Section A: Applying for Financial Aid

For information about applying for financial aid, please visit www.usc.edu/financialaid, click on Applying for & Receiving Aid, then on New Graduate Student. Review Steps 1 through 4.

How to Contact the Financial Aid Office
We are here to help answer any questions you may have. Financial aid counselors are available by phone, e-mail, or in person. Please visit www.usc.edu/contactfao for more information.

Section B: Last Day to Drop Coursework and Receive a Full Refund

The majority of MSW students borrow Federal Direct Loans to cover tuition, fees and applicable living expenses. You are not obligated to borrow federal student loans, however. You can cover the Cost of Attendance with scholarships, stipends, cash payments or payment plans. Regardless, you will be responsible for tuition and fees if you are enrolled in classes after the tuition refund deadline.

If you are unable to meet these costs, please drop all your courses prior to the deadline to receive a full tuition refund. Once the tuition refund deadline has passed you are entirely responsible for paying tuition and fees, whether or not you continue in the program. The tuition refund deadline for each class can be found by visiting classes.usc.edu. Locate each class and look under the Info column for the Calendar icon. A date will be listed under “Last day to drop without a mark of ‘W’ and receive a full refund.”

Section C: The Federal Direct Unsubsidized Stafford Loan

Most students are eligible to apply for up to $10,250 in Federal Direct Unsubsidized Stafford Loans each semester. You must complete and submit a financial aid application to receive these loans. Individual loan eligibility will be listed in your Financial Aid Summary online. (Please see Section A: Applying for Financial Aid.)

Common reasons for receiving less than $10,250 per semester include:

• Reaching your lifetime maximum aggregate for Stafford loans.
• Borrowing Stafford loans at another institution for the same award year.
• Enrolling in fewer than 4 units in a particular semester.
• Prior student loan that currently is in a defaulted status.

Please visit www.usc.edu/financialaid/loans/stafford.html for application instructions.

Section D: The Federal Direct Graduate PLUS Loan

The Federal Direct Graduate PLUS Loan is credit-based. For detailed information about credit requirements please visit studentloans.gov/myDirectLoan/faqs.action, click on Credit Check, then on the “What is considered ‘Adverse Credit’?” question.

If you are planning to borrow a Federal Direct Graduate PLUS Loan, it is extremely important that you apply for this loan before your program starts so that you can make any final enrollment decisions before the tuition refund deadline. To start your application, visit www.studentloans.gov, sign in to Manage My Direct Loan, then click on Request a Direct PLUS Loan.

Students may apply for the Graduate PLUS loan to help cover tuition costs not covered by the Stafford loan, or to help cover basic living expenses related to your education
Section E: Part-Time Students Future Preparation: Federal Direct Graduate PLUS

Part-time students: Please note that as you start taking additional classes in your third semester, your tuition will increase (see chart below). If you plan to borrow the Graduate PLUS loan for your third semester, we encourage you to ensure you qualify by comparing the credit requirements to your credit report (www.annualcreditreport.com). It is critical you make any final enrollment decisions before the tuition refund deadline in the first semester.

For more information, visit studentloans.gov/myDirectLoan/faqs.action, click on Credit Check, then on the “What is considered ‘Adverse Credit?’” question.

Section F: Estimated Tuition and Enrollment Per Semester: Four-Semester Track

Estimated Tuition Full-Time (4-Semesters)
If you are enrolled in 16 or fewer semester units, tuition is charged at the rate of $1,666 per unit. If you are enrolled in 15-18 units per semester, tuition is charged at the flat rate of $24,732.

<table>
<thead>
<tr>
<th>Semester</th>
<th>Units</th>
<th>Estimated Federal Direct Unsubsidized Stafford Loan (see section C)*</th>
<th>Estimated Tuition**</th>
<th>Calculation</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>15</td>
<td>$10,250</td>
<td>$24,732</td>
<td>$24,732 flat rate</td>
</tr>
<tr>
<td>2</td>
<td>17</td>
<td>$10,250</td>
<td>$24,732</td>
<td>$24,732 flat rate</td>
</tr>
<tr>
<td>3</td>
<td>14</td>
<td>$10,250</td>
<td>$23,324</td>
<td>14 x $1,666 per unit</td>
</tr>
<tr>
<td>4</td>
<td>14</td>
<td>$10,250</td>
<td>$23,324</td>
<td>14 x $1,666 per unit rate</td>
</tr>
<tr>
<td>Total Units: 60</td>
<td></td>
<td></td>
<td>$96,112</td>
<td></td>
</tr>
</tbody>
</table>

* Please note that there is a 1.073 percent Federal Origination Fee deducted from each disbursement for Federal Direct Stafford Loans made on or after October 1, 2014 to October 1, 2015.
** Please note that all quoted tuition rates are based on the 2015-2016 academic year and are subject to change without notice.

FEES
Social Work Lab Fee $225 (one-time fee)
Communications and Writing Lab Fee $375 per semester
Student Health Center $282.50
Student Programming $40
Student Services $12.50
N. Topping Student Aid Fee $8
Student Health Insurance** $610 fall & $1,102 for spring/summer

**Can be waived with proof of health insurance.

With the exception of one-time fees, all fees are assessed each semester for all program lengths. Fees are subject to increase each academic year.

You may apply for the credit-based Graduate PLUS loan to help cover tuition costs not covered by the Stafford loan, or to help cover basic living expenses related to your education (see Section D).
Estimated Tuition Part-Time (6 Semesters)

Estimated Tuition and Enrollment Per Semester: Six-Semester Track
If you are enrolled in 14 or fewer semester units, tuition is charged at the rate of $1,666 per unit. If you are enrolled in 15-18 units per semester, your tuition is charged at the flat rate of $24,732.

<table>
<thead>
<tr>
<th>Semester</th>
<th>Units</th>
<th>Estimated Federal Direct Unsubsidized Stafford Loan (see section C)*</th>
<th>Estimated Tuition**</th>
<th>Calculation</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>6</td>
<td>$10,250</td>
<td>$9,996</td>
<td>6 x $1,666 per unit</td>
</tr>
<tr>
<td>2</td>
<td>6</td>
<td>$10,250</td>
<td>$9,996</td>
<td>6 x $1,666 per unit</td>
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<tr>
<td>3</td>
<td>12</td>
<td>$10,250</td>
<td>$19,922</td>
<td>12 x $1,666 per unit</td>
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<tr>
<td>4</td>
<td>11</td>
<td>$10,250</td>
<td>$18,326</td>
<td>11 x $1,666 per unit</td>
</tr>
<tr>
<td>5</td>
<td>11</td>
<td>$10,250</td>
<td>$18,326</td>
<td>11 x $1,666 per unit</td>
</tr>
<tr>
<td>6</td>
<td>14</td>
<td>$10,250</td>
<td>$23,324</td>
<td>14 x $1,666 per unit rate</td>
</tr>
<tr>
<td><strong>Total Units: 60</strong></td>
<td></td>
<td><strong>Total Estimated Tuition: $99,960</strong></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

* Please note that there is a 1.073 percent Federal Origination Fee deducted from each disbursement for Federal Direct Stafford Loans made on or after October 1, 2014 to October 1, 2015.

** Please note that all quoted tuition rates are based on the 2015–2016 academic year and are subject to change without notice.

FEES
Social Work Lab Fee $225 (one-time fee)
Communications and Writing Lab Fee $375 (per semesters 3–6)
Student Health Center $282.50
Student Programming $40
Student Services $12.50
N. Topping Student Aid Fee $8
Student Health Insurance** $610 fall & $1,102 for spring/summer

**Can be waived with proof of health insurance.

With the exception of one-time fees, all fees are assessed each semester for all program lengths. Fees are subject to increase each academic year.

You may apply for the credit-based Graduate PLUS loan to help cover tuition costs not covered by the Stafford loan, or to help cover basic living expenses related to your education (see Section D).
Estimated Tuition and Enrollment Per Semester: Eight-Semester Track
If you are enrolled in 14 or fewer semester units, tuition is charged at the rate of $1,666 per unit. If you are enrolled in 15-18 units per semester, tuition is charged the flat rate of $24,732.

<table>
<thead>
<tr>
<th>Semester</th>
<th>Units</th>
<th>Estimated Federal Direct Unsubsidized Stafford Loan (see section C)*</th>
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<tr>
<td>1</td>
<td>6</td>
<td>$10,250</td>
<td>$9,996</td>
<td>6 x $1,666 per unit</td>
</tr>
<tr>
<td>2</td>
<td>6</td>
<td>$10,250</td>
<td>$9,996</td>
<td>6 x $1,666 per unit</td>
</tr>
<tr>
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<td>9</td>
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<td>$14,994</td>
<td>9 x $1,666 per unit</td>
</tr>
<tr>
<td>4</td>
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<td>$10,250</td>
<td>$18,326</td>
<td>11 x $1,666 per unit</td>
</tr>
<tr>
<td>5</td>
<td>8</td>
<td>$10,250</td>
<td>$13,328</td>
<td>8 x $1,666 per unit</td>
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<tr>
<td>6</td>
<td>8</td>
<td>$10,250</td>
<td>$13,328</td>
<td>8 x $1,666 per unit</td>
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<tr>
<td>7</td>
<td>6</td>
<td>$10,250</td>
<td>$9,996</td>
<td>6 x $1,666 per unit</td>
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<tr>
<td>8</td>
<td>6</td>
<td>$10,250</td>
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<tr>
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<td></td>
<td>$99,960</td>
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</tr>
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** Please note that all quoted tuition rates are based on the 2015–2016 academic year and are subject to change without notice.

FEES

- Social Work Lab Fee: $225 (one-time fee)
- Communications and Writing Lab Fee: $375 (per semesters 3–6)
- Student Health Center: $282.50
- Student Programming: $40
- Student Services: $12.50
- N. Topping Student Aid Fee: $8
- Student Health Insurance**: $610 fall & $1,102 for spring/summer

**Can be waived with proof of health insurance.

With the exception of one-time fees, all fees are assessed each semester for all program lengths. Fees are subject to increase each academic year.

You may apply for the credit-based Graduate PLUS loan to help cover tuition costs not covered by the Stafford loan, or to help cover basic living expenses related to your education (see Section D).
Section G: Scholarships Information

USC SCHOOL OF SOCIAL WORK SCHOLARSHIP INFORMATION
The majority of financial support for this program comes in the form of student loans. However we encourage MSW students to consider the various scholarships available. Scholarship awards are based on criteria including but not limited to financial need, academic merit and professional accomplishment. Visit our Scholarships page at sowkweb.usc.edu/admissions/master-of-social-work/scholarships for more detailed information and application instructions.