has several emergency loan funds for short-term needs for degree students. These funds include:

- Jessie B. Martin Loan Fund;
- Jack and Anne Morton Loan Fund;
- Barney Plotnick, M.D., Student Loan Fund;
- University Student Emergency Loan Fund;
- Edmund W. Dreyfuss Loan Fund;
- Peter and Doris Firsht Loan Fund.

These funds are applied for at Colonial Central. In addition, the Inner-City Special Student Assistance Loan Fund is administered by the GW Multicultural Student Services Center.

### Required Policies & Disclosures

#### Drug Conviction Impact on Title IV Eligibility
Please be advised that under federal law, a recipient of Title IV student financial assistance who is convicted for possession and/or sale of illegal drugs while enrolled as a student at GW, will be ineligible for further Title IV funds for a fixed period of time. For our complete policy on the Impact of Drug Conviction on Title IV eligibility, see the Student Accounts website (http://studentaccounts.gwu.edu/refunds).

#### Role and Availability of the National Student Loan Data System
Data on federal student loans and Federal Pell Grants are reported to the National Student Loan Data System (NSLDS), which is accessible by school personnel and US Department of Education personnel and servicers of federal student loans. Students can access their data on NSLDS from the Student Account website (http://www.nslds.ed.gov/nslds_SA).

#### Satisfactory Academic Progress for Student Financial Assistance
Maintaining satisfactory academic progress is one of many requirements mandated under federal statutory and regulatory requirements for federal student aid programs, as well as state financial assistance programs, and for many forms of institutional financial assistance offered by GW. In order to remain eligible for federal student financial assistance at GW, federal regulation requires that students must maintain both a qualitative and quantitative standard for satisfactory academic progress. These standards measure a student’s progress in three different aspects:

- Semester and cumulative grade point average
- Credit hour completion rate, and
- The maximum time frame allowable for completion of an academic program as a recipient of Federal student financial assistance.

This satisfactory academic progress policy is specific to maintaining eligibility for federal student financial assistance programs, and does not replace academic and departmental policies pertaining to academic standing and/or degree progression. Federal regulations require a specified level of academic achievement and the completion of a set number of credits within a given time frame.

The satisfactory academic progress policy for undergraduate students is that a student must maintain at least a 2.0 grade point average and pass at least 66.7% of all courses attempted. The complete satisfactory academic progress policy statement is available on the OSFA web-site.

#### Return of Title IV Funds Policy
The University is required by the Higher Education Act to recalculate the eligibility for federal Title IV student financial assistance for students who withdraw, drop out, are dismissed, or take a leave of absence, prior to completing 60% of a semester. Title IV funds include: Federal Pell Grants, Federal Supplemental Educational Opportunity Grants (SEOG), Federal...
Work-Study, Federal Perkins Loans, Federal Direct Stafford Loans, Federal Direct Unsubsidized Stafford Loans, and Federal Direct PLUS Loans. The mandated sequence for Return of Title IV funds is as follows:

The priority sequence for return of Title IV funds will be as follows:

- Unsubsidized Federal Stafford Loans
- Subsidized Federal Stafford Loans
- Unsubsidized Direct Stafford Loans (other than PLUS Loans)
- Subsidized Direct Stafford Loans
- Federal Perkins Loans
- Federal PLUS Loans
- Direct PLUS Loans
- Federal Pell Grants for which a return of funds is required
- Academic Competitiveness Grants for which a return of funds is required
- National SMART Grants for which a return of funds is required
- Federal Supplemental Educational Opportunity Grants (FSEOG) for which a return of funds is required
- TEACH Grants for which a return of funds is required; and
- Iraq-Afghanistan Service Grant for which a return is required.

For the complete policy statement on Return of Title IV funds, see the Colonial Central web-site. This applies only to federal student aid and is not pertinent to the University’s refund policy, as noted in the Fees and Financial Regulations section of the University Bulletin.

**Title IV Credit Balances**

If the crediting of Title IV funds exceeds your University charges, the University is required to provide a refund within required time frames. You also have the right to have funds held on your account. For the complete Title IV cash management authorization policy, see the Colonial Central website for the Title IV cash management authorization forms.

**International Students**

GW’s International Services Office (http://internationalservices.gwu.edu) helps international students obtain visas and complete immigration processing so they can take full advantage of educational opportunities as soon as they arrive in the United States, including relevant work experiences during and after their studies. The International Services Office also provides orientation and advises about activities and programs that enrich learning, including English conversation groups and workshops on topics affecting study and work while in the United States.

Check with your host country to see if they offer state-sponsored student loans for study in the USA. Private education loans for international students are usually only available with a credit-worthy US co-signer.

At the graduate level, cost of attendance budgets created by the Office of Student Financial Assistance for student financial assistance processing are constricted based on the specific program’s tuition and fees. Details are available on the Office of Student Financial Assistance website (http://financialaid.gwu.edu).

**Military Education Financing**

**Veterans Education Benefits**

The GW Office of Military and Veteran Student processes applications for entitlement payments under the various classes of veterans’ educational benefits. More information can be found on the Office of Military and Veteran Student Services website (http://services.military.gwu.edu).

**Tuition Assistance Program**

Funds from the various branches of the armed services under the Tuition Assistance program are processed by the GW Office of Student Accounts. Go to Colonial Central for complete information.