

# FINANCIAL AID

## Office of Student Financial Assistance

Location: 800 21st Street NW, Colonial Central, Marvin Center/  
Ground Floor, Washington, DC 20052. Email: [finaid@gwu.edu](mailto:finaid@gwu.edu).  
Phone: 202-994-6620. Online (<https://financialaid.gwu.edu>).

The George Washington University offers financial assistance to all eligible students from a variety of resources. In addition to GW assistance, the University participates in federal student aid programs from the U.S. Department of Education and student financial assistance programs from other U.S. government agencies such as the U.S. Department of Veterans Affairs and the U.S. Department of Defense. Some states offer student financial assistance for undergraduate enrollment at GW.

In general, consideration for student financial assistance is restricted to students in good academic standing at the University who meet minimum grade-point average and satisfactory academic progress requirements for specific awards and not financially encumbered by any other University office. Failure to meet and maintain satisfactory academic progress requirements may result in rescinding of awards.

GW reserves the right to request documentation to determine aid eligibility. Documents submitted as part of the aid application become the property of the University and cannot be returned. Such documents are protected under the Family Educational Rights and Privacy Act (FERPA), as amended. Federal regulation requires the University to report cases of suspected fraud or misrepresentation to appropriate federal, state, and local authorities.

*Gift aid*, such as grants, scholarships, fellowships, is student financial assistance not required to be repaid. Gift aid is taxable under federal regulation 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 aid, they exceed allowable costs. For complete information on IRS rules regarding educational costs, see IRS Publication 970, *Tax Benefits for Education*.

*Self-help* aid is aid that students undertake on their own behalf, either in the form of earnings via the Federal Work-Study program or through borrowing. Loans must be repaid.

Eligibility for student aid is processed under cost of attendance budgets for various categories of students, per federal statutory requirements. Refer to the policy on cost of attendance budgets (<http://financialaid.gwu.edu/cost-of-attendance>) for details. A complete student aid package cannot exceed a student's cost of attendance budget. GW will review and potentially adjust awards for students receiving student financial assistance from more than one source. Receipt of student financial assistance from multiple sources cannot exceed tuition charges. If institutional aid is involved, adjustments will be made.

Non-degree and certificate programs that are approved for federal student aid programs must provide "gainful employment" disclosures under federal regulation. Such disclosures are found on the respective academic programs' website. Continued Title IV certification for these programs are reviewed annually.

For complete information on student financial assistance at GW, visit the Office of Student Financial Assistance website (<http://financialaid.gwu.edu>).

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Information in this section of the Bulletin is accurate as of the date of its publication and is subject to change based on changes in federal and/or state statute, regulation, policies and procedures (which may, in turn, necessitate changes to application procedures and policies). The University reserves the right to change student financial assistance policies.

## UNDERGRADUATE

### Undergraduate Financial Aid

All freshmen automatically are considered for a merit-based scholarship, which is awarded to the most competitive applicants in the applicant pool. Complete information on merit-based awards (awards based on academic criteria) are available on the website of the Office of Undergraduate Admissions (<http://undergraduate.admissions.gwu.edu/scholarships>).

The Office of Student Financial Assistance (<http://financialaid.gwu.edu>) (OSFA) awards various need-based GW institutional financial aid funds: The largest fund awarded is the University and Alumni Award (<http://financialaid.gwu.edu/university-and-alumni-award>). In addition, the Office awards University Scholarships (see the section below) and the One-Year Award (<http://financialaid.gwu.edu/one-year-award>).

The following scholarships 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 for 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. The Bender Scholarship is open for competition every other year. 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, equivalent to the British Marshall Scholarship. The Bender Scholarship criteria are high academic achievement, evidence of leadership skills or potential, and community service.

*The Pembroke/CW Program.* GW has a special relationship with Pembroke College in Oxford, whereby up to six GW juniors are 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 at GW in the fall. The committee evaluating candidates forwards the finalists' applications to Pembroke College, and Pembroke makes the final decision on placements. Many GW students have spent a year at Oxford in this program.

## Need-Based Financial Aid

All freshman and transfer students are required to file both the College Scholarship Service PROFILE (<https://student.collegeboard.org/css-financial-aid-profile>)—which is not an application for funds, but provides a need analysis that many schools use to award its own funds—and the Free Application for Federal Student Aid (<https://fafsa.ed.gov>) (FAFSA), which is the application for federal student aid programs (and which many states use as application for their own funds). Applicants must designate GW as recipient of their need analysis data. All applicants must also provide to GW directly copies of their signed federal income tax returns and W-2 Forms for the current tax year for the student and the student's parents (if a dependent student). Non-custodial parents are also required to provide disclosures. See policies on Parental Contribution for Dependent Students (<http://financialaid.gwu.edu/policy-parental-contribution-dependent-students>).

Complete application information is available on the OSFA website (<http://financialaid.gwu.edu>) under the section titled "Getting Assistance."

Application deadlines depend on whether a new undergraduate or continuing undergraduate student. See the OSFA website (<http://financialaid.gwu.edu>) for complete details on respective application deadlines (<https://financialaid.gwu.edu/deadlines>).

Students must reapply for any need-based aid, including need-based scholarships, and must meet/maintain satisfactory academic progress requirements per specific student aid program requirements.

### Federal Student Aid Programs

The following federal student aid programs are available to eligible students at GW: Federal Pell Grants (<http://financialaid.gwu.edu/federal-pell-grant>), Federal Supplemental Educational Opportunity Grants (<http://financialaid.gwu.edu/federal-supplemental-educational-opportunity-grant>) (FSEOG), Federal Work-Study (<http://financialaid.gwu.edu/work-study>) (FWS), Federal Direct Stafford Loans ([<http://financialaid.gwu.edu/federal-direct-parent-plus-loan>\), Federal Direct PLUS Loans \(<http://financialaid.gwu.edu/federal-direct-parent-plus-loan>\), and TEACH Grants \(<https://gsehd.gwu.edu/admissions/#tuition-and-scholarships>\). The U.S. Department of Education's Federal Student Aid \(<https://studentaid.ed.gov/sa>\) website includes complete program details. We especially recommend that you download, review and retain the various student loan publications from the U.S. Department of Education, which are available on the Federal Student Aid Resources \(<https://studentaid.ed.gov/sa/resources>\) website.](http://financialaid.gwu.edu/federal-direct-</a></p></div><div data-bbox=)

### Federal Direct Stafford Loans

Federal Direct Stafford Loans are student loans from the U.S. Department of Education in which the student is the borrower. Annual loan limits are as follows:

Dependent undergraduates (most students under the age of 24):

- \$5,500 as freshmen (No more than \$3,500 of this amount may be in subsidized loans)
- \$6,500 as sophomores (No more than \$4,500 of this amount may be in subsidized loans)
- \$7,500 as junior and seniors (No more than \$5,500 of this amount may be in subsidized loans)

Independent undergraduates (students 24 years or age and older) and dependent students whose parents are unable to borrow under the Federal Direct PLUS Loan program:

- \$9,500 as freshmen (No more than \$3,500 of this amount may be in subsidized loans)
- \$10,500 as sophomores (No more than \$4,500 of this amount may be in subsidized loans)
- \$12,500 as juniors and seniors (No more than \$5,500 of this amount may be in subsidized loans)

Federal student loan programs also have aggregate (lifetime) loan limits (<https://studentaid.ed.gov/sa/types/loans/subsidized-unsubsidized>).

- For **dependent students** (except student whose parents are unable to borrow under the Federal Direct PLUS Loan program), the subsidized and unsubsidized aggregate loan limit is \$31,000, with no more than \$23,000 of this amount being subsidized loans.
- **Independent students** (and dependent undergraduate students whose parents are unable to obtain PLUS Loans) - the undergraduate aggregate loan limit is \$57,500, and no more than \$23,000 of this amount may be in subsidized loans.

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 after they leave school. 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.

There are fees associated with both subsidized and unsubsidized Stafford loans. Interest rates and fees are set on an annual basis by federal statute, usually by June 1 and taking effect on July 1 through the following June 30. See the U.S. Department of Education's Federal Student Aid (<https://studentaid.ed.gov/sa/types/loans/interest-rates>) website for up-to-date information on interest rates and associated loan fees.

### **Federal Direct PLUS Loans**

The Federal Direct PLUS Loan is a government-sponsored, credit-based, fixed-rate loan that can be used to supplement the student's Federal Direct Stafford Loan or to help with their family contribution. The U.S. Department of Education is the lender. 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 OSFA no later than May 1 for the fall semester, October 1 for the spring semester, and March 1 for summer sessions. See the OSFA website (<http://financialaid.gwu.edu/federal-direct-parent-plus-loan>) for details and application procedures. See also The U.S. Department of Education's information on Federal Direct PLUS Loans (<https://studentaid.ed.gov/sa/types/loans/plus>).

### **Private Education Loans**

Private lenders provide additional loan options to qualified students. These loans offer varying 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.

Private education loans must be reported to OSFA to be considered as a resource against federal student aid eligibility, per federal regulation.

Students are strongly advised to consider federal student loans before alternative loans due to the former's generally more favorable interest rates, fees, and repayment options. Consider reviewing the OSFA Private Student Loan Counseling Checklist

(<http://financialaid.gwu.edu/private-student-loan-counseling-checklist>).

### **Other Loan Funds**

GW has several emergency loan funds for degree students with short-term needs. These funds include:

- Jessie B. Martin Loan Fund
- Barney Plotnick, M.D., Student Loan Fund
- University Student Emergency Loan Fund
- Peter and Doris Firsht Loan Fund

For more information and how to apply for emergency loans see the OSFA website (<https://financialaid.gwu.edu/emergency-funding>).

### **Student Employment**

The University participates in the Federal Work-Study Program (<http://financialaid.gwu.edu/work-study>). Students should address questions concerning eligibility to OSFA. GW's Center for Career Services (<http://careerservices.gwu.edu>) handles Federal Work-Study placement and also maintains a registry of both full- and part-time positions available in the DC Metropolitan Area.

### **International Students**

International students are eligible to receive merit scholarship consideration from the Office of Admissions and are automatically considered during the admissions process. Non-U.S. students should check with their home country for potential national and/or local student aid options for enrollment in the United States. Visit the U.S. Department of State's Education USA web-site (<https://educationusa.state.gov>) for a database of potential resources. Private education loans for international students are usually only available with a credit-worthy U.S. co-signer. The Office of Student Financial Assistance uses cost of attendance budgets for the processing of international student financial assistance. Details are available on the OSFA website (<http://financialaid.gwu.edu>).

### **Military Education Financing**

#### **Veterans Education Benefits**

GW's Office of Military and Veteran Student Services processes applications for entitlement payments under the various classes of veterans' educational benefits from the U.S. Department of Veterans Affairs. For more information consult the Office of Military and Veteran Student Services website (<https://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 Student Accounts Office (<https://studentaccounts.gwu.edu>).

#### **ROTC Scholarships**

Navy ROTC (<http://nrotc.gwu.edu/scholarships>) is available at GW. Army and Air Force ROTC is available at Georgetown

University and Howard University, respectively. All ROTC programs are handled by the GW Student Accounts Office (<https://studentaccounts.gwu.edu>). Further details are available on the Office of Student Financial Aid website (<http://financialaid.gwu.edu/military-educational-benefits>) and from the Office of the Registrar (<http://registrar.gwu.edu/rotc>).

## Required Disclosures and Notices

### University Policy on Equal Opportunity

The George Washington University does not unlawfully discriminate against any person on any basis prohibited by federal law, the District of Columbia Human Rights Act, or other applicable law, including without limitation, race, color, religion, sex, national origin, age, disability, veteran status, sexual orientation, or gender identity or expression. This policy covers all programs, services, policies, and procedures of the university, including admission to education programs and employment.

Inquiries concerning this policy and federal and local laws and regulations concerning discrimination in education and employment programs and activities may be directed to the university's Office of Equal Employment Opportunity and Affirmative Action, 2121 Eye Street, NW, Washington, DC 20052, 202-994-9656, [eeo@gwu.edu](mailto:eeo@gwu.edu). Inquiries may also be directed to the U.S. Department of Education Office for Civil Rights, the U.S. Equal Employment Opportunity Commission, or the applicable state or local agency (for example, the District of Columbia Office of Human Rights).

Questions regarding protections against discrimination on the basis of sex may be directed to the university's Title IX Coordinator, the Vice Provost for Diversity and Inclusion, 813 Rice Hall, 2121 Eye Street, NW, Washington, DC 20052, 202-994-7440.

Questions regarding the protections against discrimination on the basis of disability may be directed to the university's Disability Services Coordinators. Students may contact the Associate Dean of Students, Administrative Services, Office of the Dean of Students, 401 Rice Hall, 2121 Eye Street, NW, Washington, DC 20052, 202-994-6710, and other members of the university community may contact the Executive Director of Equal Employment Opportunity and Affirmative Action, 2121 Eye Street, NW, Washington, DC 20052, 202-994-9633.

To request disability accommodations, students should contact the Office of Disability Support Services at 202-994-8250 or [dss@gwu.edu](mailto:dss@gwu.edu). Employees and other members of the university community should contact the Office of Equal Employment Opportunity and Affirmative Action at 202-994-9656 or [eeo@gwu.edu](mailto:eeo@gwu.edu).

### Availability of U.S. Department of Education Loan Publications

Students pursuing federal student loans are advised to review, download, and retain the loan publications from the U.S. Department of Education which are available on the Federal

Student Aid resources page (<https://studentaid.ed.gov/sa/resources>).

### GW Policy on Student Loans and Code of Conduct

GW does not maintain a preferred lender list and will certify loan presented that requires certification. Refer to GW's HEA-compliant code of conduct for student loans (<http://financialaid.gwu.edu/policy-student-loan-code-conduct>).

### 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 GW and U.S. Department of Education personnel and servicers of federal student loans. Students can access their data on the NSLDS website ([https://www.nsls.ed.gov/nsls/nslds\\_SA](https://www.nsls.ed.gov/nsls/nslds_SA)).

### Title IV Eligibility and Drug Convictions

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. Refer to the University's complete policy on the Impact of Drug Conviction on Title IV eligibility (<http://financialaid.gwu.edu/policy-impact-drug-conviction-title-iv-eligibility>).

### Return of Title IV Funds Policy

The University is required by the HEA 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, Federal Work-Study, Federal Perkins\* Loans, Federal Direct Subsidized Stafford Loans, Federal Direct Unsubsidized Stafford Loans, and Federal Direct PLUS Loans.

The required sequence for return of Title IV funds, as specifically published in Federal Student Aid program regulations, is:

1. Unsubsidized Federal Stafford Loans (no longer active since June 30, 2010)
2. Subsidized Federal Stafford Loans (no longer active since June 30, 2010)
3. Unsubsidized Direct Stafford Loans (other than PLUS Loans)
4. Subsidized Direct Stafford Loans
5. Federal Perkins\* Loans
6. Federal PLUS Loans (no longer active since June 30, 2010)
7. Direct PLUS Loans
8. Federal Pell Grants for which a return of funds is required
9. Academic Competitiveness Grants for which a return of funds is required (program no longer active since June 30, 2011)
10. National SMART Grants for which a return of funds is required (program no longer active June 30, 2011)

11. Federal Supplemental Educational Opportunity Grants (FSEOG) for which a return of funds is required
12. TEACH Grants for which a return of funds is required; and
13. Iraq-Afghanistan Service Grant for which a return is required.

See the Student Accounts website (<https://studentaccounts.gwu.edu>) for the complete policy statement on Return of Title IV funds (<http://go.gwu.edu/returntitleivfunds>). This applies only to federal student aid and does not pertain to the University's refund policy, as noted in the Fees and Financial Regulations section of this Bulletin.

(Note: while no longer available, Federal Perkins Loans are listed in this sequence as it is still noted in the federal regulations).

#### **Title IV Credit Balances**

Students have the right to exercise authorizations to hold or release a hold pertaining to Title IV credit balances. Similarly, parents have the right to do so pertaining to Federal Direct PLUS Loans. See the pertinent Title IV credit balance authorization form:

Student Title IV credit balance authorization form ([https://studentaccounts.gwu.edu/sites/studentaccounts.gwu.edu/files/downloads/Title\\_IV\\_Credit\\_Auth\\_StudentNEWLOGO.pdf](https://studentaccounts.gwu.edu/sites/studentaccounts.gwu.edu/files/downloads/Title_IV_Credit_Auth_StudentNEWLOGO.pdf))

Parent Title IV credit balance authorization form ([https://studentaccounts.gwu.edu/sites/studentaccounts.gwu.edu/files/downloads/Title\\_IV\\_Credit\\_Auth\\_ParentNEWLOGO.pdf](https://studentaccounts.gwu.edu/sites/studentaccounts.gwu.edu/files/downloads/Title_IV_Credit_Auth_ParentNEWLOGO.pdf))

#### **HEA Disclosures Portal**

Visit the University's Consumer Information (<https://financialaid.gwu.edu/consumer-information>) portal for complete disclosures information.

## **GRADUATE**

### **Graduate Financial Aid**

The George Washington University offers a variety of financial support for graduate students that includes assistantships, fellowships, traineeships, graduate school scholarships, research appointments, and part-time employment, in addition to eligibility for Federal student aid programs.

Several forms of aid not based on financial need are available. Graduate assistantships are fully taxable, and 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. For complete information on IRS rules regarding educational costs, see IRS Publication 970, *Tax Benefits for Education*.

Eligibility for student aid is processed under cost of attendance budgets for various categories of students, per requirements

of federal statute. See the Office of Student Financial Assistance (OSFA) policy on cost of attendance budgets (<http://financialaid.gwu.edu/cost-of-attendance>) for details. A complete student aid package cannot exceed a student's cost of attendance budget. GW will review and potentially adjust awards for students receiving student financial assistance from more than one source. Receipt of student financial assistance from multiple source cannot exceed tuition charges. If institutional aid is involved, adjustments will be made.

Application and correspondence concerning assistantships, fellowships, traineeships, or graduate scholarships should be sent directly to the GW school or college. Unless otherwise specified, applications and supporting credentials should be submitted no later than the February 1 prior to the academic year for which the award is made. Application for admission to graduate study is a prerequisite for consideration.

### **Office of Graduate Student Assistantships and Fellowships**

The Office of Graduate Student Assistantships and Fellowships (<http://www.gwu.edu/~fellows>) (OGSAF) provides services to entering and enrolled graduate students; detailed information on awards that may be used in support of graduate study is available on the office's website. Such awards generally are sponsored by foundations, professional and learned societies, industries, and other organizations. Services are provided to entering and enrolled graduate students.

#### **Assistantships**

Available to students in master's and doctoral programs in most academic departments, graduate assistantships provide financial compensation for a designated unit of service to the assistant's major department of instruction. All new graduate assistants must attend an orientation program and are enrolled in an online 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 International English Language Testing System (IELTS) with no individual band score below 6.0. International students may be appointed to graduate assistantships. Those found to have difficulties with English are referred to the Speech and Hearing Center's speech enhancement program; such students are assigned nonteaching duties in place of classroom instruction and are re-evaluated each semester. If a student is not designated as qualified to give classroom instruction by the end of one academic year, the assistantship is not renewed.

#### **Graduate Research Assistantships**

Available to students in masters and doctoral programs in some GW academic departments. A graduate research assistant receives compensation for research assistance provided to a professor.

## Resident Assistantships

Resident assistantships are 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 administrative duties. 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. For further information, see the Center for Student Engagement website (<http://studentengagement.gwu.edu/resident-advisors>).

## Fellowships and Other Funding Opportunities

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. OGSFAF (<http://www.gwu.edu/~fellows>) provides a database of internal GW fellowships as well as external national fellowships and study abroad opportunities.

## Federal Loans

### Federal Direct Stafford Loans

Graduate students enrolled at least half time may apply for Federal Direct Stafford Loan funds each 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 Free Application for Federal Student Aid (<https://fafsa.ed.gov>) (FAFSA) to determine their eligibility.

### Federal Direct PLUS Loans

Graduate and professional students may apply for funds under the Federal Direct PLUS Loan Program. Eligible students may borrow up to the full cost of attendance, including tuition, fees, books, and living and transportation expenses, less any financial assistance received (which includes all student loans). Students must first apply for the Federal Direct Stafford Loan and the amount of the Stafford Loan eligibility must be included in the calculation to determine the amount of the Graduate PLUS loan.

## Annual and Aggregate Loan Limits

Graduate and professional students can borrow up to \$20,500 in unsubsidized Federal Direct Stafford Loan funds on an annual basis. Some academic programs may have additional loan eligibility; see the list on the OSFA website of Graduate Programs eligible for Higher Loan Limits (<https://financialaid.gwu.edu/graduate-federal-direct-loan-limits>).

Graduate and professional students have maximum aggregate (lifetime) loan limits of \$138,500, with \$65,500 maximum subsidized limit within the total aggregate limit. Health professions students have a maximum aggregate (lifetime) limit of \$224,000, with \$65,500 maximum subsidized limit within the total aggregate limit.

## Loan Fees

Both Federal Direct Stafford Loans and Federal Direct PLUS Loans carry loan fees. Current rates are available on the U.S. Department of Education's Federal Student Aid website for interest rates for federal student loans (<https://studentaid.ed.gov/sa/types/loans/interest-rates>).

## Private Education Loans

Private lenders provide additional loan options to qualified students. These loans offer varying interest rates and repayment options. Such loans allow the student to borrow up to 100% of GW's annual cost of attendance less any current financial assistance. They typically have variable rates, rates within rate tiers according to credit worthiness, and application fees.

Private education loans must be reported to OSFA to be considered as a resource against federal student aid eligibility, per federal regulation.

Students are strongly advised to consider federal student loans before alternative loans due to generally more favorable interest rates, fees, and repayment options. Consider reviewing the OSFA Private Student Loan Counseling Checklist (<http://financialaid.gwu.edu/private-student-loan-counseling-checklist>).

## Other Loan Funds

GW has several emergency loan funds for degree students with short-term needs. These funds include the Jessie B. Martin Loan Fund; the Barney Plotnick, M.D., Student Loan Fund; the University Student Emergency Loan Fund; and the Peter and Doris Firsht Loan Fund. For more information and how to apply see the section of OSFA's website on emergency loans (<https://financialaid.gwu.edu/emergency-funding>).

## Student Employment

The University participates in the Federal Work-Study Program (<https://careerservices.gwu.edu/federal-work-study-program>). Students should address questions concerning eligibility to OSFA. GW's Center for Career Services (<https://careerservices.gwu.edu>) handles Federal Work-Study placement and maintains a registry of both full- and part-time positions available in the DC Metropolitan Area.

## TEACH Grants

The Teacher Education Assistance for College and Higher Education (TEACH) program provides grants to students who become teachers in high-need fields and low-income areas in an elementary school, secondary school or an educational service agency. More information on TEACH Grants (<https://gsehd.gwu.edu/admissions/#tuition-and-scholarships>) is available from the Graduate School of Education and Human Development (GSEHD).

## International Students

International students are advised to download and reference The Office of Graduate Scholarships and Fellowships brochure, Funding for International Students (<http://graduate.admissions.gwu.edu/sites/graduate.admissions.gwu.edu/files/downloads/International%20Funding%20Brochure.pdf>), a guide for international students on potential education funding. Non-U.S. students should check with their home country for potential national and/or local student aid options for enrollment in the United States. Private education loans for international students are usually only available with a credit-worthy U.S. co-signer. The Office of Student Financial Assistance uses cost of attendance budgets (<http://financialaid.gwu.edu/cost-of-attendance>) for the processing of international student financial assistance.

## Deadlines

Graduate students applying for federal student aid must have respective application materials submitted by specific dates per academic term. See OSFA's website (<https://financialaid.gwu.edu/deadlines>) for complete details on application deadlines.

## Military Education Financing

### Veterans Education Benefits

GW's Office of Military and Veteran Student Services (<http://services.military.gwu.edu>) processes applications for entitlement payments under the various classes of veterans' educational benefits from the U.S. Department of Veterans Affairs.

### 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 (<https://studentaccounts.gwu.edu>).

### ROTC Scholarships

Navy ROTC (<http://nrotc.gwu.edu/scholarships>) is available at GW. Army and Air Force ROTC is available at Georgetown University and Howard University, respectively. All ROTC programs are handled by the GW Student Accounts Office (<https://studentaccounts.gwu.edu>). Further details are available here (<http://financialaid.gwu.edu/military-educational-benefits>) and from the Office of the Registrar (<http://registrar.gwu.edu/rotc>).

## Required Disclosures and Notices

### University Policy on Equal Opportunity

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Inquiries concerning this policy and federal and local laws and regulations concerning discrimination in education and employment programs and activities may be directed to the university's Office of Equal Employment Opportunity and Affirmative Action, 2121 Eye Street, NW, Washington, DC 20052, 202-994-9656, [eeo@gwu.edu](mailto:eeo@gwu.edu). Inquiries may also be directed to the U.S. Department of Education Office for Civil Rights, the U.S. Equal Employment Opportunity Commission, or the applicable state or local agency (for example, the District of Columbia Office of Human Rights).

Questions regarding protections against discrimination on the basis of sex may be directed to the university's Title IX Coordinator, the Vice Provost for Diversity and Inclusion, 813 Rice Hall, 2121 Eye Street, NW, Washington, DC 20052, 202-994-7440.

Questions regarding the protections against discrimination on the basis of disability may be directed to the university's Disability Services Coordinators. Students may contact the Associate Dean of Students, Administrative Services, Office of the Dean of Students, 401 Rice Hall, 2121 Eye Street, NW, Washington, DC 20052, 202-994-6710, and other members of the university community may contact the Executive Director of Equal Employment Opportunity and Affirmative Action, 2121 Eye Street, NW, Washington, DC 20052, 202-994-9633.

To request disability accommodations, students should contact the Office of Disability Support Services at 202-994-8250 or [dss@gwu.edu](mailto:dss@gwu.edu). Employees and other members of the university community should contact the Office of Equal Employment Opportunity and Affirmative Action at 202-994-9656 or [eeo@gwu.edu](mailto:eeo@gwu.edu).

### Availability of State Grant Assistance for Undergraduate Education

Before they pursue loan options undergraduate students are advised to pursue the potential for state grant assistance in their home state to help finance their GW education. The U.S. Department of Education (ED) maintains a website listing state agencies (<http://www2.ed.gov/about/contacts/state>) and respective contact information. The Brookings Institution has an Inventory of State Grants (<http://www.brookings.edu/~media/research/files/reports/2012/5/08-grants-chingos-whitehurst/inventory-of-state-grants.xlsx>) (done in 2012) as well.

### Satisfactory Academic Progress for Student Financial Assistance

Federal student aid programs require satisfactory academic progress. See OSFA's complete Title IV satisfactory academic progress policy (<http://financialaid.gwu.edu/policy-satisfactory-academic-progress>).

### Availability of U.S. Department of Education Loan Publications

Students pursuing federal student loans are advised to review, download, and retain the loan publications from the U.S. Department of Education, which are available on the Federal Student Aid resources page (<https://studentaid.ed.gov/sa/resources>).

### **GW Policy on Student Loans and Code of Conduct**

GW does not maintain a preferred lender list and will certify loan presented that requires certification. Refer to GW's HEA-compliant code of conduct for student loans (<http://financialaid.gwu.edu/policy-student-loan-code-conduct>).

### **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 GW and U.S. ED personnel and servicers of federal student loans. Students can access their data on the NSLDS website ([http://www.nsls.ed.gov/nsls\\_SA](http://www.nsls.ed.gov/nsls_SA)).

### **Title IV Eligibility and Drug Convictions**

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 is ineligible for further Title IV funds for a fixed period of time. Refer to the University's complete policy on the Impact of Drug Conviction on Title IV eligibility (<http://financialaid.gwu.edu/policy-impact-drug-conviction-title-iv-eligibility>).

### **Return of Title IV Funds Policy**

The University is required by the HEA 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 Subsidized Stafford Loans, Federal Direct Unsubsidized Stafford Loans, and Federal Direct PLUS Loans. The priority sequence for return of Title IV funds is as follows:

1. Unsubsidized Federal Stafford Loans
2. Subsidized Federal Stafford Loans
3. Unsubsidized Direct Stafford Loans (other than PLUS Loans)
4. Subsidized Direct Stafford Loans
5. Federal Perkins Loans\*
6. Federal PLUS Loans
7. Direct PLUS Loans
8. Federal Pell Grants for which a return of funds is required
9. Federal Supplemental Educational Opportunity Grants (FSEOG) for which a return of funds is required
10. TEACH Grants for which a return of funds is required
11. Iraq-Afghanistan Service Grant for which a return is required

For the complete policy statement on Return of Title IV funds, see the Student Accounts Office website (<https://studentaccounts.gwu.edu>). This applies only to federal student aid and does not pertain to the University's refund policy, as noted in the Fees and Financial Regulations section of this Bulletin.

(Note: while no longer available, Federal Perkins Loans are listed in this sequence as it is still noted in the federal regulations).

### **Title IV Credit Balances**

Students have the right to exercise authorizations to hold or release a hold pertaining to Title IV credit balances, using the Student Title IV credit balance authorization form ([https://studentaccounts.gwu.edu/sites/studentaccounts.gwu.edu/files/downloads/Title\\_IV\\_Credit\\_Auth\\_StudentNEWLOGO.pdf](https://studentaccounts.gwu.edu/sites/studentaccounts.gwu.edu/files/downloads/Title_IV_Credit_Auth_StudentNEWLOGO.pdf)). Similarly, parents have the right to do so pertaining to Federal Direct PLUS Loans, using the Parent Title IV credit balance authorization form ([https://studentaccounts.gwu.edu/sites/studentaccounts.gwu.edu/files/downloads/Title\\_IV\\_Credit\\_Auth\\_ParentNEWLOGO.pdf](https://studentaccounts.gwu.edu/sites/studentaccounts.gwu.edu/files/downloads/Title_IV_Credit_Auth_ParentNEWLOGO.pdf)).

### **HEA Disclosures Portal**

See the University's Consumer Information portal (<https://financialaid.gwu.edu/consumer-information>) for complete disclosures information.