

# GW Tuition, Billing and Financial Aid FAQs

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# Financial Aid FAQ

## Tuition and Billing

### How much does the MPH@GWU program cost?

Tuition is based on the number of credits for which you register. Current tuition rates can be found on the [MPH](#) tuition and financial aid page.

### Are there additional fees assessed on top of tuition?

For online students, there is a \$35 registration fee assessed every semester. Visit the [Student Accounts page](#) for information on graduate tuition and fees.

### Can any fees be waived for online students?

Fees cannot be waived for online students.

### How much is the enrollment deposit, and when is it due?

There is a \$300 non-refundable enrollment deposit due once admitted.

### Can I use financial aid to cover the deposit?

Federal student aid cannot be used to pay the deposit.

### Will I be able to view my award package before submitting the deposit?

There will be an estimated award letter made available to you prior to completing your deposit. It takes about 4-6 weeks to process an estimated award letter. Please keep this timeline in mind and apply for admissions and financial aid sooner rather than later to view everything in a timely manner. Please note that you will not be able to view or accept your loan on BanWeb until after the deposit has been paid.

### When will I receive a tuition bill and when is payment due?

Payment deadlines are listed on the [Student Accounts page](#).

### How do I view my bill?

The George Washington University bills by semester according to the residential academic calendar. Tuition costs are determined by the number of credits enrolled. Statements are available approximately 4-6 weeks prior to the start of the Fall and Spring semesters and approximately 3-4 weeks prior to the Summer semester. An email notification is sent when the bill is ready to view. We do not mail paper statements; all billing is done electronically through the [Student Account eBill](#). Students always have access to their eBill and Student Account status through [GWeb](#). Students are strongly encouraged to check their Student Account regularly to ensure that the account is in good standing. Students can add [Authorized Users](#) (e.g., a parent, relative, spouse, etc.) so they may also review account activity and/or make online payments on the [Student Account's page](#).

### What are the accepted forms of payment?

For students using personal funds the [accepted forms of payments](#) are electronic checks, credit cards, or paper checks.

### How does my employer go about paying the school?

Information about Third Party Billing can be found at the [Student Accounts page](#). Email [thirdparty@gwu.edu](mailto:thirdparty@gwu.edu) for more information.

### Are payment plan options available for online students?

The GW Student Accounts Office provides an option to pay tuition in monthly payments, with fixed due dates for each term. The monthly payment plan enables students or their authorized users to pay current Fall and Spring semester tuition and fees in five equal payments per semester and current Summer semester tuition in three equal payments. Read more information on the [Monthly Payment Plan](#).

### **What are the consequences if my tuition bill is not paid when classes begin?**

The Student Accounts Office applies financial fees and holds for outstanding balances, returned checks, and bad addresses. These holds prevent students from registering for additional courses, receiving transcripts, and receiving their diploma.

### **If I'm eligible to receive a refund, what is the process?**

Student accounts that have been overpaid will show a credit balance. Refunds resulting from the crediting of Title IV funds will be automatically generated within time frames as required by federal regulations. For all other refunds, students can choose to leave the credit on the account to apply to a future term, move all or a portion of the credit to their GWorld card, or request a refund. For the policy and procedures for refunds, please review the [Student Tuition Refund Policy](#).

### **What is the Title IV Authorization?**

By completing the Title IV Authorization, found in MyGW, GW can apply your federal aid to all your charges, such as medical insurance, parking fines and other miscellaneous charges.

### **Who can I contact at GWU for billing and payment questions?**

For questions regarding billing and payments, connect with the [Student Accounts Office](#).

# Financial Aid FAQ

## GW Student Portal

### **What is GWU student portal?**

Your MyGW account includes access to academic records, billing, financial aid, direct deposit set up, and more. You will need your GWU ID and Password to log into [MyGW](#).

### **How do I set up my GWU ID and Password?**

The GWeb Information System, sometimes referred to as Banner or Banner Self Service, allows online access to GW student services, such as registering for classes, viewing student accounts, viewing grades and accepting financial aid. Students are assigned a GWeb account and pin when they have been accepted and signified their intent to attend GW, by paying a deposit. Faculty and staff are assigned a GWeb account and pin as part of the Human Resources hiring and intake process.

To log into GWeb, you must use your GWid, which is an alphanumeric value used to identify an individual's records within GW's administrative systems. Your GWid is the letter G followed by an 8-digit number. You must also use a PIN, which is usually a 6-digit number, to log in to the GWeb Information System. If you have forgotten your GWid, you may submit a GWid retrieval request.

### **How do I set up my GWU email address?**

For information regarding setting up your GWU email address please visit the ["Activate your GWU email" webpage](#).

# Financial Aid FAQ

## Financial Aid at GW

### Does GWU offer internal scholarships to online students?

GWU awards both merit-based scholarships and partner organization benefits to outstanding students whose professional and academic achievements set them apart as leaders in the field. Please reach out to your Admissions Counselor about scholarship opportunities.

### Are there GWU specific supplemental financial aid forms I need to complete?

If you plan to apply for federal student aid, you will need to complete the [Free Application for Federal Student Aid \(FAFSA\)](#), Entrance Counseling, and Loan Agreement (MPN) in order for your loans to be disbursed. Complete Loan Counseling on the [Federal Student Aid website](#). Be sure to complete the documentation for the appropriate loan. If you are borrowing the Direct Unsubsidized Loan, complete the requirements listed as subsidized/unsubsidized loan.

If you plan to borrow the graduate PLUS loan or a private/alternative loan, you are also required to complete the [Loan Questionnaire Form](#). Make sure you select the appropriate academic year for the appropriate form.

### What federal student aid is available to graduate students?

The types of federal student aid graduate students are eligible to apply for include the Federal Direct Unsubsidized Loan and the Federal Direct Graduate PLUS loan. The FAFSA is the unsubsidized loan application, meaning if you complete the FAFSA you will automatically be considered for the federal unsubsidized loan. If you need an additional federal loan, you may apply for the graduate PLUS loan which has additional requirements to the FAFSA. [Learn more about the types of federal student aid.](#)

### Why are graduate students not eligible for the Federal Pell Grant or the Federal Subsidized Loan?

The Department of Education awards Federal Pell Grants and Direct Subsidized Loans to eligible undergraduate students who demonstrate financial need and have not yet completed their bachelor's degrees. The Department of Education does not evaluate need or income for loans at the graduate or professional level. Therefore, graduate students are not eligible for the Federal Pell Grant nor the Direct Subsidized Loan.

### Are there academic requirements I must meet to receive federal student aid?

Students must maintain [Satisfactory Academic Progress \(SAP\)](#) to continue receiving financial aid. The requirements include the following:

- Maintaining a 3.00 GPA both cumulative and per semester;
- Pass 67% of all credits attempted both cumulative and and per semester;
- Complete the degree within 150% of the credits and timeframe expected for the degree.

Students who fail to meet the SAP requirements will receive a warning on their first offense. Students who are on a warning semester are still eligible to receive federal financial aid during that semester to allow for an opportunity to meet SAP requirements. Those who fail to meet SAP requirements at the end of that semester will not be eligible for financial aid.

Students with extenuating circumstances may complete an [appeal](#). If denied, students can turn to private/alternative loans or pay out of pocket until SAP requirements are met.

### What is the minimum number of credits required to receive federal student aid?

You must be registered for a minimum of 4.5 credits during the Fall and Spring semesters, and 3 credits for the Summer semester in order to be eligible for federal student aid. Fall semester consists of the September term. Spring semester consists of both January and April terms combined. Summer semester is the July term.

### What are private loans?

Private education loans, also known as alternative loans, are offered by private lenders to help students bridge the gap between the cost of education and the amount the government allows you to borrow in federal loans. Lenders offer private educational loans with different rates, fees, repayment terms, and approval requirements.

### Does GWU recommend specific private lenders?

GWU does not have a preferred lender list, so we do not recommend particular lenders to students. We will work with the lender of your choice, so be sure to do your research and determine the lender you would like to work with.

### When will I receive my financial aid award?

Financial aid offers typically take 4-6 weeks from the time you complete the FAFSA or the date you were admitted to the program, whichever is latest. Make sure you complete your FAFSA early to speed up the process. You do not need to be admitted to complete the FAFSA. When awards are ready to view, students will receive an email.

### How do I accept my financial aid award?

You can do this by logging into your GWeb by using your GWID and PIN. Once logged in, please follow the steps below to access your award:

1. Click on Student Financial Aid Menu
2. Click on My Award Information
3. Click on Award by Aid Year
4. Select appropriate "Financial Aid Year" from the aid year drop-down menu

5. Click on the "Accept Award" tab on the top
6. You will see options to accept/decline loan funding and to enter the amount (if any) you wish to borrow.

### Am I required to accept the full amount that I am offered on my award letter?

No, you do not have to accept the full amount offered. Students are encouraged to borrow only what is needed. You can choose to accept all, part, or none of your financial aid awards. Once all your requirements are completed, and your loan is posted on your student account, you can accept/decline on your GWeb.

If you decline a portion of your loan, but would like to access the declined portion at some point during the academic year, you may do so by completing the [Supplementary Loan Questionnaire](#).

### Does my Direct Loan eligibility cover the entire cost of the program?

Assuming you are eligible for both the Direct Unsubsidized Loan and the Direct Graduate PLUS Loan, you can request enough aid to cover the full Cost of Attendance for the entirety of your program. The unsubsidized loan on its own can fully cover 18 credits total per academic year.

### How soon will loans be disbursed to my student account?

Disbursements begin on the first day of classes each term (spring I and spring II are combined into one spring term with one disbursement), provided all disbursement requirements are satisfied. Please note that GW disburses aid based on the campus [academic calendar](#).

When disbursement runs, it pays any charges that you have on your account, including tuition and fees. If you have a negative balance after your tuition and fees have been paid, you will receive a refund. The refund process is a separate process and is initiated after the disbursement. Make sure that you enroll in [direct deposit](#) to receive your refund faster.

### **Can I use loans to cover additional expenses such as living expenses, books, supplies, etc.?**

Your cost of attendance (COA) for the academic year consists of direct and indirect expenses. Direct expenses include costs that you pay directly to the university, including tuition and fees. Indirect expenses are costs that you pay during the course of your education but are not paid directly to the university. This includes housing, meals, books, transportation, and personal/miscellaneous items. The COA is not a bill, but rather a budget to help with planning for costs related to your education.

You can view a sample cost of attendance on the [SPH financial aid website](#). You can also download the COA spreadsheet from our website for a more accurate budget based on your planned enrollment.

### **Who can I contact at GWU for financial aid questions?**

If you have any questions about tuition and financial aid at GWU, please contact the Milken Institute School of Public Health (SPH) [Financial Aid Team](#) by calling 202-994-1950 or email [GWSPHfinaid@gwu.edu](mailto:GWSPHfinaid@gwu.edu).

# Financial Aid FAQ

## Free Application for Federal Student Aid (FAFSA)

### What is the FAFSA?

The [Free Application for Federal Student Aid \(FAFSA\)](#) is the application the Department of Education uses to determine if you are eligible to receive federal student aid.

### Where can I find the FAFSA?

The FAFSA is available online at [Studentaid.gov](#). The FAFSA is a free application; you will not be asked to pay. You can also complete the FAFSA on the myStudentAid App. The GWU school code is 001444.

### Do I need to include my social security number (SSN) in my application for admission to be eligible for aid?

Yes, you will need to include your SSN in your application for admissions, in order for GWU to retrieve your FAFSA from the federal database. Please contact the SPH Financial Aid Team by emailing [GWSPHfinaid@gwu.edu](mailto:GWSPHfinaid@gwu.edu) or calling 202-994-1950 if you find any discrepancies or a missing SSN.

**Please do not provide your SSN via email**, but be sure to include your GWID for all inquiries. .

### Do I need my parents' tax information to complete the FAFSA?

If you are applying for graduate school, you are considered an independent student, and do not need to include your parents' information to complete the FAFSA.

### What is the Expected Family Contribution (EFC)?

The Expected Family Contribution (EFC) is a measurement of your ability to contribute toward your educational costs. As a graduate/professional student your EFC is not a factor in your eligibility for federal student loans.

### When should I complete the FAFSA?

The FAFSA is available every October 1st for the upcoming academic year. New students planning to use federal student aid should complete a FAFSA while applying for admission. You do not need to wait until you are admitted to complete the FAFSA. Continuing students will need to submit a FAFSA each year they plan to receive federal student aid.

Please reference the chart below to determine which FAFSA to complete based on your desired start date:

Start	Term	FAFSA Year
January 2022	Spring 1	2021-2022
April 2022	Spring 2	2021-2022
July 2022	Summer	2021-2022
September 2022	Fall	2022-2023

### Do I need to complete the FAFSA each year?

Yes. Because eligibility for federal student aid does not carry over from one award year to the next, you will need to complete the FAFSA for each award year for which you are or plan to be a student.

### What constitutes an academic year for federal student aid?

An academic year at GWU starts in the fall and ends in the summer. This is used to calculate your federal eligibility for one academic year.



# Financial Aid FAQ

## Federal Direct Unsubsidized Loan

### What is the Federal Direct Unsubsidized Loan?

The Federal Direct Unsubsidized Loan is a federal loan offered to students to help with the cost of education. The Federal Unsubsidized Loan is not based on income or financial need. There is an annual limit of \$33,000 for the unsubsidized loan as well as a lifetime eligibility limit based on your program of study.

### What criteria is used to determine eligibility for federal student aid?

In order to apply for federal student aid, you must:

- Be a U.S. citizen or eligible noncitizen
- Have a valid Social Security Number (SSN)
- Be registered with Selective Service, if you are male (must register between the ages of 18 and 25), or meet the waiver requirement
- Be enrolled or accepted for enrollment in an eligible degree program
- Be enrolled at least half-time (4.5 credits in the fall/spring and 3 credits in the summer)
- Maintain [satisfactory academic progress](#) (SAP)
- Not currently be in default on previous federal student loans
- Not have exceeded the maximum aggregate loan limit

Learn more about [federal student aid eligibility criteria](#) on the Federal Student Aid website.

### What is the aggregate loan limit?

The aggregate loan limit is the total amount that you may borrow in federal student loans for undergraduate and graduate study. In addition to borrowing limitations based on the cost of attendance for the program, students are also limited in terms of lifetime borrowing. The aggregate loan limit for the MPH@GWU is \$224,000.

If the total loan amount you receive over the course of your education reaches the aggregate loan

limit, you are not eligible to receive additional unsubsidized loans. However, if you repay some of your loans to bring your outstanding loan debt below the aggregate loan limit, you could then borrow again, up to the amount of your remaining eligibility under the aggregate loan limit. You can learn more about [graduate annual loan limits](#) on the Federal Student Aid website.

### How do I find out if I am near my aggregate loan limit?

Log in on the [StudentAid.gov homepage](#) to view your federal student loan borrowing history, and loan servicer details. Please note that private education loans are not listed on this site. Students in default are not eligible for additional federal loans. Contact your lender for default resolution options.

### What is the difference between a Direct Subsidized Loan and a Direct Unsubsidized Loan?

Direct Subsidized Loans do not accrue interest while enrolled at least part-time. Undergraduate students with determined financial need are eligible for subsidized loans. Graduate students are not eligible for any subsidized loans.

The Direct Unsubsidized Loan is available to undergraduate and graduate students and does not require demonstration of financial need. The Unsubsidized Loan begins accruing interest as soon as funds are disbursed. [Learn more about the difference between unsubsidized and subsidized loans.](#)

### How much am I eligible for with the Direct Unsubsidized Loan?

Most graduate level students are potentially eligible to receive up to \$20,500 per academic year in Direct Unsubsidized Loans. However, students in the MPH@GW and MHA@GW programs are eligible for additional unsubsidized loan funds totalling \$33,000 per academic year between fall and

spring semesters. Students taking at least 3 credits in the summer term are eligible for an additional unsubsidized loan.

These amounts are based on maximum annual loan limits for students who have not reached their aggregate lifetime loan limit. Learn more about [graduate annual loan limits](#).

**If I am currently enrolled in another program and use federal student aid in that program, can I also apply for and use federal student aid at GWU at the same time?**

No, you can only use federal aid at one academic program at a time. If you have already received financial aid for a term at another institution, you will not be able to access any federal aid at GW for that term.

**If I'm currently enrolled in another program and using Federal Student Aid can I use Federal Student Aid for this program as well?**

You can only use Federal Student Aid for one program at a time.

**How do I apply for the Direct Unsubsidized Loan?**

To apply for the Direct Unsubsidized Loan, you must complete and submit the [Free Application for Federal Student Aid](#) (FAFSA). The process takes 4-6 weeks from the date you submit the FAFSA or are admitted into the program, whichever is latest. Once your loan is ready to view and accept, you will receive an email. You will need to accept your loan on GWeb.

**What is the current Direct Unsubsidized Loan interest rate?**

The Direct Unsubsidized Loan interest rate is determined annually on July 1st. Learn more about [interest rates](#) on the Federal Student Aid website.

**Are there any additional loan fees for the Direct Unsubsidized Loan?**

There is a loan origination fee that is a percentage of the total loan amount. The loan origination fee is deducted from each loan disbursement you receive. Please note that you are still responsible for repaying the full loan amount including any origination fees that are deducted from the loan amount.

Information on unsubsidized and PLUS loan origination fees can be found on the [Interest Rates and Fees page](#) of the Federal Student Aid website.

# Financial Aid FAQ

## Federal Direct Graduate PLUS Loan

### What is the Direct Graduate PLUS Loan?

The Direct Graduate PLUS Loan is a federal loan that graduate or professional degree students can use to help pay education expenses in addition to the Direct Unsubsidized Loan. [Learn about Direct PLUS Loans.](#)

### Do Direct PLUS Loans affect my aggregate loan limit?

No, only Direct Subsidized/Direct Unsubsidized Loans (formerly referred to as Stafford loans) and federal loans made through the Federal Family Education Loan (FFEL) Program count toward your lifetime aggregate loan limit.

### What are the eligibility criteria to apply for the Direct Graduate PLUS Loan?

A soft credit check will be conducted when applying for the [Direct Graduate PLUS Loan](#). In addition to the federal student aid eligibility criteria, applicants cannot have an adverse credit history. If you are denied, there are options to either [appeal the credit decision](#) or seek an endorser.

### What are the credit criteria to receive the Direct Graduate PLUS Loan?

One of the eligibility requirements to receive a Graduate PLUS Loan is that you must not have an [adverse credit history](#). A soft credit check is performed to determine whether a Graduate PLUS Loan applicant meets this requirement.

You will also need to complete the [Supplementary Loan Questionnaire](#) outlining how much of the loan you would like to borrow per term. Be sure to select the appropriate academic year to complete the proper form.

### How much can I borrow from the Direct Graduate PLUS Loan?

If approved for the Grad PLUS Loan, you can borrow

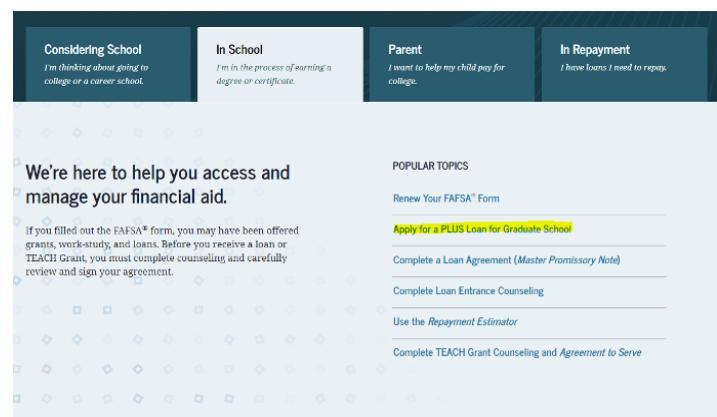
up to the cost of attendance annually as determined by [GWU](#). This includes direct fees: tuition and other fees, and indirect fees: housing, food, transportation, books, and personal/miscellaneous items. You can view a [sample cost of attendance](#), just note that the only portion that will be adjusted is the number of credits you will be enrolled in.

### When can I apply for the Direct Graduate PLUS Loan?

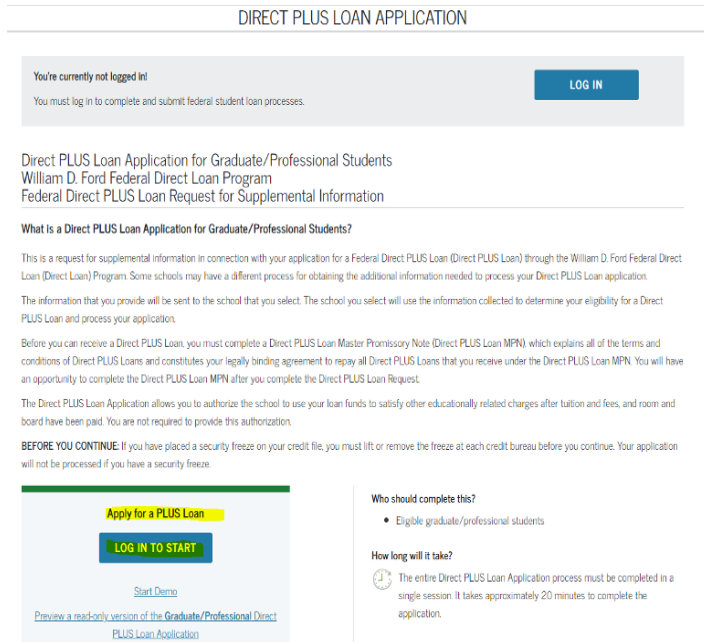
You can apply for the Direct Graduate PLUS Loan within 180 days of the start of your program, or once you are enrolled. The PLUS Loan opens for each academic year on July 1 for the fall start term. This is to make sure that your credit check does not expire during the academic year.

### How do I apply for the Direct Graduate PLUS Loan?

1. In order to apply for the Direct Graduate PLUS loan, you must first complete the Free Application for Federal Student Aid (FAFSA).
2. Apply for the loan at [Studentaid.gov](#) and click on the "in school" tab. Click on the second link on the right-hand side titled "Apply for a PLUS Loan for Graduate School."



You will then be taken to another page that will allow you to log in using your FSA ID and password:



### 3. Make sure you complete the [Supplementary Loan Questionnaire](#):

- Please keep in mind that a loan fee applies to each disbursement, which will reduce the net loan. The current loan fee is 4.236%. For example, if you borrow \$10,000 in PLUS loans, you will receive \$9,576.40 (loan minus the loan fee).
- If you are borrowing for 2 semesters, please make sure that you double the loan. For example if you want \$5,000 for the fall and \$5,000 in the spring make sure you borrow the total \$10,000.
- In Section 2, choose the semester for which you would like the loan.
- Select where your courses are held.
- For the number of credits, please make sure you include the credits for all terms under the correct campus.
- Check “no” for the last question: “If you will register for fewer than 4.5 credits in the fall

or spring semesters, or less than 3 over the summer term, will you submit a HalfTime/Full-Time Certification Request with your advisor?”

- You can sign the form by using approved Adobe signature technology that datestamps your signature or print and sign the form manually.

Once you’re done, email the form to [finaid\\_docs@gwu.edu](mailto:finaid_docs@gwu.edu) and cc [GWSPHfinaid@gwu.edu](mailto:GWSPHfinaid@gwu.edu).

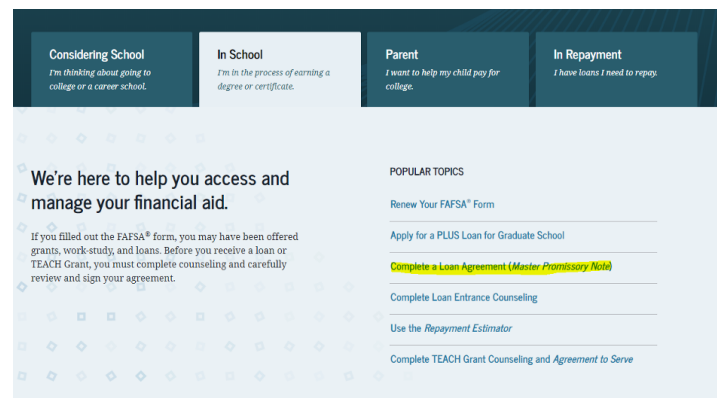
### What are the next steps if I’m approved for the Direct Graduate PLUS Loan?

If approved, complete the Master Promissory Note for the PLUS Loan. Make sure you complete the PLUS MPN even if you completed the unsubsidized MPN. These are two **different** promissory notes.

Go to [Studentaid.gov](http://Studentaid.gov) and click on the “in school” tab. On the right-hand click on “complete a loan agreement (master promissory note)”. This will take you to another page, and you will want to complete the loan agreement for the unsubsidized loan, which is the first option. Log in with your FSA ID and password, the same one that you use to log in to your FAFSA.

Sometimes the federal government may require you to complete a Credit Counseling prior to disbursing your loan. If you are selected to complete this requirement, you will be notified by the Department of Education at the time you are approved for the PLUS loan.

This is a screen shot of the studentaid.gov website with the links needed to complete highlighted:



Second link for Loan Agreement will take you to this page:

Select the type of Direct Loan MPN you would like to preview or complete

**MPN for Subsidized/Unsubsidized Loans**

Use this MPN for Direct Subsidized or Direct Unsubsidized Loans available to eligible undergraduate or graduate/professional students.

Students must be logged in with their own [FSA ID](#).

[Learn More](#)

[Preview a read-only version of the Subsidized/Unsubsidized MPN](#)

LOG IN TO START

[Start Demo](#)

OMB No. 1845-0007 • Form Approved

**PLUS MPN for Graduate/Professional Students**

Use this MPN for Direct PLUS Loans available to eligible graduate/professional students.

Students must be logged in with their own [FSA ID](#).

[Learn More](#)

[Preview a read-only version of the PLUS MPN for Graduate/Professional Students](#)

Graduate students should request unsubsidized loans up to their full eligibility. You may need to complete a Direct Subsidized/Unsubsidized Master Promissory Note.

LOG IN TO START

[Start Demo](#)

OMB No. 1845-0068 • Form Approved

## What are my options if I'm denied the Direct Graduate PLUS Loan?

If you are denied the Graduate PLUS loan, you may add an endorser or follow the instructions on the [Department of Education's website](#) to appeal the denial.

If those options are not feasible, you can look to a private/alternative lender.

## What is the Direct Graduate PLUS Loan current interest rate?

The Direct Graduate PLUS Loan interest rate is determined at the beginning of each academic year, and is available on the Federal Student Aid website's [Interest Rates and Fees page](#).

## Are there any additional loan fees for the Direct Graduate PLUS Loan?

There is a loan origination fee that is a percentage of the total loan amount. The loan origination fee is deducted from each loan disbursement you receive. Information on Direct Graduate PLUS Loan origination fees can be found on the [Interest Rates and Fees page](#) of the Federal Student Aid website.

# Financial Aid FAQ

## Loan Deferment and Repayment

### **Do I have to repay my student loans while I'm in school?**

You are not required to make any payments on your student loans while you are enrolled at least half-time. Repayment for federal loans begins 6 months after you drop-below half-time enrollment or graduate from the program. Your servicer will contact you with information on how to set up your payment when you enter repayment.

You can also request to pay the interest while you are in school in order to avoid capitalization on your loans. Capitalization occurs when your borrowed amount and interest combine and charge interest on the total amount. This occurs every time your loans enter repayment. If you are interested in enrolling in interest payments, contact your servicer at least 4 weeks after your loan is disbursed.

A loan servicer is assigned to your loan about 4 weeks after the loan is disbursed. If you are not sure who your servicer is, please contact [Federal Student Aid](#).

Most private/alternative loans also have deferred payment options while you are in school. However, please confirm with your lender.

### **When do I have to repay my loan?**

After you graduate, leave school, or drop below half-time enrollment, you will have a 6-month grace period before you are required to begin repayment. During this period, you'll receive repayment information from your loan servicer, and you will be notified of your first payment due date. Payments are usually due monthly. You are not required to pay while in school, however if you choose to, there is no penalty to begin making payments on your loan or the interest. [Learn more about repayment timelines](#).

### **What are the repayment plan options and how do I select one?**

The Department of Education (ED) offers multiple options for repayment. You may visit the DOE website for more information on [loan repayment plans](#).

### **Is there a repayment calculator or estimator that I can use?**

Yes, visit the [ED website for repayment calculators](#).

### **Can I consolidate my graduate loans and my undergraduate loans?**

A Direct Consolidation Loan allows you to consolidate (combine) multiple federal education loans into one loan including both graduate and undergraduate loans. The result is a single monthly payment instead of multiple payments. This can be an option for some, be sure to review all the requirements. Learn more about [loan consolidation](#).

### **Are there any loan forgiveness options available?**

In certain circumstances, all or a portion of a borrower's federal student loans may be forgiven under the federal government's loan forgiveness program. Please review the Department of Education website for more information on [federal loan forgiveness programs](#).

# Financial Aid FAQ

## Military Education Benefits

### How do I apply for military education benefits?

To begin the process of applying for eligible military education benefits, visit the [U.S. Department of Veterans Affairs website](#). Questions regarding eligibility should be directed to the VA at 1-(888)-442-4551.

### Are there scholarship opportunities or tuition discounts for military students or family members?

There are several [scholarships](#) available to military-affiliated students, available from the George Washington University (GW), from Military and Veteran Services, and from outside sources.

### What documents are required to process military education benefits?

Visit [VA.gov](#) to access and manage your VA education benefits. If you are applying for Post-9/11 GI Bill benefits, complete the [Education Benefits Application](#), which generates a request for a Certificate of Eligibility (COE). The COE is mailed to you within 6-8 weeks from submitting the application. A copy of the COE must be provided to the [Office of Military and Veteran Student Services](#).

After being admitted to GW, follow the steps on the Admitted Students Checklist to use your educational benefits.

### What are the eligibility factors for the Post 9/11 GI bill?

You are potentially eligible if you have at least 90 days of aggregate active duty service after Sept. 10, 2001, and are still on active duty, or if you are an honorably discharged Veteran or were discharged with a service-connected disability after 30 days, you may be eligible for this VA-administered program. [Learn more about the Post-9/11 GI Bill.](#)

### How often do I need to request recertification?

As soon as you register for courses, be sure to complete your "Request for Certification" through the [GWeb Information System](#) by going to the Veteran Menu in "Student Records and Registration" and selecting "Veteran Certification Request." This request needs to be submitted before every semester you wish to use benefits.

### Will my military benefits cover the entire cost of the program?

Please visit the [GI Bill comparison tool](#) to view what your VA benefits will cover at GWU.

Students who are at the 100% eligibility rating for Post 9/11 GI Bill and are eligible for the Yellow Ribbon Program typically have little to no out of pocket cost for year-round full-time enrollment.

### How are Post-9/11 GI Bill® benefits calculated at GWU?

Military and Veteran Services reports all applicable tuition and fees to the VA. Per VA policy, all tuition specific scholarships are deducted from what is billed to the VA.

### What other military benefits does GWU accept aside from the Post-9/11 GI Bill?

The George Washington University is committed to providing our student veterans, dependents, and military personnel with excellence in service through timely and accurate benefit processing, high-quality customer service, and supportive community-building activities. In addition to assistance with education benefits, students will have access to career, social, and wellness/mindfulness programmatic activities.

### **What is the deadline to apply for VA education benefits?**

Students must request certification before the add/drop period in a given semester to avoid incurring late fees or finance charges related to an account balance.

### **What are current rates of benefits including the Monthly Housing Allowance (MHA)?**

The tuition and fee payment rate, and MHA are determined at the beginning of each military academic year on August 1st. The current rate table is located on the [Education and Training page of the U.S. Department of Veterans Affairs site](#).

Because GWU is a private university, students who receive Post-9/11 GI Bill benefits are subject to a maximum tuition and fee reimbursement per academic year (August 1 through July 31). The amount of the national cap changes each year on August 1, and is available to be used from August 1 to July 31 of the following year.

When VA benefits are calculated, the amount of this national cap must be expended before Yellow Ribbon Program benefits can be awarded.

### **What is the Yellow Ribbon Program (YRP)?**

The Yellow Ribbon Program allows degree-granting colleges and universities to voluntarily enter into an agreement with the VA to fund tuition and fee expenses that exceed the national maximum per academic year.

Participating institutions choose their contribution amount, the VA matches that amount, and issue payment directly to the school. Additional information on the Yellow Ribbon Program available benefits and eligibility, visit the [U.S. Department of Veterans Affairs website](#).

### **Does GWU participate in the Yellow Ribbon Program (YRP)?**

Yes GWU participates in the [Yellow Ribbon Program](#). This program allows institutions of higher learning (degree granting institutions) in the United States to voluntarily enter into an agreement with the Department of Veterans Affairs (VA) to fund tuition expenses that exceed the maximum base pay amount.

### **Who can I contact at GWU for questions about using Military Education Benefits?**

For questions about military education benefits, visit the GWU [Veterans Services Department page](#).



# Financial Aid FAQ

## Tax Benefits for Education

### How do I qualify for a tuition tax credit?

For details on tax benefits for education, see [IRS Publication 970](#), Tax Benefits for Higher Education, which provides detailed information. George Washington University is unable to provide tax advice. We urge you to contact your tax advisor or the IRS at 800-829-1040 or visit [www.irs.gov](http://www.irs.gov) if you have any questions regarding the HOPE or Lifetime Learning Tax Credits.

### What is the 1098-T Form?

It is an informational form filed with the Internal Revenue Service to report the amounts billed to you for qualified tuition, related expenses, and other related information. The primary purpose of the IRS Form 1098-T is to inform you that we have provided this required information to the IRS.

Form 1098-T reports amounts paid for qualified tuition, scholarship and grants processed in 2018 to students enrolled in courses at GWU for which they receive academic credit. The information reported on the 1098-T form helps students evaluate whether he or she is eligible for an educational tax credit..

### How do I obtain my 1098-T Form?

The 1098-T is available to eligible students by January 31st of each year. You can either [opt into receiving your 1098-T electronically](#). Please make sure to add @ecsi.net to your list of trusted emails. If you don't opt in, then the forms are mailed to the billing address on file.

If you have any questions relating to your 1098-T, please contact [ECSI](#) at 1-866-428-1098, or visit the [FAQs](#).