

## MSW On-Campus: Estimated Tuition & Important Financial Aid Information From USC

Tuition and fees are set by the USC Board of Trustees and typically increase each fall. The average annual increase over the past five years was 4.14 percent. All quoted tuition rates are estimates based on the 2016–2017 academic year and are subject to change without notice. Current tuition rates can be found by visiting [classes.usc.edu](http://classes.usc.edu) selecting the current semester, and clicking on Tuition and Fees.

### Section A: Applying for Financial Aid

For information about applying for financial aid, please visit [www.usc.edu/financialaid](http://www.usc.edu/financialaid), click on Graduates & Professionals, then Prospective Students and then Applying. 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](http://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](http://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 <http://www.usc.edu/admission/fa/loans/federal-stafford-loan.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](http://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](http://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

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### 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](http://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](http://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 14 or fewer semester units, tuition is charged at the rate of \$1,733 per unit. If you are enrolled in 15-18 units per semester, tuition is charged at the flat rate of \$25,721.

Semester	Units	Estimated Federal Direct Unsubsidized Stafford Loan (see section C)*	Estimated Tuition**	Calculation
1	15	\$10,250	\$25,721	\$25,721 flat rate
2	17	\$10,250	\$25,721	\$25,721 flat rate
3	14	\$10,250	\$24,262	14 x \$1,733 per unit
4	14	\$10,250	\$24,262	14 x \$1,733 per unit rate
	<b>Total Units: 60</b>		<b>\$99,966</b>	

\* 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, 2015 to October 1, 2016.

\*\* Please note that all quoted tuition rates are based on the 2016–2017 academic year and are subject to change without notice.

#### FEES

Social Work Lab Fee	\$225 (one-time fee; first-year students)
Student Health Center	\$282.50
Student Programming	\$40
Student Services	\$12.50
N. Topping Student Aid Fee	\$8
Student Health Insurance**	Per Engemann Student Health Center: Fees will not be available until after July 1st.

\*\*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).

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### 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 \$1,733 per unit. If you are enrolled in 15-18 units per semester, your tuition is charged at the flat rate of \$25,721.

Semester	Units	Estimated Federal Direct Unsubsidized Stafford Loan (see section C)*	Estimated Tuition**	Calculation
1	6	\$10,250	\$10,398	6 x \$1,733 per unit
2	6	\$10,250	\$10,398	6 x \$1,733 per unit
3	12	\$10,250	\$20,796	12 x \$1,733 per unit
4	11	\$10,250	\$19,063	11 x \$1,733 per unit
5	11	\$10,250	\$19,063	11 x \$1,733 per unit
6	14	\$10,250	\$24,262	14 x \$1,733 per unit rate
	<b>Total Units: 60</b>		<b>\$103,980</b>	

\* 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, 2015 to October 1, 2016.

\*\* Please note that all quoted tuition rates are based on the 2016–2017 academic year and are subject to change without notice.

#### FEES

Social Work Lab Fee	\$225 (one-time fee; first-year students)
Student Health Center	\$282.50
Student Programming	\$40
Student Services	\$12.50
N. Topping Student Aid Fee	\$8
Student Health Insurance**	Per Engemann Student Health Center: Fees will not be available until after July 1st.

\*\*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.

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### Estimated Tuition Part-Time (8 Semesters)

#### 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 \$1,733 per unit. If you are enrolled in 15-18 units per semester, tuition is charged the flat rate of \$25,721.

Semester	Units	Estimated Federal Direct Unsubsidized Stafford Loan (see section C)*	Estimated Tuition**	Calculation
1	6	\$10,250	\$10,398	6 x \$1,733 per unit
2	6	\$10,250	\$10,398	6 x \$1,733 per unit
3	6	\$10,250	\$10,398	6 x \$1,733 per unit
4	8	\$10,250	\$13,864	8 x \$1,733 per unit
5	11	\$10,250	\$19,063	11 x \$1,733 per unit
6	8	\$10,250	\$13,864	8 x \$1,733 per unit
7	9	\$10,250	\$15,597	9 x \$1,733 per unit
8	6	\$10,250	\$10,398	6 x \$1,733 per unit
	<b>Total Units: 60</b>		\$103,980	

\*Updated information not available.

\*\* Please note that all quoted tuition rates are based on the 2016–2017 academic year and are subject to change without notice.

#### FEES

Social Work Lab Fee	\$225 (one-time fee; first-year students)
Student Health Center	\$282.50
Student Programming	\$40
Student Services	\$12.50
N. Topping Student Aid Fee	\$8
Student Health Insurance**	Per Engemann Student Health Center: Fees will not be available until after July 1st.

\*\*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).

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### 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](https://sowkweb.usc.edu/admissions/master-of-social-work/scholarships) for more detailed information and application instructions.