

# **STUDENT GUIDE TO GRADUATE FINANCIAL AID**

**CASE  
WESTERN  
RESERVE  
UNIVERSITY**

## INTRODUCTION TO FINANCIAL AID

Investing in a Case Western Reserve University education is investing in you. A Case Western Reserve education will grant you opportunities for the rest of your life. You'll graduate with the finest education in your field, experiences that enrich your understanding of the world, access to a vast network of talented alumni and the freedom to create the life you most aspire to live.

Affording such an education and managing such an investment needs to be an informed endeavor. We hope that you will find the information contained in this handbook to be beneficial to you this year and in planning for future years at CWRU.

The policies stated herein pertain to **graduate students only**, and they do not represent an exhaustive list of all CWRU financial aid policies. The information provided was correct at the time of publication and may change; please refer to your financial aid liaison at the Frances Payne Bolton School of Nursing, Jack, Joseph and Morton Mandel School of Applied Social Sciences, School of Dental Medicine, School of Law and School of Medicine for additional policies, procedures and publications.

If you have any questions regarding your eligibility for financial assistance or any policy stated in this publication, please contact the Office of University Financial Aid staff at [financialaid@case.edu](mailto:financialaid@case.edu) or 216.368.4530.

## COST OF ATTENDANCE

Case Western Reserve University is committed to providing you with an education supported by state-of-the-art resources. We make smart investments in the resources essential in preparing you for the world, including cutting-edge laboratories, renowned faculty, technologically advanced classrooms, sophisticated recreational facilities, and an enormous array of student services and support activities.

The cost of attending CWRU for one academic year is referred to as the "cost of attendance" or COA. Your cost of attendance includes direct costs that you pay to the university, such as tuition and fees, but it also includes standard estimates for indirect costs that you incur as a result of your attendance, such as off-campus living, books, supplies, personal expenses, food and transportation. At CWRU, the cost of attendance covers an academic year that starts with the summer and ends with the spring.

A typical graduate student's cost of attendance is composed of the factors below:

<b>Tuition &amp; Fees</b>	Refer to Student Financial Services webpage	Graduate and professional school tuition and fees are assessed according to program and are dependent upon the number of credit hours in which you enroll.
<b>Room and Board (Living Allowance)</b>	\$21,806	Graduate and professional students are assumed to live off campus, and this standard estimate does not vary based on actual living costs.

<b>Books &amp; Supplies Estimate</b>	Variable	The standard budget estimate for graduate and professional school books and supplies is dependent upon the number of credit hours and program in which you enroll.
<b>Average Federal Student Loan Fees</b>	Variable	For students who file a Free Application for Federal Student Aid (FAFSA), the cost of attendance includes the average federal student loan fee for their program in lieu of actual loan fees per student.

## Student Medical Plan

CWRU requires all students to have medical coverage. All students are automatically enrolled in [CWRU's Student Medical Plan](#) and charged for it in addition to tuition, fees, an on-campus room and a meal plan. However, students who are currently covered in a comparable plan are able to waive the Student Medical Plan after which the fee will be waived. Waiving the CWRU Student Medical Plan is effective for all terms in one academic year. This process must be done annually.

### One to One Fitness Center

Graduate students are automatically enrolled in the [One to One Fitness Center](#) and charged a fee per semester for its use. However, students who do not live near campus or do not wish to use the One to One Fitness Center may opt out of this optional fee via the Student Information System (SIS).

## ELIGIBILITY FOR FINANCIAL AID

Federal financial aid is provided to U.S. citizens and permanent residents who meet all of the following criteria:

- Possess a high school diploma or GED certificate or have completed a high school education in a homeschool setting approved under state law
- Be admitted to and enrolled in an eligible degree program
- Be registered with Selective Service (if assigned the gender of male at birth)
- Have a valid social security number
- Not in default on a federal student loan
- Do not owe a refund on a federal grant
- Will use federal student aid only for educational purposes

## FINANCIAL AID OFFER

Each CWRU student who applies for financial aid will receive a Financial Aid Offer that outlines the cost of attendance and financial aid offered for one academic year. Students are given the opportunity to accept or decline any type of financial aid and can request a lower amount if desired.

## REVISED FINANCIAL AID OFFER

Because financial aid eligibility is initially determined without knowledge of other aid a student may receive from other sources, students are often sent revised Financial Aid Offers if their eligibility changes because of the receipt of funds from any source, including university sources or a change in eligibility for any reason.

## TYPES OF FINANCIAL AID

### Scholarships / Grants

Scholarships and grants ("gift aid") at the graduate level are determined and awarded by the graduate department in which the student intends to enroll. Each department must send the Office of University Financial Aid a Memo of Assistance ("MOA") for each graduate student to either award gift aid or inform the office that none will be provided. The Memo of Assistance is required before the Office of University Financial Aid can award federal student loans and other assistance.

### Federal Direct Loans

Direct student loans are offered with the understanding that they will be repaid at a future date in accordance with the specific terms of the loan. Only unsubsidized loans are available at the graduate level; the federal government does not pay the interest at any time and interest accrues after the loan disburses. The student has the option of paying on the interest while in school or having the interest capitalized for later repayment.

Graduate students may be eligible for the Federal Direct Unsubsidized Loan and the Federal Direct Graduate PLUS Loan if enrolled at least half-time. The Federal Graduate PLUS Loan is credit-based but those with adverse credit may obtain a credit-worthy endorser. The maximum annual Federal Graduate PLUS loan is your cost of attendance less any other financial aid offered or received.

### Sample Repayment Chart

The following chart may be used to estimate monthly repayment of Federal Direct and University loans borrowed during the 2021-2022 academic year.

Amount Borrowed	Health Professionals	Grad Federal Direct Loan	Federal Direct PLUS Loan
	5.00%	5.28%	6.28%
\$1,000.00	\$40.00	\$50.00	\$50.00
\$2,000.00	\$40.00	\$50.00	\$50.00
\$3,000.00	\$40.00	\$50.00	\$50.00
\$4,000.00	\$42.43	\$50.00	\$50.00
\$5,000.00	\$53.03	\$53.72	\$56.22
\$6,000.00	\$63.64	\$64.46	\$67.46
\$7,000.00	\$74.25	\$75.21	\$78.70
\$8,000.00	\$84.85	\$85.95	\$89.95
\$9,000.00	\$95.46	\$96.70	\$101.19
\$10,000.00	\$106.07	\$107.44	\$112.43
\$11,000.00	\$116.67	\$118.18	\$123.67
\$12,000.00	\$127.28	\$128.93	\$134.92
\$13,000.00	\$137.89	\$139.67	\$146.16
\$14,000.00	\$148.50	\$150.42	\$157.40
\$15,000.00	\$159.10	\$161.16	\$168.65
\$16,000.00	\$169.70	\$171.90	\$179.89
\$17,000.00	\$180.31	\$182.65	\$191.13

Amount Borrowed	Health Professionals	Grad Federal Direct Loan	Federal Direct PLUS Loan
	5.00%	5.28%	6.28%
\$18,000.00	\$190.92	\$193.39	\$202.38
\$19,000.00	\$201.52	\$204.13	\$213.62
\$20,000.00	\$212.13	\$214.88	\$224.86
\$21,000.00	\$222.74	\$225.62	\$236.11
\$22,000.00	\$233.34	\$236.37	\$247.35
\$23,000.00	\$243.95	\$247.11	\$258.59
\$25,000.00	\$265.16	\$268.60	\$281.08
\$30,000.00	\$318.20	\$322.32	\$337.30

### Private Alternative Credit-Based Loans

Private alternative loans are available for families that need additional loan options or an alternative to the Federal PLUS Loan. Many lenders offer such educational loans and a variety of options can be found using [FASTChoice](#), an online private loan counseling and selection tool. The lenders listed are selected by an annual Request for Information (RFI) process that looks at areas such as customer service, financial stability and loan terms. Many programs are designed for specific types of borrowers, and they comprise various loan terms and underwriting guidelines. Private alternative credit-based loans are unsubsidized, and those with adverse credit are usually offered a loan if a co-signer is credit-worthy.

### HOW YOU WILL RECEIVE YOUR FINANCIAL AID

The CWRU [Office of Student Financial Services](#) has an account for each student. This is where billing charges, financial aid and other credits appear.

Scholarships, grants and loans are applied to the student's account at CWRU to pay direct charges (tuition, fees, housing and meal plan). Institutional scholarships, grants and loans are initially applied as pending/anticipated aid but are actually disbursed to pay charges on the first day of the fall and spring semesters for students who have met all eligibility requirements and have completed all required loan documents. Disbursement is run on a weekly basis throughout the term. Once disbursement occurs, no pending/anticipated aid will be shown either in the system or on a billing statement. Financial aid for the summer term is disbursed in early July in accordance with the university's fiscal year.

If financial aid disbursements exceed billed charges, the excess funds are refunded to the student.

### RENEWAL OF FINANCIAL AID

Provided they meet all eligibility requirements, CWRU students must reapply annually with the FAFSA.

### Satisfactory Academic Progress

Federal regulations (General Provision CFR 668.34) require that students at Case Western Reserve University maintain Satisfactory Academic Progress to retain eligibility for federal and institutional aid consideration. CWRU reviews the academic progress of all students who apply for and/or receive financial assistance at the end of each term of enrollment, including summer session. Satisfactory academic progress comprises three components. A student must:

1. Complete the degree within a specified period (Maximum Time Frame)
2. Earn a minimum number of credit hours each term of attempted enrollment (Completion Rate—Quantitative Requirement)

3. Achieve a grade point average that is consistent with graduation requirements (GPA—Qualitative Requirement)

Satisfactory academic progress for each school can be found on the [Office of University Financial Aid website](#).

## WITHDRAWAL & REFUND SCHEDULE

The [university's withdrawal policy](#) states that if a student completely withdraws from all courses during a semester, the student will be charged a portion of the semester's tuition for each period in which the student was enrolled. The student will be charged tuition during a regular semester according to the following schedule based upon the date of withdrawal.

Withdrawal in:	Percent of Tuition Refunded:	Percent of Fees Refunded:
Week 1 & 2	100%	100%
Week 3	75%	0
Week 4	50%	0
Week 5	25%	0
After Week 5	0	0

## WITHDRAWAL AND FINANCIAL AID

Unlike the tuition refund schedule, financial aid is revised proportional to the actual period of the student's attendance. University policy requires that payment of calculated charges must first come from the student's original financial obligation—i.e., the amount for which the student was obligated for the full semester, less financial aid awarded and received. Beyond the original financial obligation, financial aid is allocated through a formula determined in accordance with federal and state regulations. Students receiving financial aid should be aware that if they withdraw before 10 weeks have elapsed, they may effectively pay more than if they had attended for the full semester and received their full allocation of financial aid.

Necessary refunds to student financial aid programs will be made prior to the release of any funds to the student. If a refund amount remains after all necessary funds have been returned to the Title IV U.S. Department of Education programs, state programs, Title VII U.S. Department of Health and Human Services programs, and institutional funds, the balance will be returned to the student. Federal aid funds shall be returned to the federal government during periods of enrollment at Case Western Reserve University for students who withdraw before the end of the tenth week of classes. Federal aid for tuition, room and board charges, and fees will be returned to the government for each remaining day in a semester until the 60 percent point in a semester.

## ENROLLMENT POLICIES

Students must be enrolled at least half-time to be eligible for federal student loans. Full and half-time status is defined as [the following credit hours per school/program and per term](#).

Fall and Spring		
School	Minimum Full-time Credit Hours	Minimum Half-time Credit Hours
Graduate Studies	9 or more	4.5
Management - MPOD	8 or more	4
Management – All Others	9 or more	4.5
MSASS	6 or more	3
Nursing – Masters	9 or more	4.5
Nursing - DNP	6 or more	3
Law	10 or more	5
Medicine	all	n/a
Dentistry	1 or more	n/a

Summer		
School	Minimum Full-time Credit Hours	Minimum Half-time Credit Hours
Graduate Studies	6 or more	3
Management - MPOD	6 or more	3
Management – All Others	6 or more	3
MSASS	6 or more	3
Nursing – Masters	6 or more	3
Nursing - DNP	6 or more	3
Law	5 or more	3
Dentistry	1 or more	n/a

## GENERAL TERMS AND CONDITIONS

- Financial aid is determined in accordance with principles and regulations established by CWRU, outside donors, the federal government and state government. University policies and procedures generally do not change during a year but federal, state and outside donor regulations may change or become effective during the course of a year. Therefore, an award is subject to and contingent upon regulations and appropriations of the federal and state governments as well as the wishes of outside donors.
- The university may adjust a student's financial aid at any time in accordance with the following circumstances:
  - Additional resources become available to a student
  - A student is not enrolled full-time or registers for fewer hours than the number of hours upon which the student's award was based
  - The student does not make satisfactory academic progress
  - The student does not enroll for the semester(s) covered by the Financial Aid Offer
  - The student registers for courses in a program that are not eligible for federal or state financial aid
  - The university makes adjustments due to a natural disaster, health emergency or pandemic
- Federal regulations require that a student must be registered for classes that equal or exceed 10 weeks duration to receive financial aid. Since most programs have a summer session that is four to

eight weeks, failure to register for the fall semester will result in the cancellation of federal aid for the summer. The Office of University Financial Aid must be notified if the student changes the number of credits either enrolled in or registered for.

4. If the student accepts any financial aid, the student agrees to abide by these terms and conditions as well as those of the individual program of assistance.

## **FERPA & PRIVACY LAWS**

While we realize that many CWRU students receive assistance from parents and other family members, it's important that families understand the applicable laws that govern student information at the university level.

### **FERPA**

Under the Family Educational Rights and Privacy Act (FERPA) (20 U.S.C. § 1232g; 34 CFR Part 99), all rights of access to a student's educational records transfer to the student when the student reaches age 18 or the student matriculates into a college or university. FERPA allows, but does not require, CWRU to disclose personally identifiable information from a student's record to parents if either parent claims the student as a dependent on the most recent income tax statement. Every financial aid applicant is required to complete a CWRU Financial Aid Form annually which asks them to specify that financial aid records can be disclosed to another person and collects that person's name, relationship to the student, and date of birth.

### **The Higher Education Act of 1965 (HEA), as amended**

Section 483(a)(3)(E) of the Higher Education Act of 1965 (HEA), as amended, limits the use of the Free Application for Federal Student Aid (FAFSA) application data. CWRU cannot release information from or about a student's FAFSA to parents or spouses, even if a student signs a release for us to do so. The only exception to this rule is for scholarship providers who may need financial data from the Office of University Financial Aid in order to determine eligibility for state or private funding.

### **The Privacy Act**

The Privacy Act (5 U.S.C. § 552) governs students' personally identifiable information held by the federal government. The Privacy Act allows CWRU to receive and use the student's FAFSA data for the purpose of determining financial aid but it governs how we use that data and to whom we disclose that data.

### **Authorized User in SIS**

The CWRU Student Information System (SIS) contains information on the student's current charges and amount due, pending or applied financial aid, and academic information such as classes and grades.

Students can grant access to parents or others by making a person an "Authorized User" in SIS. An authorized user can have access to one or all of the following area of SIS: Student Finances, Academic Information and Student Center. If the student would like a third party to have access to these services, the student must add the individual as an authorized user in SIS. All third parties must be set up as authorized users per FERPA compliance in order for Student Financial Services to speak in detail regarding a student's financial account.

### **Impact on CWRU Families**

CWRU's Office of University Financial Aid adheres to all applicable laws and best practices regarding the release of student data. Given the complexities and number of limitations, we do our best to provide families with exceptional customer service while still maintaining critical student data privacy. Therefore, there may be times when we are unable to disclose information to family members who call or visit our office without the student's expressed written consent or presence. In some cases, the student's personal presence will be required.

**Contact Us**

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