



Office of Student Financial Services
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MASTER OF SCIENCE IN ATHLETIC TRAINING-Summer 2021

Tuition and Fees: The summer 2021 tuition rate is \$540 per credit hour. Summer fees are approx. \$85 per summer term. The 2021-22 tuition rate will be \$540/credit hour. University-required fees are estimated at \$1,400 annually. Fees for specific courses, books, memberships, etc., may be charged in addition. Visit: evansville.edu/majors/athletictraining/msCost.cfm. No federal, state, or UE scholarships/grants are available, but students will have graduate-level federal loan eligibility and may explore a graduate assistantship or outside scholarship opportunities (see below).

Payment Options for Direct Costs: Students must ensure that all financial aid has been finalized and have arrangements in place to satisfy their balance prior to the beginning of each semester. Bills are generated electronically prior to the start of each semester once course registration is finalized. Loan funds will appear as a credit once all processing is final. Billing statements are viewed and payment is made through *Student Finance Self-Service*. Payment options include:

- By the semester: Fall bills are generated in July and are due by mid-August. Spring semester bills are generated December 1 and are due by mid-December. Summer 1 bills are generated April 1 and are due by mid-April. The Summer 2 bill is available by May 1 and due mid-May.
- Enrollment in the UE Monthly Payment Plan (evansville.edu/paymentplan)
- Loans: Direct Unsubsidized Loans, Grad PLUS Loans or Private Student Loans may be requested in amounts to cover the entire direct cost. Additional funds may be requested to cover indirect costs, up to COA.*

*Refunds of credit balance on UE student account: Once the account balance is satisfied, excess funds will be refunded within the first two weeks of the start of each term.

Graduate Assistantships: Four assistantships will be offered to four full-time students valued at three credit hours (\$1,575). The student can determine to which semester s/he wishes to apply the assistantship award.

Outside Scholarships: Students may seek private scholarships from outside agencies and organizations. Information about outside scholarship sources is available at evansville.edu/student-financial-services/scholarships-outside.cfm.

Federal Loan programs:

- All students who file the Free Application for Federal Student Aid (FAFSA) may use the federal loan programs for terms in which they are enrolled at least half-time.
- If the student borrowed federal loans as an undergraduate, graduate-level loans should be placed with the same servicer that is managing the undergraduate loans, and those loans should be placed in in-school deferment once our Registrar's Office reports enrollment at the beginning of each semester.
- More information about the federal loan programs can be found here: <https://www.evansville.edu/student-financial-services/federal-educational-loans.cfm>.
- **Federal Direct Unsubsidized Loan:** Graduate students have annual eligibility of up to \$20,500 which starts each August and runs through the following summer (offered for the fall/spring as \$10,250 per semester; based on cost of attendance budget). For graduate students, this loan is unsubsidized, meaning that interest will accrue on the principal balance as funds are disbursed each semester. The current fixed interest rate is 4.30 percent with a 1.057 percent origination fee. If the six-month grace period has not previously elapsed, repayment begins six months after enrollment ceases.

Any federal loans borrowed during the previous fall and spring semesters will reduce the amount the student can borrow during the summer terms. If the student exhausts the entire \$20,500 during the fall/spring terms, another type of loan would need to be used for the trailing summer term.

- **Federal Direct PLUS Loan for Graduate Students (Grad PLUS):** Students should first exhaust their annual eligibility in the Federal Unsubsidized Loan before requesting funds through the Grad PLUS Loan. This loan is applied for online through studentaid.gov and allows credit-worthy students to borrow in their own name, in an amount that may cover the entire cost of attendance which includes books and living expenses. This loan offers deferred repayment, although interest will accrue as funds disburse each semester. The current fixed interest rate is 5.30 percent with a 4.228 percent origination fee. Repayment begins within 60 days of full disbursement if the student does not request a deferment within the application.

Private Educational Loans: Private lenders offer educational loans in the student's name with repayment deferred until after graduation. Lenders may require a credit-worthy cosigner and interest rates may vary. See evansville.edu/student-financial-services/private-educational-loans.cfm for assistance with comparing private loans and to submit the online application. FAFSA submission is not required for a private loan.

The Free Application for Federal Student Aid (FAFSA)

The FAFSA must be filed annually at fafsa.gov to establish eligibility for both the Federal Unsubsidized Loan and the Grad PLUS Loan. UE's FAFSA school code is **001795**.

2020-21 FAFSA: File this FAFSA to establish graduate-level federal loan eligibility for the summer of 2021.

- If you have filed the 2020-21 FAFSA and are currently using federal aid to complete your bachelor's degree, you should NOT make any changes to your grade-level/degree status. Add UE's code and submit this update so we may receive the results. UE will then assist with FAFSA corrections immediately following graduation.

2021-22 FAFSA: File this FAFSA to establish graduate-level federal loan eligibility for fall 2021, spring 2022 and summer 2022.

The following chart outlines which FAFSA to file for future semesters:

	Enrollment	Potential Sources of Aid	File this FAFSA
Summer 2021	10 hours	Federal Direct Loan Grad PLUS or Private Loans	2020-21
Fall 2021 Spring 2022	13 hours 9 hours	Federal Direct Loan Grad PLUS or Private Loans	2021-22
Fall 2022 Spring 2023	11 hours 9 hours	Federal Direct Loan Grad PLUS or Private Loans	2022-23

Students entering as graduate students are considered independent students, so parent information is not needed. To establish graduate-level federal loan eligibility, answer the following FAFSA questions as shown.

Graduate Students	
Question	Answer
Will you have your first bachelor's degree before July 1?	Yes
When you begin the school year, what will be your grade level?	1 st year graduate/professional
When you begin the school year, what degree or certificate will you be working on?	Graduate or professional degree
At the beginning of the school year, will you be working on a master's or doctorate program?	Yes