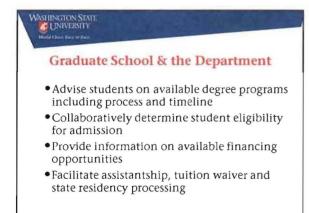
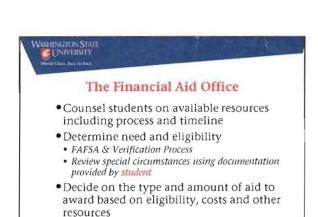


(GUN	TION STATE INFESTIY In ture to four
	Workshop Objectives
• Budge	ate School, Department & Financial Aid Role et (Costs) Information
•Deadl	cing – Ways to Pay ines & Timelines
	e Aid Packages rces & Other Items











Ways to Pay (cont'd)

Loans –federal or private

- Stafford Loan (low interest, deferrable)
- \$8500 subsidized*, \$12,000 unsubsidized
- Perkins Loan (low interest, deferrable)
- •\$8,000 annual maximum, school determined
- Grad PLUS (moderate interest, deferrable)
- Covers the difference of costs less other aid/resources
- Private/Alternative Loan (moderate to high interest &
- Covers the difference of costs less other aid/resources * Effective July 2012, the subsidy has been eliminated



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WSU Sample Aid Package 1 Traditional graduate, high need with assistantship Resident Non-resident \$ 26,272 (COA) \$ 39,426 (COA) 0 (EFC) 0 (EFC) \$ 26,272 need \$39,426 need Aid Package \$9,088 (tuition waiver) \$22,242 (tuition waiver) \$8,500 (Sub Stafford) \$8,500 (Sub Stafford) \$8,684 (Unsub Stafford) \$8,684 (Unsub Stafford) Plus monthly stipend of approximately \$1400 and health insurance







WSU Resources

Office of Grant & Research Development (OGRD)

Tools to aid in the search for extramural support of research and scholarly projects

www.ogrd.wsu.edu

Office of Financial Aid & Scholarships Information on available resources, including private scholarships

www.financialaid.wsu.edu

WSU Graduate School

gradsch.wsu.edu/FutureStudents/Finance



Other Web Resources

Student Aid on the Web - information on preparing for and funding higher education

studentaid.ed.gov

Mapping Your Future – information on financial strategies, career opportunities and college planning

www.mapping-your-future.org

Council of Graduate Schools

www.cgsnet.org

National Association of Fellowship Advisors

www.nafadvisors.org/scholarships.php

**Student Loan Repayment (studentloans.gov) • Grace Period 6 months - Stafford (3.4%-6.8% fixed interest rate) 9 months - Perkins Loan (5% fixed interest rate) none - PLUS (7.9% fixed) none - GradPLUS (7.9% fixed) none - Private Loan (variable) • Consolidation • Income Based Repayment • Loan Forgiveness Options • Forbearance/Forgiveness/Deferments • Individual Loan Information - www.nslds.ed.gov

