

Johns Hopkins University

Student Financial Assistance
2011–2012

Welcome

Welcome to Johns Hopkins University and the Office of Student Financial Services. We are here to assist you with making a Johns Hopkins University education financially possible. This guidebook is provided to help you understand our policies, the expectation from your family, and the resources available to you. We suggest that you read it thoroughly, as it will answer many of your questions and give you a better understanding of how financial aid works. Our office staff is also available to answer your questions; you can reach us by calling (410) 516-8028, by e-mail at fin_aid@jhu.edu, or by visiting in person at 146 Garland Hall.

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The Office of Student Financial Services

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www.jhu.edu/studacct
410-516-8158

Student Employment Services
www.jhu.edu/stujob
410-516-8421

Student Loan Office
www.controller.jhu.edu/depts/loans
800-648-1245 or 443-997-4703

Study Abroad Office
www.jhu.edu/~advising/StAbd.htm
410-516-8216

The Basics

Johns Hopkins University assistance is offered with the understanding that parents and students will contribute to educational costs to the extent they are able. A family contribution is calculated by our staff, using the information reported on the Free Application for Federal Student Aid (FAFSA) and the College Scholarship Service (CSS) Profile. All applications for federal and institutional financial aid are verified for accuracy of income reported. All U.S. citizens or permanent residents must have an accurate Social Security number, and males must be registered with the Selective Service.

The family contribution consists of a parental expectation and a student expectation. The family's ability to pay is subtracted from the total cost of education for the year. The net amount is your financial aid eligibility or financial need. (You may calculate your estimated financial need at our Web site – www.jhu.edu/finaid/estimator.html.) Johns Hopkins University makes every attempt to meet this eligibility on a funds-available basis, through a combination of grants, low interest loans, and work opportunities. Students who enroll at Johns Hopkins University without a commitment of Johns Hopkins University aid must be aware that priority for Johns Hopkins University funds in subsequent academic years goes to students who receive institutional funding at entrance and have continued need for assistance. Late and incomplete applicants who are denied assistance should not plan to receive Johns Hopkins University funding in subsequent years, as funds are limited. If funding is available, priority is given to assisting rising seniors and juniors.

International students who are incoming freshmen are eligible for renewable scholarship funding based on their financial need, as demonstrated on the International Student Application for Financial Aid or College Scholarship Service (CSS) Profile and their academic profile, as assessed by Admissions.

The Parent Contribution

A Johns Hopkins University education is an *investment* that will *appreciate* in value over the student's lifetime. It may be the largest financial investment a family makes. As with any major investment, the costs associated with higher education present a challenge and a level of sacrifice for most families. The financial aid application forms and supporting documents are used to determine the family's ability to pay. For each academic year, a family contribution is calculated. Cost minus this family contribution is the student's financial need for the award year. The estimated amount that the family will pay is the cost for the academic year minus the aid offered to the student.

Factors that determine the family contribution include both taxed and untaxed income, income taxes paid, number of family members, number of siblings in undergraduate school, and asset strength; i.e., value of savings, investments, business, and real estate. Johns Hopkins University follows the basic federal needs analysis formula for all federal aid, but makes adjustments to that formula when determining eligibility for Johns Hopkins University grant assistance. Adjustments to the basic federal formula may be made on a case-by-case basis to reflect more accurately the family's financial strength. Examples of these institutional adjustments are calculating an allowance for high medical or secondary school expenses, disallowing depreciation and business losses, disallowing siblings in graduate school, and sometimes including home equity in the formula.

As with any long-term investment, the family contribution may not be available from current income or savings. In determining the contribution, we seek to measure the family's ability to absorb some of the costs of education **over a period of time**. Families make individual decisions about how to finance their share. Choices include a combination of current income, savings, monthly payments, and long-term borrowing. As with any major investment, there are many programs available to assist you. We encourage you to investigate different financing options to determine what is most suitable for your situation.

The Student Contribution

We assume that students will work during the summer to help pay some of their school expenses. Johns Hopkins University expects most students to contribute a minimum of \$2000 from summer employment.

Students are also expected to contribute from their savings and investments. In general, 20 percent of student assets are expected to be available for college costs each year.

Cost of Attendance

Costs will vary depending on the type of room and meal plan as well as travel costs. Students who commute will pay less than students who live on campus. Some students will spend more than our estimates, and others will spend less. We use a standard cost of attendance budget for financial aid purposes to ensure equitable distribution of resources. The budget includes both direct expenses for which Johns Hopkins University will bill you, such as tuition, fees, room and board if you live on campus, and indirect expenses that you pay out-of-pocket. Books, supplies, personal expenses, travel, and off-campus rent and food are examples of indirect expenses.

Students who must obtain health insurance through the university should notify the Office of Student Financial Services for assistance with that expense. Please notify the Office of Student Financial Services if you require the Kosher Meal Plan.

Paying Your Bill & Other Costs

The Student Accounts Office provides online access and monthly electronic statements of the student's bill and balance owed. Each month, students, and any other persons the student has authorized, will be emailed when a new statement is available for viewing on the Student Accounts website. New students will be mailed their first statement with instructions for receiving future billing notices by email. All billing will be presented electronically for the remainder of the student's education at Johns Hopkins University. Students and families may print their bill from the website and make their payments electronically. Anticipated financial aid will appear on the bill and is actually disbursed 10 days prior to the start of the semester, if your financial aid file is complete. Johns Hopkins University Grants, Federal Pell and other grants, Federal Perkins Loans, Federal Direct Student Loans, and Hackerman Loans (renewals only) are applied directly against your billed charges. Federal Work-Study funds will not be credited on the bill, but instead are paid to students each week in a paycheck for hours worked. Outside scholarships and state grants are credited to the bill when they are received. (If you are awaiting the arrival of outside aid, you may deduct that amount from the bill as an anticipated credit.) Johns Hopkins University will not

Cost of Attendance				
Estimated Cost	Freshmen Class of 2015	Sophomore Class of 2014	Junior Class of 2013	Senior Class of 2012
Tuition	42,280	42,280	42,280	42,280
Room/Board	12,962	12,962	9,000	9,000
Books and Supplies	1,200	1,200	1,200	1,200
Personal	1,000	1,000	1,000	1,000
Average Travel	700	700	700	700
Matriculation Fee	500	0	0	0
TOTAL	58,642	58,142	54,180	54,180

Room and Board: Freshmen—average room cost of \$7,408 plus average board cost of \$5,554

Sophomore—estimated cost for Charles Commons / Junior and Senior—estimated cost for off-campus housing and meals

Travel costs: Vary by state of residence from \$200 to \$1,400

Tuition and room and board charges as listed above are estimated and subject to Board of Trustee approval.

bill you for indirect costs such as books and personal expenses, or off-campus rent and meals, even though they are included in your financial aid budget. Therefore, the amount due on your bill will not equal the difference between the cost of attendance and the aid awarded. Some students use part of their family contribution to pay the bill and part to cover the indirect expenses. Others find that the bill is covered by financial aid credits, and the family contribution will be used to cover indirect expenses only.

If your financial aid credits exceed your billed costs, you may request a refund of the credit balance to help pay your indirect costs (or the credit may be held on your account toward next semester's charges). This may happen when students living off campus are billed only for tuition by Johns Hopkins University and can use some of their aid to pay for off-campus living expenses. Your request for a refund may be completed online at www.jhu.edu/studacct. Allow at least 7–10 days to receive your refund; additional time at the start of each semester. Refunds may be placed on your JCard.

The Parents' Role

Johns Hopkins University expects parents to help finance their children's education throughout their undergraduate years. For financial aid purposes, students cannot declare themselves independent of their parents due to family disagreements, living arrangements, or parent **unwillingness** to contribute.

In cases where parents are divorced or separated, Johns Hopkins University expects both the custodial and non-custodial parent to contribute to educational costs, even if there is no legal order to do so. We realize that issues of college support may be complicated in divorced or separated families, and evaluate each situation individually. If you believe special circumstances exist in your family, contact your financial aid advisor.

Renewing Your Aid

You must reapply for financial aid each year. Your aid package covers one academic year, and funds are not automatically renewed. Instructions for applying for the upcoming academic year are distributed to current freshman, sophomore, and junior aid recipients in January. The deadline for returning students is May 1, with notification in late June. *If your aid application is completed late, we cannot guarantee the availability of funding for that year. Late applicants may lose a percentage of grant funding (5 percent for each month the application is delayed).*

Financial Aid Documents

- The Free Application for Federal Student Aid (FAFSA). The Johns Hopkins code is E00473. The FAFSA may be filed on the new website at www.fafsa.gov.
- The College Scholarship Service Profile form. The CSS Profile code for Hopkins is 5332. The Profile may be accessed online at <https://profileonline.collegeboard.com>. You will be charged a \$9 registration fee and a \$16 processing fee for each school listed by the College Board to process and report you information to Johns Hopkins.
- Signed copies of all pages of parents' 2010 federal income tax return, including W-2 forms. Johns Hopkins University uses the College Board's Institutional Documentation Service (IDOC) to collect copies of parent and student federal income tax returns. After you register for the CSS Profile (see above), you will receive a notice from the College Board's IDOC service listing all documents required to complete your application. At a minimum, we require signed copies of both parents' and student's 2010 federal income tax returns, all schedules and attachments and W-2 forms. Students who do not file a federal income tax return should complete the non-filer statement. All required documents must be submitted to the College Board's IDOC Service in a single packet with the required IDOC cover sheet by the postmark date of May 1. The IDOC website is: <https://idoc.collegeboard.com/>. All costs for this service are covered by Johns Hopkins University.
- **Please do not send tax returns or other documents to the Johns Hopkins University Office of Student Financial Services. Send all required documents to IDOC in a single packet. The documents will be imaged for our use and originals will be shredded.**

In addition, the following may be required:

- If your parents are separated or divorced, the parent you do not live with, your non-custodial parent must complete the Non-Custodial PROFILE online. The PROFILE must be completed in accordance with the financial aid deadlines. The non-custodial parent may access the PROFILE online after the student has registered with <https://profileonline.collegeboard.com>. An email reminder will be sent to the non-custodial parent to complete the requirement once the student has submitted and completed the PROFILE online with the custodial parent. There is a \$25 fee to complete this form. The non-custodial parent must submit to the College Board's IDOC service a signed copy of his or her 2010 federal income tax return and W-2 forms. Non-custodial parent information may be submitted in a separate packet to IDOC.
- **Copies of the tax returns according to the following chart if either parent is self-employed and/or owns a business. These documents should be submitted to the College Board's IDOC service.**

Type of Entity	Tax Form
Proprietorship	IRS Form 1040, Schedule C
General or Limited Partnership	IRS Form 1065 & Schedule K-1* *If you own more than 1%, submit all K-1's
C Corporation	IRS Form 1120
"S" Corporation	IRS Form 1120S & 1120S K-1's
Limited Liability Corporation	IRS Form 1065 & 1065 K-1's

NOTE: Application status may be viewed online at www.jhu.edu/finaid/self_service.html.

If you are studying abroad or on a leave of absence, it is your responsibility to access the application forms and submit them by the May 1 deadline.

If you are making satisfactory academic progress, as determined by the Office of Academic Advising, you may expect a similar amount of grant aid for **eight semesters** if:

- Your family's financial situation remains the same
- The number of dependents in undergraduate school does not decrease or increase. Siblings pursuing a graduate degree are not considered dependents for institutional grant aid.
- Your application is complete by the deadline.

Students who require a ninth semester of institutional grant funding must request support from the associate dean of academic advising (WSE) or the director of academic advising (KSAS). Ninth semester Johns Hopkins University Grant is rarely awarded and is awarded only to students who must complete a ninth semester due to circumstances in their academic career at Johns Hopkins University beyond their control—not for resolving bad grades or taking accelerated coursework.

Students who are readmitted after being dismissed for academic reasons or returning from a leave of absence should notify the Office of Student Financial Services in writing of their intention to return. Renewal of grant funding is not guaranteed, but will be considered on a funds-available basis. Hodson Trust and Westgate scholarships are not typically reinstated once lost.

NOTE: Johns Hopkins University aid for *transfer students* is limited. Johns Hopkins University grant aid for transfer students admitted as sophomores will be renewable for a maximum of two additional years if need continues. Johns Hopkins University grant aid for transfer students admitted as juniors will be renewable for one additional year if need continues.

Students with a prior bachelor's degree are eligible only for student loans.

NOTE: *International students* should refer to the web for application requirements. The website is www.jhu.edu/finaid. (Click on International Students.) International Scholarship funding is limited. Need for financial assistance will be considered in making the admission decision. International students who enroll without assistance are not eligible to apply for assistance in subsequent years.

Your Aid Package

Once your eligibility for aid has been established, Johns Hopkins University offers a financial aid “package,” which may consist of different types of aid from various sources. Depending on your level of need, you may be offered a combination of grants, loans, and work opportunities. At any time students, and any other person the student has authorized, may view their financial aid award online at www.jhu.edu/finaid/self_service. Students will receive an email notification anytime their financial aid award has been revised. A student may request a paper copy of their financial aid award by contacting Student Financial Services.

The foundation of an aid package is a “self-help” award of loans and work-study. The average work study award is \$2,500 per year. Self-help amounts will vary and may be higher or lower than the average listed below. For 2011–2012, the base loan is:

Freshmen: \$3,500

Sophomores: \$4,500

Juniors: \$5,500

Seniors: \$5,500

NOTE: Students may request up to \$2,000 of additional unsubsidized loan.

After the self-help has been offered, your remaining eligibility is met with grant assistance. This grant assistance may include a Johns Hopkins University Grant, Federal Pell Grant, Federal Supplemental Educational Opportunity Grant (FSEOG) and state and private scholarships, depending on the availability of funds.

Your initial aid package may be revised due to review of your family's 2010 federal income tax return, receipt of other governmental awards or outside aid, per your request for more loan or work, or on appeal due to changes in circumstances.

Aid packages normally cover the **fall** and **spring** semester of the academic year. Listed here are sample aid packages for entering freshmen with different levels of need.

Students who are enrolled at least six credit hours during the summer at Johns Hopkins University may apply for a Federal Direct Student Loan or Federal Parent Loan. Community Service and America Reads Federal Work-Study are also available during the summer.

Limited tuition grant assistance may be available for the summer.

Sample Freshman Awards				
Financial need:	\$26,000	\$18,000	\$7,000	\$3,500
Hopkins Grant	20,000	12,000	1,000	0
Federal Direct Loan	3,500	3,500	3,500	3,500
Federal Work-Study	2,500	2,500	2,500	0

Financial Aid Appeal Process

Financial aid awards offered by Johns Hopkins University are based on policies described in this brochure. Our goal is to initially offer the best financial aid package we can based on the information families provide and on our current funding levels.

Sometimes, families incur unusual or unforeseen situations. Such situations might include loss of income, death of a wage earner, or unexpected medical expenses not covered by insurance. These types of events may warrant a review of the financial aid package. Changes in income due to job or overtime income loss typically are reviewed only at the end of the calendar year when proof of actual annual income is available.

If you wish to appeal your award based on any of these or similar circumstances, you must submit a letter, supporting documentation, and the Change in Financial Circumstances form to the Office of Student Financial Assistance. You will be notified of the decision in writing. The Change in Financial Circumstances form may be accessed on the web at www.jhu.edu/finaid/electserv/appeal_2011-2012.html.

Types of Financial Aid in a Package

Grants/Need-Based Scholarships

Grants are gift aid that do not have to be repaid. Students must enroll full-time to maintain eligibility for most of these awards. These gifts come from a variety of sources—federal and state governments, corporations, individual donors, and Johns Hopkins University institutional funds. The amount of the grant depends on your financial need and the availability of funds. Renewal for most named scholarships is automatic. If a student is allowed to return from academic dismissal they are on academic probation and their scholarship will be reinstated.

■ **Baltimore Scholars.** Baltimore Scholars are citizens or permanent residents admitted from Baltimore City public high schools who make their current residence in the city (three consecutive years minimum residency required). Scholars receive full tuition scholarships for undergraduate study, and additional grant assistance for remaining need. No separate application is required; however, students awarded as Baltimore Scholars must file the Free Application for Federal Student Aid (FAFSA).

■ *Bloomberg Scholarship.* Bloomberg Scholarships were made possible through a generous gift from New York City Mayor Michael Bloomberg, Johns Hopkins University alumnus (Engineering '64) and former chairman of the Board of Trustees. Students who receive this highly competitive need-based scholarship will have their normal loan expectation replaced by grant. The scholarship is renewable for up to three additional years based on continued financial need.

■ *Hodson-Gilliam Success Scholarship.* The Hodson-Gilliam Success Scholarship is awarded annually to entering freshmen with demonstrated financial need who are outstanding students from under-represented minority groups, including but not limited to African American, Hispanic, or Native American students. This competitive scholarship replaces loan in the financial aid package. This scholarship is renewable based on continued financial need.

■ *Johns Hopkins University Grant or Early Decision Grant.* These grants are awarded from institutional and endowment funds to students who demonstrate financial need. The amount of the grant varies and may be renewed each year according to your level of need. (An Early Decision Grant is replaced by Johns Hopkins University and government and/or state grants on the official financial aid award.)

■ *International Scholarship.* This institutional scholarship is offered on a funds-available basis to incoming international students who demonstrate both need and merit. Awards are renewable contingent upon continued financial need and that the student maintains a 3.0 cumulative GPA requirement. Information is available on the web at www.jhu.edu/finaid/international.html.

■ *Federal Pell Grant.* This is a direct grant from the federal government that can range from \$555 to \$5,550 per year (amounts from the 10-11 school year). Students must meet the strict federal requirements to be eligible.

■ *Federal Supplemental Educational Opportunity Grant (FSEOG).* The Federal SEOG program provides grants to students who demonstrate exceptional need. Johns Hopkins University matches the federal funds with additional grant. When awarding FSEOG, the Office of Student Financial Services gives priority to Federal Pell Grant recipients and other students with exceptional need.

■ *State Scholarships.* Students from certain states may be eligible for state grants or scholarships to help fund their education at Johns Hopkins University. Check with your state higher education agency for eligibility requirements. Some states may require a separate scholarship application to be considered for state funds. Contact information is available at www.ed.gov/Programs/bastmp/SHEA.htm and http://wdcrocolp01.ed.gov/Programs/EROD/org_list.cfm?category_ID=SHE.

Maryland residents can check the status of their state scholarships online at www.mhec.state.md.us. Students from Maryland must complete the FAFSA by March 1 to be considered for state aid.

Johns Hopkins University expects all eligible financial aid applicants to apply for state funds. Apply early as each state has a specific deadline and application process. If you do not receive a state grant due to a late application, the grant will not be replaced with Johns Hopkins University Grant funds.

Merit-Based Scholarships

Merit-based scholarships require superior academic achievement in a challenging program, the highest test scores, and demonstrated leadership in school and/or community, state, regional, or national activities.

■ *Hodson Trust Scholarship.* (\$27,500 per year) This scholarship is offered to approximately 20 first-year students. The scholarship is renewable for up to three additional years of undergraduate study if the recipient maintains a 3.0 cumulative GPA. No separate application is required.

■ *Charles R. Westgate Scholarship in Engineering.* This scholarship provides full tuition for up to two first-year students. The scholarship is renewable for up to three additional years of undergraduate study if the recipient remains enrolled in the Whiting School of Engineering and maintains at least a 3.0 cumulative GPA. No separate application is required.

OTHER MERIT AWARDS

- *The Robert C. Byrd Scholarship.* This scholarship is a merit-based scholarship offered by the federal government to high school seniors. Contact your high school counselor or state education agency (www.ed.gov/Programs/bastmp/SHEA.htm) / http://wdcrobcolp01.ed.gov/Programs/EROD/org_list.cfm?category_ID=SHE for information on these awards.
- *Army ROTC Scholarship.* Army ROTC is offered at Johns Hopkins University. This scholarship covers up to full tuition. Contact the Department of Military Science at (800) JHU-ROTC or visit the web at www.jhu.edu/rotc for information on this scholarship.
- *Air Force ROTC Scholarship.* Air Force ROTC may be used at Johns Hopkins University. Air Force training is conducted at the University of Maryland. Call (301) 314-3242 for more information about this scholarship.

Self-Help

A self-help award is a combination of loan and an academic year employment opportunity. Loans must be repaid after you have completed your education. Employment earnings are paid directly to you in a weekly paycheck, based on the number of hours worked.

- *Federal Work-Study.* Federal Work-Study (FWS), including Community Service and America Reads, is a federally funded program that provides part-time employment for students with financial need. The FWS amount in your aid package is the allotment of money that you may earn during the academic year. FWS awards are not credited to your bill. Students are paid weekly for hours worked.

A wide variety of jobs are offered on and off campus and in *community service settings*. Students are free to choose their own jobs. The rate of pay for FWS jobs is \$7.25 per hour and up. The average salary in 2009–2010 was \$8.87 per hour. Most students work an average of 8 to 10 hours per week, although students may work up to 20 hours per week. Earnings are taxable and are typically used to help cover expenses such as books, travel, and other personal expenses. FWS job listings, including Community Service and America Reads, are available through the Student Employment Office website at www.jhu.edu/stujob. A Student Job Fair is held in early September. In addition to providing money toward college expenses, FWS jobs offer work experience and opportunities to become involved with various on- and off-campus offices and activities.

- *Federal Direct Student Loan (same as Federal Stafford Loan).* The U.S. Department of Education makes student loans, through Johns Hopkins University, directly to the student for educational expenses. Federal Direct Student Loans have a fixed interest rate of 3.4 percent for subsidized loans for undergraduates and 6.8 percent for unsubsidized loans for undergraduates. The base loan amount per year is \$3,500 for freshmen, \$4,500 for sophomores, and \$5,500 for juniors and seniors. Students can also borrow an additional \$2,000 unsubsidized loan annually. A 0.5 percent origination fee is deducted from the proceeds of the loan. The Federal Direct Loan is either *subsidized* or *unsubsidized*.

The *subsidized* Federal Direct Student Loan is need-based, which means the family contribution is used to determine eligibility. The federal government *subsidizes* the loan by paying the interest while the student is in school, during the six-month grace period after leaving school, and during deferment periods.

The *unsubsidized* Federal Direct Student Loan is not based on financial need, although borrowers must complete the Free Application for Federal Student Aid (FAFSA) to obtain the loan. The interest is *not subsidized* by the government and must be paid on an ongoing basis while the student is in school. The interest may be deferred while the student is in school and capitalized (added back to the principal) once repayment of principal begins. Loan principal and capitalized interest repayment begins six months after completion of enrollment in post-secondary education.

	Aid Program	Who Is Eligible	Amount
Grants / Need-Based Scholarships	BLOOMBERG SCHOLARSHIP	Full-time students.	Varies based on financial need; covers loan expectation
	HODSON-GILLIAM SUCCESS SCHOLARSHIP	Full-time students from underrepresented minority groups including but not limited to African American, Hispanic, or Native American students. Renewable based on continued financial need.	Varies based on financial need; covers loan expectation
	JOHNS HOPKINS GRANT	Full-time matriculated undergraduates. Renewable based on continued financial need.	Varies based on financial need
	BALTIMORE SCHOLAR	Full-time students from a Baltimore City public high school with at least 3 current years as a Baltimore city resident.	Full tuition
	INTERNATIONAL STUDENT SCHOLARSHIPS	Full-time undergraduate international students. Renewable if 3.0 cumulative GPA is maintained.	Varies based on financial need
	FEDERAL PELL GRANT	Matriculated undergraduates meeting criteria for federal grant assistance	Up to \$5,550 per year based on federal expected family contribution (09-10 amounts).
	FEDERAL SUPPLEMENTAL EDUCATIONAL OPPORTUNITY GRANT (FSEOG)	Matriculated undergraduates meeting criteria for federal grant assistance.	\$100–\$4,000 per year based on financial need
	STATE GRANTS	Certain states have scholarships that may be used at Johns Hopkins University.	Varies
Hopkins Merit-Based Scholarships	HODSON TRUST SCHOLARSHIP	Full-time students. Renewable if 3.0 cumulative GPA is maintained.	\$27,500 per year regardless of need.
	CHARLES R. WESTGATE SCHOLARSHIP	Full-time students in the Whiting School of Engineering. Awards are renewable upon continued enrollment in Whiting School and a 3.0 GPA.	Full tuition
Loans	FEDERAL PERKINS LOAN	Matriculated students enrolled at least half-time, with exceptional need.	Up to \$5,500 per year maximum. 5% interest.
	SUBSIDIZED FEDERAL DIRECT STUDENT LOAN (SAME AS FEDERAL STAFFORD)	Matriculated students enrolled at least half-time	Base an annual limits: 1st-year–\$3,500; 2nd year \$4,500; 3rd-, 4th-, 5th-year–\$5,500; 0.5% fee assessed. Interest subsidized by government fixed at 3.4% for 2011-2012.
	UNSUBSIDIZED FEDERAL DIRECT STUDENT LOAN	Matriculated students enrolled at least half-time	Annual limits same as subsidized with an additional \$2,000. Limit applies to combined subsidized and unsubsidized amounts. 0.5% fee assessed, interest rate fixed at 6.8%, interest not subsidized by government.
	HACKERMAN LOAN	Matriculated undergraduates in the Whiting School of Engineering (renewals only)	\$1,000–\$4,000 per year. No interest charged. Up to 8 years to repay.
	FEDERAL DIRECT PARENT PLUS LOAN OR FEDERAL PARENT PLUS LOAN	Parents of dependent students	Up to cost of attendance minus other aid. Repayment begins immediately. Interest rate fixed at 7.9% (Direct), or 8.5% (private lender) fee assessed. (2.5% Direct PLUS or 3-4% PLUS through private lender
	PRIVATE EDUCATIONAL LOANS STUDENTS	Undergraduates enrolled at least half-time; most students will need a creditworthy cosigner	Up to cost of attendance minus other financial aid. Interest rates vary.
Others	FEDERAL WORK-STUDY (FWS)/ COMMUNITY SERVICE PROGRAM/ AMERICA READS	Matriculated students	Up to \$2,500 per year

How Awards Are Determined

How and When to Apply

Eligibility for the **Bloomberg, Hodson-Gilliam Success Scholarships and Johns Hopkins University Grant** is determined by federal and Johns Hopkins University formulas. Award amounts are determined by Office of Student Financial Services.

To apply for all grants you must complete and submit the Free Application for Federal Student Aid (FAFSA), the CSS Profile, and signed copies of student's and parents' prior year federal tax returns, all pages and W-2s to IDOC. See calendar for deadlines.

Awards are made by the scholarship committee to incoming freshmen.

No special application is required. However, Baltimore Scholars must file a Free Application for Federal Student Aid.

Awards are made to incoming freshmen based on need and merit.

Must apply as incoming freshmen. Complete Johns Hopkins International Student Financial Aid Application. Students living with their parents in the United States or Canada should complete the CSS Profile (see above).

Eligibility based on federal formula

Eligibility based on federal formula. Award amount determined by Office of Student Financial Services.

Amount determined by each state agency

Contact your State Higher Education Scholarship Agency for information.

Awards are made by the Scholarship Committee to first-year students.

No special application is required. All admitted students will be considered.

Awards are made by the Scholarship Committee to up to two first-year engineering students.

No special application is required. All admitted Whiting School of Engineering students will be considered.

Eligibility based on federal formula. Award amount determined by Office of Student Financial Services.

Eligibility based on federal formula for subsidized loans. Award amount determined by Office of Student Financial Services.

Non-need-based loan for students who do not qualify on need basis. Also available for students whose parents cannot qualify for PLUS Loan.

To apply for the Federal Perkins, Federal Direct, and Hackerman Loans (renewals only), you must complete and submit the Free Application for Federal Student Aid and the CSS Profile. Signed copies of student's and parents' prior year federal income tax returns, all pages and W-2s must be submitted to IDOC.

Eligibility based on Johns Hopkins University formula. Award amount determined by Office of Student Financial Services. (Renewals only)

Credit history review is required, but there is no "debt to income" test.

Complete Free Application for Federal Student Aid (FAFSA), PLUS Request Form, and Parent PLUS Master Promissory Note.

Credit review required.

More information can be found at our Web site, www.jhu.edu/finaid.

Eligibility based on federal formula. Amount determined by Office of Student Financial Services.

Submit the Free Application for Federal Student Aid and CSS Profile. Signed copies of student's and parents' prior year federal income tax returns, all pages and W-2s must be submitted to IDOC.

Students are not required to complete a separate loan application from a bank or other lender. If you are offered a Federal Direct Student Loan as part of your aid package and you accept it, you will receive information about e-signing your master promissory note. Your FAFSA PIN is required to e-sign your promissory note at www.studentloans.gov. The loan proceeds will be credited to your student account 10 days prior to the start of the semester. Students who signed a Federal Direct Loan master promissory note in a previous year are not required to sign a new note in subsequent years.

The Federal Direct Student Loan repayment plans allow several options for repaying the loan through extended, graduated, and income contingent plans. Loan repayment information will be sent with the promissory note and at time of repayment. Loan repayment information as well as interactive calculators are available on the web at www.studentloans.gov.

■ *Federal Perkins Loan.* This federal revolving loan fund is available to students who demonstrate exceptional financial need. The Federal Perkins Loan program is administered by Johns Hopkins University, and money borrowed is paid back to Johns Hopkins University. The rate of interest is 5 percent. Interest does not accrue until the loan goes into repayment. Repayment begins nine months after completion of studies and can extend up to 10 years. Deferment and repayment information is sent to all borrowers by the Student Loan Office. The loan proceeds are credited to your account 10 days prior to the start of the semester if a promissory note has been e-signed. You will receive information about e-signing your promissory note. Your FAFSA PIN is required to e-sign your promissory note at www.ecsi.net/promj9.html.

■ *Hackerman Loan.* (Renewals Only) The Hackerman Loan is a revolving fund, available through the generous gift of Mr. Willard Hackerman. It is an interest-free loan offered to Whiting School of Engineering students who demonstrate eligibility. Funds are limited. Borrowers are expected to repay the loan over a period of eight years after completion of studies.

Outside/Private Scholarships

Scholarships from private organizations can be a valuable additional source of aid. Information about these scholarships is available through our web page, www.jhu.edu/finaid, your high school guidance office, publications in local libraries and bookstores, and community organizations. You must report all outside awards you receive to the Office of Student Financial Services. You will find a web form for reporting outside scholarships at www.jhu.edu/finaid/elecserv. Need-based scholarships, Johns Hopkins University Grant, and Johns Hopkins University-funded, merit-based scholarships will not be reduced for freshmen receiving private scholarships unless they exceed the student's financial need or cost of attendance. Holding your need-based grant "harmless" from reduction is intended to provide you with a financial incentive for obtaining private scholarships your freshman year. If an outside scholarship is renewed for your sophomore, junior, or senior year, the amount of the scholarship will reduce the student's Bloomberg Scholarship and/or Johns Hopkins University Grant.

All students who receive government and entitlement grants—i.e., a Federal Pell Grant, ROTC, state scholarships, a Byrd Scholarship, and employer tuition benefits—and whose need was fully met in the original financial aid package, will have the amount of their Johns Hopkins University-funded grants reduced by the full amount of the outside grant. For example, a student who receives a state scholarship of \$500 will have his or her Johns Hopkins University-funded grants reduced by \$500. The total amount of financial aid will remain the same.

Alternative Financing

For families who do not qualify for financial aid or who will need help financing their family's contribution, there are several alternative financing options:

■ Monthly Payment Plan. Parents are able to budget up to the cost of tuition and on-campus room and board in equal monthly installments beginning June 1 with Tuition Management Systems (TMS), a private payment plan service under contract with Johns Hopkins University. No interest is charged. There is an annual fee. Interested families should contact TMS at www.afford.com/jhuhomewoodcampus or by calling 1-800-722-4867.

■ Federal Direct Parent PLUS Loan. Federal Direct Parent PLUS loans are federally guaranteed loans available to parents of dependent undergraduate students. There is no financial need requirement to receive these loans. If you are eligible for the Federal Direct Parent PLUS Loan, you do not need to contact a lender as these loans are made directly with the U.S. Department of Education. Parents of undergraduate students may borrow up to the total cost of attendance for the academic year less any financial aid already offered. A credit review is required, but there is no "debt to income" review.

The interest rate is fixed at 7.9%. An origination/default fee of 2.5% will be deducted from each disbursement of the loan. Parents are encouraged to determine the amount they wish to borrow for the entire year and the loan will be disbursed in equal amounts directly to the student's account at the beginning of the fall and spring terms.

Standard repayment begins 60 days after the loan is fully disbursed. Fully disbursed means that all installments (fall and spring) have been paid. Interest begins accruing after the first disbursement. Parents also have the option to begin repayment 6 months after the student ceases to be enrolled at least half-time. Consolidation options and extended or graduated repayment plans are available. There is no pre-payment penalty.

To apply for the loan, the parent must complete the Free Application for Federal Student Aid (FAFSA) and the Federal Direct Parent PLUS request form which is available on the Office of Student Financial Services website forms page www.jhu.edu/finaid/elecserv/ParentPLUS112.pdf. New PLUS borrowers will need to sign a promissory note online on the Direct Lending website: www.studentloans.gov. Parents who have previously borrowed a PLUS loan through a lender may continue to do so.

■ Part-time employment. This is another resource available to the student to help meet the annual cost of education. Information about part-time opportunities (Federal Work-Study and non-Federal Work-Study), on- and off-campus jobs, and paid internships is available on the Student Employment Services website at www.jhu.edu/stujob. Most students are able to locate jobs on campus regardless of financial eligibility.

Johns Hopkins University offers temporary employment opportunities for students. Student Employment Services can answer questions and provide assistance. Call (410) 516-8421 or visit the Student Employment website.

Other Financing Options

- **Home Equity.** Home equity loans (or lines of credit) may be the least expensive interest-deductible loans available. There are many sources for these loans.
- **Life Insurance.** Borrowing from whole life insurance may have a lower fixed interest rate than other sources. Contact your life insurance holder for information specific to your policy.
- **Prepaid College Tuition and Savings Plans.** Many local and state governments and private companies offer pre-paid college tuition plans that allow families to “lock-in” current tuition costs at in-state public colleges and universities. These funds are not subject to federal tax when used to pay tuition and fees associated with private colleges and universities. Families begin paying into the fund years before students are ready to attend a college or university. Savings plans, or 529 plans, are sometimes considered in calculating need. They are an asset of the person holding the plan, but are not considered student assets. For more information on savings and prepaid plans, contact your state higher education agency. Johns Hopkins University is a member of the Private College 529 Plan, a national consortium of private colleges and universities. For more information about this plan, visit www.privatecollege529plan.org.

Refunds

All financial aid credits are scheduled to be disbursed directly to your student account 10 days prior to the start of the semester (with the exception of Federal Work-Study funds). If the aid applied to your bill exceeds the charges, you may request a refund from the Office of Student Accounts. Refunds are given only for funds which have *actually* been received by Johns Hopkins University and credited to your account. You may request your refund online at www.jhu.edu/studacct. The refund may take 7-10 days from the start of classes; additional time at the start of each semester. Refunds may be placed on your JCard.

Students who withdraw during an academic term will receive a tuition refund based on the policy specified in the catalog. The financial aid award will be adjusted based on the actual charges incurred during the semester. Funds from Federal Title IV programs will be returned to the government according to federal regulations.

The refund will be calculated from the date the student submits a written statement of withdrawal to the associate dean of academic advising (Krieger School of Arts and Sciences) or the associate dean for academic affairs (Whiting School of Engineering).

No refund will be granted to students suspended or dismissed for disciplinary reasons. The university reserves the right to dismiss a student whose academic standing or general conduct is considered unsatisfactory.

Return of Title IV Funds Policy

The Office of Student Financial Services is required by federal statute to recalculate federal financial aid eligibility for students who withdraw, drop out, are dismissed, or take a leave of absence prior to completing 60% of a payment period or term. The federal Title IV financial aid programs must be recalculated in these situations. For detailed information about this policy refer to our web site www.jhu.edu/finaid/ReturnTitleIVfunds.html.

Tax Incentives / Issues

There are several tax incentives available to families.

- *American Opportunity Credit*, allows a tax credit of up to \$2,500 to offset the cost of tuition, fees, and textbooks. It is available for 2009 and 2010 only and can be used during any year of college. It replaces the Hope Scholarship. Families who are eligible for both the American Opportunity Credit and the Lifetime Learning Tax Credit may only choose one to claim.
- *Lifetime Learning Tax Credit* allows a \$2,000 tuition tax credit. It is available to college juniors, seniors, and graduate students. Families with joint incomes below \$120,000 (single filers below \$60,000) are eligible.
- *Tuition and Fees Tax Deduction* is a tuition tax deduction of up to \$4,000 for qualified higher education expenses, available for taxpayers with adjusted gross incomes of up to \$80,000 for single filers and \$160,000 for married taxpayers filing jointly.
- *Interest on Student Loans*. Taxpayers with joint incomes below \$145,000 (single filers below \$70,000) may deduct up to \$2,500 in annual interest paid on education loans.
- *Coverdell Education Savings Account (formerly Education IRA)*. The current contribution limit is \$2,000 per year for qualified educational expenses. Qualified educational expenses that may be paid tax-free from this account include both higher education expenses and elementary/secondary expenses, including expenses for the purchase of computer technology, equipment, and internet access under certain circumstances.

Consult a tax advisor to determine your eligibility for tax incentives.

A summary of the federal tax benefits is also available on the web at www.nasfaa.org/annualpubs/TaxBenefitsGuideIntroPS.html or www.irs.gov/pubs/irs-pdf/p970.pdf.

The Johns Hopkins University Tax Office will issue an annual 1098-T to assist with reporting the Hope Scholarship and Lifetime Learning tax credits and/or tuition deductions on your tax return.

All scholarships and grants that exceed the cost of tuition, fees, books, and supplies are considered by the IRS taxable income to the student. It is the student's responsibility to maintain records in order to determine potential tax liability.

Federal Work-Study earnings received during in-school sessions are not subject to FICA withholding, but they are subject to federal and state income taxes. You will be issued a W-2 by January 31. The Johns Hopkins University Tax Office (443-997-8442) is available to assist students with tax withholding forms and general tax information.

Academic Progress

Satisfactory academic progress refers to minimal standards for grades and cumulative credits required to remain in good academic standing. Eligibility for financial aid is linked to satisfactory academic progress.

All students who are eligible to register are also eligible to apply for financial aid. However, students should be aware that Johns Hopkins University scholarship funds are awarded for a maximum of eight semesters. Under some circumstances, a ninth semester of scholarship may be awarded on appeal. Federal and state aid may be available for additional semesters.

Each semester, students are expected to pass at least 12 credits with a grade point average of at least 2.0. Students who fall short of these criteria will be placed on academic probation. Failure to meet these minimal standards for two consecutive semesters will make a student ineligible to register and result in academic dismissal for a minimum of one semester and one summer.

Students are also expected to accumulate total credits at the rate of at least 12 credits per semester. Students who fall behind in credit accumulation will be subject to the academic probation and dismissal policies stated above. In addition, if a student falls behind in credit accumulation by 24 or more credits, that student will be ineligible to register and will be dismissed from the university for failure to make satisfactory academic progress.

Minimal Satisfactory Credit Accumulation Table		
At the end of semester ____	____ credits should have been earned	Students with ____ credits or less will be dismissed permanently
1	12	-
2	24	0
3	36	12
4	48	24
5	60	36
6	72	48
7	84	60
8	96	72
9	108	84
10	120	96

Students may be approved to register for less than 12 credits in a given semester because of illness, disability, or other unusual circumstances. Less than full-time status may affect some types of financial aid. Semesters or enrollment need

not be consecutive. Leave of absence semesters do not affect academic standing. Academic progress will be reviewed at the conclusion of each regular term (fall and spring). A student's academic performance during the summer term

or intersession will not affect his/her academic standing except that credits and grades will count in the cumulative measures. Repeated courses count only once toward the cumulative credit requirements.

For students entering the university as a freshman, credits approved for transfer from another institution will count toward the cumulative credits required for meeting satisfactory academic progress standards. If a student studies abroad or attends another approved program off campus, the semesters attended at the other institution are counted in the assessment of the student's progress toward his/her degree the same as if the student had attended Johns Hopkins University. For transfer students, satisfactory academic progress will be based only on work done after matriculation at Johns Hopkins University in accordance with the eligibility-to-register requirements above.

Study Abroad

If you are planning to study abroad, you must notify the JHU Study Abroad Office and the Office of Student Financial Services well in advance of your trip to make sure all aspects of your program are considered.

Billing: The Office of Student Accounts will bill the student the cost of their program and a study abroad fee (12% of Johns Hopkins University tuition). If housing costs are a part of the program, they will be billed to the student's account. If the student participates in the student health insurance plan, this will also be billed. Students will pay the University directly.

Johns Hopkins University will make direct payments to the study abroad program for the program fee and housing fees (if applicable). Students are responsible for additional costs, including housing, airfare, personal expenses, meals, travel, and other incidental expenses.

Financial Aid: The Office of Student Financial Assistance will modify a student's cost of attendance based on the financial aid budget provided to us by the Office of Study Abroad for the semester the student is abroad. Johns Hopkins University grant assistance will be based on the adjusted cost of the study abroad program. If the cost of the program is lower than that of Johns Hopkins University the university grant assistance will be reduced. Johns Hopkins University grant assistance will not be modified if the cost of the study abroad program is greater than that of Johns Hopkins University. Only loan assistance is available to cover additional expenses. All financial aid (excluding Federal work-study) may be applied toward the cost of your program.

Financial aid will credit to the student's account. Students with a credit balance may request a refund online at www.jhu.edu/studacct. Refund requests cannot be processed any earlier than 10 days prior to the first day of classes at Johns Hopkins University. If a student's program has a different start date, you should make financial plans accordingly.

Concurrent Programs and Financial Aid

Some academic departments offer concurrent degree programs that allow students to pursue a bachelor's degree and a master's degree at the same time. Eligibility for financial aid will vary depending upon whether a student is classified as a graduate or undergraduate student. Students in concurrent programs are classified as undergraduate for the first 4 years (8 semesters of full-time study) only. Students are considered to be graduate students in the 5th year of study, and are no longer eligible for undergraduate JHU grant assistance. This includes Bloomberg Scholarship, Hodson Scholarship and Westgate Scholarship.

Graduate Students may be eligible for partial tuition waivers or for research and teaching assistantships. The amounts of these awards are determined by the academic department or program. Graduate students may also qualify for Federal student loans and/or work study, and should follow the graduate aid application procedures.

Loan limits for the federal student loan programs change when a student's classification changes from undergraduate to graduate. The annual maximum of combined subsidized and unsubsidized Federal Direct Student Loan for an undergraduate junior or senior is \$7,500. The annual maximum of combined subsidized and unsubsidized Federal Direct Student Loan for a graduate student (in any year of his or her program) is \$20,500. A student who is classified as a graduate student is no longer eligible for undergraduate federal student aid including Federal Pell Grant, Federal SEOG, Federal SMART Grant, or Federal Parent PLUS loans.

For information about the concurrent degree programs in the Krieger School of Arts and Sciences and the Whiting School of Engineering, see your academic advisor or the website below.

<http://www.grad.jhu.edu/bachelors-masters/programs.php>

Student Rights and Responsibilities

You have the right to:

- **Privacy and confidentiality of records.**
- **Be notified of any changes in your aid and the reason for the change.**
- **Ask for an explanation of anything you don't understand.**

You have the responsibility to:

- **Read, understand, and keep copies of all financial aid documents.**
- **Notify our office of any changes in your family's financial status.**
- **Notify us of any change in your attendance status, name, or address.**
- **Notify us of any outside awards you receive.**
- **Comply with the terms of your student loans.**
- **Stay informed about deadlines and procedures—read any correspondence you receive from our office.**

T. I. P. (To Insure Promptness)

You can avoid delays in payment of your financial aid if you do the following after receiving your award letter:

- **Read your financial aid award letter carefully.**
- **Notify us of any outside resources you know you will receive if they are not listed on your award letter.**
- **If you wish to decline the award or you are requesting a revision of loan amount, return your signed award letter to the Office of Student Financial Services or log into your ISIS account to decline or revise awards.**
- **Make sure that you provide requested or required forms.**
- **Be sure you electronically sign your promissory note and complete your entrance interview for your loans.**

By necessity, Hopkins reserves the freedom to change without notice any programs, policies, requirements, or regulations published in this brochure.

Admissions Policy

Johns Hopkins University admits as regular students only persons who have a high school diploma or its recognized equivalent, or persons who are beyond the age of compulsory school attendance in Maryland.

To be eligible for federal student aid, students who are beyond the age of compulsory attendance but who do not have a high school diploma or its recognized equivalent must meet ability-to-benefit criteria or meet the student eligibility requirements for a student who is home schooled.

Equal Opportunity Policy

The Johns Hopkins University admits students of any race, color, gender, religion, age, national or ethnic origin, disability, marital status or veteran status to all of the rights, privileges, programs, benefits, and activities generally accorded or made available to students at the university. It does not discriminate on the basis of race, color, gender, marital status, pregnancy, ethnicity, national origin, age, disability, religion, sexual orientation, gender identity or expression, veteran status, or other legally protected characteristic in any student program or activity administered by the university, including the administration of its educational policies, admission policies, scholarship and loan programs, and athletic and other university-administered programs or in employment.

Questions regarding Title VI, Title IX, and Section 504 should be referred to the Office of Institutional Equity, Garland Hall 130, Telephone: (410) 516-8075, (TTY): (410) 516-6225.

2011-2012 CALENDAR

Early Decision Students	Regular Decision Students	Continuing Students	Transfer Students
<p>November 15</p> <p>Deadline for submission of financial aid documents</p>	<p>March 1</p> <p>Deadline to submit FAFSA and Profile</p>	<p>May 1</p> <p>Deadline to submit FAFSA, CSS Profile, tax returns, and other required documents</p>	<p>March 1</p> <p>Deadline to submit FAFSA and Profile</p>
<p>Mid-December</p> <p>Admissions letters and Financial aid awards are mailed</p>	<p>Late March</p> <p>Admissions letters and financial aid awards are mailed</p>	<p>Late June</p> <p>Financial aid awards are mailed</p>	<p>Late April</p> <p>Admissions letters and financial aid awards are mailed.</p>
<p>January 15</p> <p>Enrollment deposit due to the Admissions Office</p>	<p>May 1</p> <p>Enrollment deposit due to the Admissions Office</p>		<p>June 10</p> <p>Enrollment deposits due to the Admissions Office</p>
<p>March 1</p> <p>Deadline to submit the FAFSA</p>	<p>Deadline to submit all tax documents.</p>		<p>Deadline to submit all tax documents.</p>
<p>April 1</p> <p>Deadline to submit tax returns</p>			

ALL STUDENTS

Early July

First semester bills are posted

August 19

Fall financial aid is disbursed to the student's account

August 29

First day of fall classes

Early December

Second semester bills are posted

January 20

Spring financial aid is disbursed to the student's account

January 30

First day of spring classes

NOTE: March 1st is the deadline for **Transfer Students** to submit the FAFSA and CSS Profile applications.

JOHNS HOPKINS
U N I V E R S I T Y

Office of Student Financial Services

146 Garland Hall / 3400 N. Charles Street

Baltimore MD 21218-2683