

# Financial Aid FAQ

## Health Science Graduate Students

2024-2025

### HOW DO I APPLY FOR FINANCIAL AID?

1. Apply for a FSAID online at [studentaid.gov](http://studentaid.gov)
  - A FSAID is used to electronically sign Federal Student Aid Documents, including FAFSA and MPN
2. Complete the Free Application for Federal Student Aid (FAFSA) at [www.studentaid.gov](http://www.studentaid.gov)
  - 2024-25 FAFSA (Aug. 2024-Apr. 2025 start date) Available Dec. 2023
  - 2025-26 FAFSA (Aug. 2025-Apr. 2026 start date) Available Oct. 2024
  - Chatham's school code: 003244
  - Federal Student Aid Information Center (FAFSA and PIN helpline): 800-433-3243
3. Complete the Federal Direct Stafford Loan Master Promissory Note (MPN) and Entrance Counseling at [www.studentaid.gov](http://www.studentaid.gov)
  - An MPN is a promise to repay document for the Stafford loan. It is also where you agree to the terms and conditions of the loan.
  - [Entrance Counseling](#) ensures that you understand your rights and obligations as a borrower.



### WHAT IS THE STAFFORD LOAN?

- A federal loan that is available to students who meet the following three criteria:
  1. Enrolled at least half-time (six credits)
  2. US citizen or eligible non-citizen
  3. Not in default on prior federal loans
- The lender is the US Department of Education
- As a graduate student, the Stafford loan is unsubsidized – meaning it does accrue interest while you are enrolled in school
- Fixed interest rate of 7.05% – as of July 2023
- Origination fee of 1.057% (retained by lender) – as of October 2020
- May borrow up to \$20,500 per academic year
- Loan is automatically deferred while you are enrolled at least half-time
- Six-month grace period after graduation
- Lifetime borrowing limit of \$138,500, which includes loans borrowed as an undergraduate
- Apply online at [www.studentaid.gov](http://www.studentaid.gov)

### HOW CAN I RECEIVE ADDITIONAL LOANS FOR EDUCATIONAL COSTS & LIVING EXPENSES?

1. Federal Direct Graduate PLUS loan
  - Credit-based
  - Can borrow up to the Cost of Attendance minus other aid received, including the Stafford loan
  - The lender is the US Department of Education
  - 8.05% interest rate – as of July 2023
  - 4.228% origination fee (retained by lender) – as of October 2020
  - Must be enrolled at least half-time
  - Loan is automatically deferred while you are enrolled at least half-time
  - Apply online at [www.studentaid.gov](http://www.studentaid.gov)
2. Private Alternative Loans
  - Credit-based
  - May have a variable interest rate, which will be determined based on your creditworthiness when you apply
  - More information at [www.chatham.edu/admission-and-aid/graduate](http://www.chatham.edu/admission-and-aid/graduate)

**HOW CAN I FIND OUTSIDE SCHOLARSHIPS?**

Chatham does not offer grants or scholarships at the graduate level. We do maintain an outside scholarship database on [my.chatham.edu](http://my.chatham.edu) for all deposited and current students.

**HOW MUCH DOES IT COST TO ATTEND A CHATHAM HEALTH SCIENCE GRADUATE PROGRAM PER TERM?**

	<b>PA</b>	<b>OT</b>	<b>PT</b>	<b>AT</b>
<b>Tuition per term</b>	\$18,388	\$11,866	\$14,416	\$11,149
<b>Lab/insurance fee per term</b>	\$250	\$250	\$250	\$250
<b>Total cost per term</b>	<b>\$18,638</b>	<b>\$12,116</b>	<b>\$14,666</b>	<b>\$11,399</b>
<b>Mandatory University Fees (all programs, per year)</b>				
College Fee	\$250			
Techology Fee	\$508			

**WHEN WILL I RECEIVE MY AWARD LETTER?**

- The award letter is sent after your FAFSA is received by the Office of Financial Aid
- Award letters are sent electronically via Chatham’s eAward system
  - You will receive an e-mail notification once your award letter is ready to view
- The award letter will detail your financial aid eligibility and Cost of Attendance

**OFFICE OF FINANCIAL AID**

Chatham University  
 Office of Financial Aid  
 Braun Hall  
 Woodland Road  
 Pittsburgh, PA 15232

[www.chatham.edu](http://www.chatham.edu) > Admission & Aid  
[financialaid@chatham.edu](mailto:financialaid@chatham.edu)  
 412-365-2781  
 412-365-1871 (fax)

MONDAY THROUGH FRIDAY, 8:00 A.M.-5:00 P.M.

**ADDITIONAL CONTACT INFORMATION**

OFFICE OF ADMISSION 412-365-1825 [admission@chatham.edu](mailto:admission@chatham.edu)

OFFICE OF STUDENT ACCOUNTS 412-365-2719 [studentaccounts@chatham.edu](mailto:studentaccounts@chatham.edu)

- Billing
- Corporate Payment Options
- Tuition Installment Plan
- eRefunds (direct deposit)
- Health Insurance

OFFICE OF RESIDENCE LIFE 412-365-1518 [reslife@chatham.edu](mailto:reslife@chatham.edu)

- On-campus housing options and prices

OFFICE OF THE REGISTRAR 412-365-2963 [registrar@chatham.edu](mailto:registrar@chatham.edu)

- Registration
- Loan deferment paperwork
- Enrollment Verification
- VA Educational Benefits