

chatham UNIVERSITY

affording graduate school today

college for graduate studies

BIG THINKING FOR A BIG WORLD

The value of your graduate degree is more than the number on your tuition bill.

Deciding to go to graduate school is a big decision. More than the price of tuition, it's an investment in your career, your future, and your time. To make the best financial decision, you need to find the right program, the right professors, and the right opportunities to give you a strong return on your investment.

You + Chatham = Success

At Chatham University's College for Graduate Studies, we see ourselves as part of the equation. We want you to have the necessary information to understand and manage tuition and other fees wherever possible. Because we believe that a graduate degree from Chatham is an excellent value.

Chatham's admission and financial aid staff members can help answer your questions, point you in the right direction for loans and make suggestions for ways you can manage and even reduce your grad school costs.

You have several different avenues for financial help, including federal loans, private loans, assistantships and special fellowships available through Chatham.

Increase your earnings with a graduate degree*

\$2.2 Million

Made over a lifetime with a bachelor's degree

\$2.6 Million

Made over a lifetime with a master's degree

\$3.2 Million

Made over a lifetime with a doctoral degree

*Source: cew.georgetown.edu/collegepayoff

Invest in **you**

When you choose Chatham University for your graduate studies, you'll not only be investing in more education, you'll be investing in your future. The College for Graduate Studies gives you the opportunity to enhance your current professional standing or launch a new career, all within a unique learning environment.

The College for Graduate Studies includes programs in health sciences, sustainability and environment, arts and design, business, teaching and writing. You'll find many classes scheduled in the evening, so students can better balance their personal and professional lives with time in the classroom.

Classes are small, so you'll have plenty of interaction with both professors and classmates. And, many programs offer internships or clinical experience as well as study abroad opportunities as part of the curriculum.

The price you see may not be the price you pay

Paying for graduate school is one of life's biggest decisions. But it doesn't have to be complicated or overwhelming. And you might be surprised how easy it is to take a tuition payment and cut it down to size.

Chatham offers a variety of aid to students who qualify. In addition, we can help you with government programs, as well as understanding and securing various loan options. Using financial aid like this can really help your bottom line.

Help for paying for graduate school

Loans	Work and Experience	Special Programs
<p>Federal Stafford Loans*</p> <p>The average cost of graduate school has increased nearly 35% in the last ten years.¹ As a result, graduate financial aid has become increasingly important to students. One of the best is the Stafford Loan with fixed interest rates. The Free Application for Student Aid (FAFSA) form must be completed online at www.fafsa.ed.gov to apply for this loan.</p> <p>Direct Federal Graduate PLUS Loans*</p> <p>Federal Graduate PLUS Loans can be used to cover educational expenses. In order to receive this loan, students need to complete the Federal Graduate PLUS Loan Master Promissory Note, and be credit-approved for the loan.</p> <p>Private Loans</p> <p>Sometimes called Alternative Loans, these are available to all students to help fill the gap that sometimes exists between the cost of a Chatham education and a financial aid award. Private loan programs vary and are available from many lenders. These programs require credit worthiness or a co-signer. Students are free to choose any lender.</p> <p><small>*Certification and non-degree seeking students are not eligible for financial aid through the Federal Stafford Loan or Direct Federal Graduate PLUS Loan programs.</small></p> <p><small>¹Source: www.gradloans.com/stafford_loan</small></p>	<p>Employer Tuition Reduction</p> <p>Chatham University has teamed up with a number of companies to offer a special 20% tuition reduction benefit, provided all eligibility requirements are met. The Office of Admission is happy to contact your employer after admission to add them to our approved list.</p> <p>On-Campus Employment</p> <p>Chatham University offers a limited number of student employment positions to full-time students in the College for Graduate Studies. The process for obtaining these positions is similar to applying for any work position.</p> <p>Graduate Assistantships</p> <p>A limited number of Graduate Assistantships are available to qualified full-time graduate students. Assistantships are awarded in the form of tuition remission and can save up to 30% off the price of tuition, depending on the number of credits taken per term.</p> <p>Prior Learning Assessment</p> <p>Turn career and life learning into credits that can be applied toward your degree program's requirements or pre-requisites at Chatham. Fees for credits earned through the PLA program are charged at a significantly reduced rate as compared to our graduate per-credit tuition rates.</p>	<p>Fellowships and Scholarships</p> <p>Chatham University offers several types of fellowships for full-time students studying particular subjects to reduce cost and provide valuable experience. See chatham.edu/admissions/aid/graduate for more information.</p> <p>Yellow Ribbon Program</p> <p>Chatham University is a proud participant in the Yellow Ribbon GI Education Enhancement Program. A provision of the Post-9/11 Veterans Educational Assistance Act of 2008, the program provides matching funds from the Department of Veterans Affairs as a supplement to the Post-9/11 GI Bill.</p> <p>TEACH Grant Program</p> <p>The Teacher Education Assistance for College and Higher Education (TEACH) Grant Program provides grants of up to \$4,000 per year to students who intend to teach in a public or private elementary or secondary school that serves students from low-income families.</p>

Consider your costs

Cost for a graduate degree from Chatham consists of program tuition, which may vary by program and full- or part-time enrollment status, as well as any applicable University and degree-specific fees. For most full-time students, additional costs may include housing, living expenses, and meal plans.

One of the advantages of a graduate degree from Chatham is the opportunity to choose to **enroll full-time or part-time** in many of our programs. Part-time enrollment can give you additional flexibility to pursue your graduate degree while balancing time, career, and family obligations. If considering part-time enrollment as a way to save costs, be sure to discuss with your admission representative details such as length of time to complete, possible future tuition increases, and other financial aid considerations in order to weigh all your options and make the best possible decision.

To be considered a full-time graduate student, you must be enrolled for nine credits in the fall term, at least nine credits for the combined Spring-Maymester terms, and nine credits in summer terms. Part-time students are any students that carry a smaller credit load and are enrolled with at least six credits in each term.

Visit chatham.edu/admissions/tuition/graduate for more information and cost associated with each program.

Pay as you go. Breaking your payments into smaller pieces may make paying for graduate school a bit easier. The **Chatham University Tuition Installment Program** is a semester-based, interest-free payment program that allows students to finance tuition and fees over four monthly installments.

Ready to change your perspective?

Start here.

Whether you're ready to continue your education, enhance your career with a graduate degree or change your path in life, Chatham University's College for Graduate Studies is an inspiring, challenging place to study.

Need to know more? Just want to think about it? Then go to chatham.edu/financialaid for detailed information.



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