

The Office of Student Financial Aid (OSFA) assists students whose personal and family resources are not adequate to cover the expenses involved in attending the

University of Wisconsin–Madison. The office also provides counseling to help students manage their money effectively, information on other potential sources of financial assistance (such as employment), debt management counseling, and small short-term loans for emergency situations. Office hours are Monday through Friday, 7:45 a.m. to 4:30 p.m.

How and When to Apply

All aid applicants must file a Free Application for Federal Student Aid (FAFSA) at the Department of Education Web site at www.fafsa.ed.gov. Use UW–Madison’s school code: 003895. After we receive your FAFSA we may request other information from you such as your 2015 federal tax return transcript. The best way to check the progress of your aid application is through the Student Center of My UW–Madison at my.wisc.edu

Summer Aid: Students must go to My UW–Madison (my.wisc.edu) to apply for summer 2016 financial aid. Once in My UW–Madison, click on “Student Center.” In the “Finances” section find “View Financial Aid,” select aid year 2017, and click on “Summer Application.” Submit all 2016–17 forms by late April. All students must be enrolled at least half-time in a session at least 4 weeks in length. If you receive a Federal Direct Unsubsidized Loan during the summer it will affect the amount you can receive during the academic year.

Your Expected Family Contribution (EFC)

It is a basic premise of financial aid programs that the primary responsibility rests with students to pay college expenses. A measure of a student’s financial strength is called the Expected Family Contribution. This includes the prior year’s income, awards, and benefits from agencies outside the university, student (and spouse) assets, fellowships, and other support from the university, such as internships or house fellowships.

Types of Aid

By submitting a financial aid application you will be considered for the following types of aid.

Federal Work-Study (FWS): This program provides employment either on campus or in a nonprofit off-campus community agency. Amounts students can earn usually range from \$500 to about \$2,300 per academic year and are based on financial need as determined by the Office of Student Financial Aid and on fund availability.

Federal Direct Unsubsidized Loan: This loan is obtained through the federal government. The borrower is responsible for interest that accrues while the student is in school. Interest rates will be determined each June for new loans

being made for the upcoming award year, which runs from July 1 to the following June 30. Each loan will have a fixed interest rate for the life of the loan. The interest rate for 2015-2016 is 5.84%. Eligibility is not based on financial need, but the loan amount cannot exceed the difference between the student budget and other aid. Borrowers may receive Direct Unsubsidized Loans up to \$33,000 per year.

Note: More detailed information about these programs will be provided when assistance is actually offered, including (1) the means by which payment of awards will be made, (2) the terms of any loan received and sample repayment schedules, (3) the general conditions and terms applicable to any work-study job (4) the responsibilities involved in accepting a specific type of aid.

Other Types of Assistance

Following are some other types of aid for which you may be eligible. Application procedures vary for each program.

Federal Direct Grad PLUS Loan: Grad PLUS loan also has an interest rate that is determined each June for new loans being made for the upcoming award year. The interest rate for 2015-2016 is 6.84%. There will also be a credit check done before the final approval to determine that the applicant does not have an adverse credit history. This loan can be consolidated with all of your other eligible federal loans if you decide to consolidate after you leave school. You can borrow up to the cost of education minus any other financial aid, but you must apply for the annual maximum eligibility under the Federal Direct Unsubsidized Loan Program before applying for a Graduate PLUS loan. To apply for a Grad PLUS loan, visit the OSFA website and click on “Direct Loans” to download a Federal Direct Graduate PLUS Loan Request Form.

Private Loans: These are loans which are offered through private lenders and are meant to provide additional aid only after a student has applied for all other sources of funding, such as Federal Unsubsidized Loan and

Federal Grad PLUS Loans. These loans are not guaranteed by the federal government and may carry high interest rates. All require credit checks and most will require a cosigner if the borrower has little or negative credit history. Visit the OSFA Web site for a detailed list of private loans.

Students with Disabilities may be eligible for tuition and book funding through a grant from the Division of Vocational Rehabilitation (DVR). For further information, visit www.dwd.state.wi.us/dvr. For information regarding disability-related services and programs on the UW–Madison campus, contact the McBurney Disability Resource Center at 608–263–2741.

Veterans: There may be both long-term loans and monthly G.I. Bill benefits available to veterans to help meet their educational expenses. For further information, contact the Veterans Information Center at 608-263-3456.

Child Care Tuition Assistance Program: Students with Children

may qualify for up to \$1,400 per academic year to assist in paying child-care costs. Payments are made directly to the day-care provider. Eligibility is based on financial need, but unlike many other financial aid programs, all students, including special students, those enrolled less than half-time, international students, and others, are potentially eligible. For more information, email: ocfr@provost.wisc.edu

There are no grant or scholarship funds available to MPH students through the Office of Student Financial Aid. There is only loan and work-study assistance.

Short-Term Loans

Short-term loans are available on a limited basis. These loans are only given to assist in unanticipated emergency situations. All short-term loans must be repaid within the semester in which they are borrowed. To be considered for a short-term loan, you must complete a short-term loan application and submit it in an appointment with a financial aid counselor.

Your Cost of Attendance

Although expenses at UW–Madison will vary among all students, the university bases its decisions regarding financial aid on cost-of-attendance estimates, or “budgets.” Following are the estimated average nine–month costs used for a master of public health student for the 2016–17 academic year. Expect an increase in costs depending on inflation.

	Resident	NonResident
Tuition & Fees (estimated)	\$12,890	\$26,217
Books & Supplies	1,200	1,200
Room and Board (off campus)	11,420	11,420
Miscellaneous	4,822	4,822
Travel	800	800
Loan Fees	214	214
Total	\$31,346	\$44,673

*Minnesota Tuition & Fees \$17,007

**Summer budgets vary by credits & length of session. Summer 2016 Tuition & Fees for 9+ credits: \$4,683 for a Resident, \$6,227 for a Minnesota Resident & \$9,681 for a Non Resident.

Meeting Your Financial Need

For financial aid purposes, “need” is defined as the difference between the cost of attendance as defined by the university and your Expected Family Contribution (EFC) as calculated from the information you provided on your FAFSA.

Aid from our office is generally offered in the form of long term, low- interest loans. High-need students may be offered the option of a work-study job to replace part of the loan or in addition to the loan.

The Office of Student Financial Aid makes every effort to meet your computed financial need; however, in some cases there are not enough funds available to do so, especially for

MASTER OF PUBLIC HEALTH

Office of Student Financial Aid

students paying non- resident tuition. You may need to rely on Grad PLUS Loans or alternative loans to supplement your aid package.

Eligibility

In order to receive loan funds and/or work-study assistance through the Office of Student Financial Aid, a master of public health student must:

- be a citizen or permanent resident of the United States (international students are not eligible for any aid through the Office of Student Financial Aid);
- be admitted as a MPH student at UW–Madison;
- show financial need as determined by the Office of Student Financial Aid (except for unsubsidized loans);
- maintain satisfactory academic progress as defined by the medical school
- carry at least a half-time credit load each semester. (4 credits for MPH students).
- meet the specific eligibility requirements for each of the aid programs he or she accepts;
- not be in default on any federal educational loan, not show an unwillingness to repay any educational loan, and not owe any refund on a federal grant or loan;
- have a valid Social Security number;
- be in compliance with Selective Service registration;
- have no convictions for the sale or possession of illegal drugs. Depending on the date of conviction, the student may not be eligible for federal student aid;
- not be delinquent in court-ordered child support and/or maintenance (applies to State of Wisconsin controlled grants and scholarships).

Other Aid You May Be Receiving

You are required to notify our office of any outside aid (not awarded by our office) that you might be receiving. This includes, but is not limited to, private and departmental scholarships, fellowships or assistantships.

Notify our office as soon as possible as to the terms and amounts of these awards to prevent having to repay some of your financial aid.

In its resolve to create teaching and learning environments that support diversity, UW–Madison will ensure compliance with federal and state laws and campus policies that provide separate prohibitions against discrimination based on race, color, creed, religion, sex, national origin or ancestry, age, or disability. State law additionally prohibits discrimination based on sexual orientation, arrest or conviction record, marital status, pregnancy, parental status, military status, or veteran status. The application of specific state prohibitions on discrimination may be influenced by an individual's status as an employee or student. Department of Defense personnel policies governing enlistment and commissioning of armed forces personnel and awarding of Reserve Officer Training Corps scholarships to UW–Madison students do discriminate on the basis of sexual orientation. The University of Wisconsin Board of Regents and UW–Madison faculty, staff, and student governance groups have registered their strong opposition to this discrimination and urge the Department of Defense to change its policy. University policies also prohibit harassment on the basis of ethnicity.

Inquiries concerning this policy may be directed to the appropriate campus admitting or employing unit or to the Equity and Diversity Resource Center, 179A Bascom Hall, 500 Lincoln Drive, Madison, WI 53706–1380; 608–263–2378; TTY 608–263–2473.

The information in this brochure was the most accurate available at the time of publication. It is subject to change at any time without notice.

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