2004–2005

Providing information about funding your education to help you meet your educational goals.
STUDENT FINANCIAL SERVICES OFFICE

The Student Financial Services Office provides assistance to students who are interested in obtaining funds to help pay education expenses at the Johns Hopkins Bloomberg School of Public Health. We administer all student loan programs and the Federal Work-Study Program. Also, a professional staff is available to provide personal and confidential financial counseling services.

Overview: Financial Assistance Options

The Johns Hopkins Bloomberg School of Public Health offers several financial aid programs that are designed to help students pay for education expenses. In addition to federal loans and work-study, eligible students may receive institutional, state, and private scholarship funds. Application information and eligibility criteria for the various aid programs are listed below:

(1) Federal Direct Loans, Federal Perkins Loans, and Federal Work-Study (FWS): Your eligibility for Federal Student Aid (FSA) is determined by using the Federal Need Analysis Methodology. This formula, established by the Higher Education Act of 1965, as amended, is used to calculate your Expected Family Contribution (EFC); the EFC measures the applicant’s financial strength. Your EFC and any other aid you receive are subtracted from your Cost of Attendance to calculate your financial need. The amount of your financial need determines your eligibility for subsidized loans and work-study.

To apply for financial aid, you must complete our institutional Public Health Student Aid Application and the Free Application for Federal Student Aid (FAFSA). Both forms are available on our website at www.jhsp.edu/student_life/financial. We strongly recommend that you submit your FAFSA over the Internet by using FAFSA on the Web at www.fafsa.ed.gov. This is the fastest way to apply for financial aid.

For optimum Federal Student Aid consideration, you should complete the application process by April 15, 2004. You may be required to submit other documents in addition to the FAFSA and the Public Health Student Aid Application. Your aid application will not be processed until all required application materials are received in our office. The processing deadline for the 2004-2005 academic year is April 15, 2005.

(2) Scholarship: Institutional scholarship aid is awarded by the department or program who authorizes your acceptance into a degree program. The Student Financial Services Office does not award scholarships. For scholarship consideration, you should contact your department chairperson. The MPH Program Office reviews all applicants to the full-time Master of Public Health (MPH) program for scholarships. You will be notified by your Department or the MPH Office of any scholarship award.

(3) State Aid: Generally, state scholarships are offered by your state of legal residence. To apply for state aid, Maryland residents must complete and file the FAFSA by March 1, 2004. For further information, contact the Maryland Higher Education Commission at 410-260-4565 or 800-974-1024. Non-Maryland residents should contact their state agency for application information and deadlines. Addresses of state agencies are available at www.ed.gov/Programs/bastmp/SHEA.htm.

(4) Alternative Loans: These loans are used to supplement other forms of financial assistance. Loans are available through several lending institutions. You are not required to complete the Student Aid Packet to apply for an Alternative Loan.

(5) Student Funding Resources: For information about external (non-institutional) scholarships, fellowships and grants, visit the Student Funding Resources website at www.jhsp.edu/sfr.

All Federal Loan and Federal Work-Study funds are to be used solely for expenses related to your attendance at the Johns Hopkins Bloomberg School Public Health.

To be eligible for Federal Student Aid (FSA), you must:

- be a U.S. citizen or eligible non-citizen (see page 2 of the FAFSA for details);
- be accepted for enrollment as a regular student working toward a degree;
- be enrolled at least half time in a degree program and meet satisfactory academic progress standards established by the school;
Student Academic Support Services

• have financial need as defined by FSA program regulations;
• not owe a refund on a federal student loan or grant and not be in default on a federal student loan;
• register with the Selective Service (if required) and have a valid Social Security number; and
• not be convicted under federal or state law of possession or sale of illegal drugs.

Federal Direct Student Loans
(Subsidized & Unsubsidized)

A subsidized loan is awarded on the basis of financial need. If you qualify for a subsidized loan, the federal government pays interest on the loan while you are enrolled in school at least half-time, during a grace period, and during authorized periods of deferment. Interest will begin to accrue when you enter repayment.

If you qualify for an unsubsidized loan, the federal government will charge you interest from the day the loan is disbursed until it is repaid in full. Interest will accrue while you are enrolled in school, during a grace period, and during authorized periods of deferment. You may pay the interest during these periods or it can be capitalized; that is, the interest will be added to the principal amount of your loan.

Loan Limits: The combined annual maximum for this program is $18,500 per year. The maximum annual subsidized amount is $8,500 per year. The combined aggregate loan limit is $138,500, which includes loans received for undergraduate study; only $65,500 of this amount may be subsidized.

Due to the phase-out of the Health Education Assistance Loan (HEAL) Program, the Department of Education has increased the aggregate unsubsidized loan limit to $189,125. Contingent upon loan eligibility, graduate health-professional students may borrow an additional $15,278 per year. You must be enrolled on a full-time basis to receive the additional amount; regular unsubsidized loan eligibility rules apply to these extra funds.

Interest: Direct Loans have a variable interest rate that is adjusted annually. The interest rate will not exceed eight and one quarter percent (8.25%) per year.

Cost of Borrowing: The Department of Education charges the borrower a three percent (3%) origination fee. All fees will be deducted proportionately from each disbursement of the loan proceeds. During the 2004-2005 academic year, Direct Loan recipients will receive a origination fee rebate equal to one point-five percent (1.5%) of the loan amount. To keep the rebate, you must make the first twelve (12) required monthly payments on time.

Repayment: After ceasing to register at least half-time, a six (6)-month grace period is granted during which time no payment is required. The Direct Loan Program offers four (4) repayment plans designed to simplify the repayment process. The repayment plans will be explained in more detail during entrance and exit counseling sessions at the School. Loans may be prepaid at anytime without penalty.

Processing and Disbursement: No additional application form is required. Processing will occur upon receipt of your signed/accepted award letter and completed promissory note. You must attend an Entrance Interview before you receive the first disbursement of your loan. Group Entrance Interviews will be conducted during Orientation Sessions in July and September. Funds will be applied to your “Student Account” in equal amounts each term. If there are no outstanding charges on your account, the Student Accounts Office will issue a refund to you.

Other: The School is required to disclose the disbursement as well as the default of a loan and any other relevant borrower information to appropriate consumer credit reporting agencies.

Federal Perkins Loan

This is a low-interest loan for students with exceptional financial need. Priority is given to students who complete the application process by April 15, 2004.

Loan Limits: The annual maximum for this program is $6,000 dependent upon financial need and availability of funds. The aggregate amount you can borrow is $40,000. This amount includes any Perkins Loans you borrowed as an undergraduate.

Interest: The interest rate is five percent (5%) per annum on the unpaid balance.

Repayment: After ceasing to register at least half-time, a nine (9)-month grace period is granted during which time no payment is required. For borrowers who have an outstanding balance on a prior Perkins Loan, there is a six (6)- or nine (9)-month grace period subject to the date of the prior loan origination. You may be allowed up to ten (10) years to repay your loan(s). Loans may be prepaid at any time without penalty.

Processing and Disbursement: No additional application form is required. Processing will occur upon receipt of your signed/accepted award letter and completed promissory note. You must attend an Entrance Interview before you receive the first disbursement of your loan. Group Entrance Interviews will be conducted during Orientation Sessions in July and September. Funds will be applied to your “Student Account” in equal amounts each term. If there are no out-
standing charges on your account, the Student Accounts Office will issue a refund to you.

**Other:** The School is required to disclose the disbursement as well as the default of a loan and any other relevant borrower information to appropriate consumer credit reporting agencies.

### Federal Work-Study Program (FWS)

**Purpose:** The Federal Work-Study Program provides jobs to students with financial need. Students who are employed under the Federal Work-Study Program earn money to help pay their education expenses. This program also encourages community service work and employment related to the student’s course of study.

**Securing Employment:** The Student Financial Services Office assists all eligible students to obtain appropriate Federal Work-Study employment. Information regarding employment opportunities is available in the Student Financial Services Office and the Career Services Office. However, the student is ultimately responsible for procuring a Federal Work-Study job. Since Federal Work-Study employment is offered on a “first come, first served” basis, you should secure employment and have your employer submit a Federal Work-Study Employment Request Form as early as possible to ensure that Federal Work-Study funds will be available to you.

**Earnings:** Your employer recommends a salary governed by the specifics of the duties to be performed. Your earnings are limited by the amount of your financial need and the amount of available Federal-Work Study funds.

**Processing and Disbursement:** You may not begin employment until a Federal Work-Study Employment Request Form is submitted to and approved by the Student Financial Services Office. Payroll Certification Statements, signed by your supervisor, must be submitted for the current pay period before your paycheck will be released to you. Paychecks are issued on the 15th and 30th or 31st of each month.

**Other Employment Options:** Part-time employment not funded through the Federal Work-Study Program is often available through individual departments within the School. Information regarding non-Federal Work-Study employment opportunities is available from the Career Services Office.

### Alternative Loan Programs

Private alternative loans are offered by several lending institutions. Alternative loans are used to supplement other forms of financial assistance. You may borrow an amount up to your Cost of Attendance less any financial aid you are receiving. Alternative loans are not subject to the Federal Need Analysis Methodology; however, they are credit-based loans. A credit bureau report will be obtained by the lender as part of the application process. Borrowers must meet specific credit criteria and have a satisfactory credit history in order to receive an alternative loan. Alternative loan applications may be obtained from the lender or from our office. Loan processing takes approximately four (4) weeks and loan checks are mailed to the School. Information about the CitiAssist Loan Program offered by Citibank is listed below for your convenience. For information concerning other alternative loan programs, please contact the Student Financial Services Office.

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**CitiAssist Online**

800-394-7580  www.studentloan.com

**Loan Limits:** The annual maximum is an amount equal to the cost of your education minus the financial aid that you receive. The maximum cumulative education debt is $110,000, including both private and federal loans.

**Interest:** The variable interest rate will be based on the Prime Rate published in the Wall Street Journal. Interest accrues from the time the loan is disbursed. Citibank provides a zero point five percent (0.5%) interest rate reduction following 48 consecutive on time monthly payments.

**Cost of Borrowing:** There are no origination fees, guarantee fees, or repayment fees associated with this loan. CitiAssist disburses 100% of the money you borrow.

**Repayment:** Loan repayment begins six (6) months after graduation or when you cease to be enrolled at least part-time. Under a standard repayment plan, you can take up to fifteen (15) years to repay your CitiAssist loan.
Application Instructions

You must complete the 2004-2005 FAFSA and the Public Health Student Aid Application to apply for Federal Student Aid. We urge you to submit your FAFSA over the Internet as soon as possible. By using FAFSA on the Web (www.fafsa.ed.gov), your information is edited before you submit it. The edit check reduces the chance that your data will be rejected and makes it less likely that you will have to correct your information later. Submitting an electronic application is simple, secure, and the processing time is faster than the paper application process.

We recommend that you complete your 2003 federal income tax return before filling out your FAFSA. However, you do not need to file your income tax return with the Internal Revenue Service before you submit your FAFSA. You can estimate your income and tax information on the FAFSA if you have not yet filed your 2003 tax return. When you file your tax return, you must update any income or tax information that changed since you filed your FAFSA.

The U.S. Department of Education has developed a Pre-application Worksheet to assist you in completing your FAFSA. We encourage you to complete this worksheet before filling out the online FAFSA. You can print the Pre-application Worksheet from the “FAFSA on the Web” home-page at www.fafsa.ed.gov. The Pre-application Worksheet is for informational purposes only. Do not mail this form to the U.S. Department of Education nor to this office.

Personal identification numbers (PINs) are sent to students who filed a previous year’s FAFSA. A PIN is a code you need to electronically sign your FAFSA, file your Renewal FAFSA using FAFSA on the Web, use FAFSA Corrections on the Web, check the status of your FAFSA and access the National Student Loan Database plus the Direct Loan websites. You may apply for a PIN from the PIN website (www.pin.ed.gov). Also, if you forget your PIN code, you can request a duplicate from the PIN website.

When you are ready to begin:

• Go to our website at www.jhsph.edu/student_life/financial.
• Click on the link to our 2004-2005 Student Aid Packet.
• Click on the link to the Public Health Student Aid Application, then complete and mail or fax this form to our office.
• Return to our website and click on the link to the 2004-2005 Free Application for Federal Student Aid (FAFSA). Complete processing of FAFSA on the Web. If required, remember to print, sign, and mail the signature page to the U.S. Department of Education.

Attention

The Johns Hopkins Bloomberg School of Public Health does not offer Federal Student Aid from graduate programs authorized under Title VII of the Public Health Service Act. Therefore, you are exempt from completing the parental sections of the FAFSA. You only need to complete the student sections of the FAFSA.

Important

To ensure that your FAFSA is properly processed, please provide the following information:

• in Step One: Question #31-fill in the “no” oval if you have NEVER been convicted of a drug offense. DO NOT leave this question blank.
• in Step Six: Question #86-enter JOHNS HOPKINS BLOOMBERG SCHOOL OF PUBLIC HEALTH. Our Federal School Code is E00234.

To apply for Maryland State Aid you must submit your FAFSA by March 1, 2004, and

• in Step One: Question #18-you must indicate that you are a Maryland resident.
• in Step Six: you must list a Maryland school as your first choice.

After submitting your FAFSA, the U.S. Department of Education will send you a Student Aid Report (SAR). The SAR will summarize the data that you reported on the FAFSA. If you filed an electronic FAFSA, you will receive an email message that will contain a secure link to your SAR. By clicking on the URL embedded in the email, you can view your SAR. Carefully review the information on your SAR. Make sure all information is correct and that Johns Hopkins Bloomberg School of Public Health (E00234) is listed as a recipient of your application. If you need to make changes to your SAR, you should click on the “Make Corrections” link and go directly to FAFSA Corrections on the Web.

Please contact the Student Financial Services Office if you have any questions concerning financial assistance.

STUDENT FINANCIAL SERVICES OFFICE

Student Academic Support Services
Johns Hopkins Bloomberg School of Public Health
615 N. Wolfe Street, Suite E1002
Baltimore, MD 21205
finaid@jhsph.edu
www.jhsph.edu/Student_Life/financial
Phone: 410-955-5332
Fax: 410-955-0464
STUDENT ACADEMIC SUPPORT SERVICES

Student Academic Support Services (SASS) is a comprehensive student affairs unit in the Johns Hopkins Bloomberg School of Public Health that provides advising to students, faculty, and staff on academic policies, financial support, and information management, and helps to create linkages between the academic mission of the School and public health careers. SASS brings together the functions of several offices to serve a student from the time of initial inquiry through graduation and beyond:

- Admissions
- Career Services
- Disability Support Services
- InterAction Community Outreach
- Records and Registration
- Student Diversity
- Student Financial Services
- SASS Operations

In addition, SASS offers two skills-based courses designed with practical tips to help students succeed at the School: English for Academic Purposes and Scientific Writing. For more information about SASS, call 443-287-SASS or visit http://www.jhsph.edu/Student_Life.

EQUAL OPPORTUNITY/NONDISCRIMINATION POLICY STATEMENT

The Johns Hopkins University does not discriminate on the basis of race, color, gender, religion, age, sexual orientation, national or ethnic origin, disability, marital status or veteran status in any student program or activity administered by the university or with regard to admission or employment. Defense Department discrimination in ROTC programs on the basis of sexual orientation conflicts with this university policy. The university continues its ROTC program, but encourages a change in the Defense Department policy.

Questions regarding Title VI, Title IX and Section 504 should be referred to the Office of Equal Opportunity and Affirmative Action Programs, N-710 Wyman Park Building, Homewood Campus, 410-516-8075, TTY 410-516-6225.