FINANCING YOUR GRADUATE EDUCATION

UNIVERSITY OF SAN FRANCISCO | School of Management
STUDENT LOAN PROGRAMS

Federal student financial aid programs provide loan assistance to citizens of the United States and eligible non-citizens. Federal student loan borrowers must complete a Free Application for Federal Student Aid (FAFSA) for each academic year online at www.fafsa.ed.gov. The university offers Federal Unsubsidized and Federal Graduate PLUS loans to its eligible graduate and professional students from the Federal Direct Student Loan Program. For each program, interest rates are fixed and payments may be deferred while the student is enrolled at least half-time, which is 3 or more units.

FILING THE FAFSA

The FAFSA is the required application for the Federal Direct Student Loan Program, available only to U.S. citizens. The FAFSA is also required to qualify for some USF School of Management graduate scholarships. In order to be considered for any need-based scholarships or aid, you must submit the FAFSA prior to or in conjunction with filing your application for admission. If you do not submit the FAFSA at the time of application, you will not be considered for these need-based scholarships. The FAFSA is available online at fafsa.ed.gov and the application process can be completed electronically. To ensure that USF School of Management’s Financial Aid Office receives your financial aid application data, be sure to enter the USF Federal School Code, 001325, in the school section of the FAFSA.

The Federal Unsubsidized Direct Loan is available to all eligible students, regardless of credit or demonstrated financial need, and provides up to $20,500 annually for educational expenses. The federal government charges an origination fee (adjusted annually) that is deducted from the gross amount upon disbursement. The student borrower is responsible for paying interest which begins to accrue upon disbursement. When the student drops below half-time enrollment, the student begins a one-time six-month grace period before any repayment is required.

Graduate students also have the option to borrow from the Federal Direct Graduate PLUS program. Students may borrow up to the amount of their USF cost of attendance budget, less any other financial aid such as unsubsidized loans and scholarships. The federal government charges an origination fee (adjusted annually) that is deducted from the gross amount upon disbursement. The student borrower is responsible for paying interest which begins to accrue upon disbursement. The Graduate PLUS loan has no grace period — repayment begins 60 days after the student drops below half-time enrollment status.
USF’s support of veterans through the Yellow Ribbon program not only helped make the pursuit of higher education a possibility, but it also minimized the amount of debt I had upon graduation and enabled me to focus on a stable transition into my new career.”

MATT STALCUP, MSFA ’13
Associate Director, Operations
Berkeley Endowment Management Company
STUDENT EMPLOYMENT

Student employment opportunities are available throughout USF, in academic departments, student life and student support offices, and in the university’s libraries and recreational facilities. Students can apply for teaching assistant and research assistant positions upon beginning their graduate program. They can also apply for resident adviser positions through the Office of Student Housing and Residential Education. Graduate students may work up to 25 hours per week while classes are in session and up to 35 hours per week during breaks and summer. International students are limited to 20 hours per week while classes are in session and up to 35 hours per week during breaks and summer.

MONTHLY PAYMENT PLAN

The university offers a monthly payment plan for summer, fall, and spring semesters. The plan provides graduate students with the option of paying fall or spring semester’s charges for tuition, fees, and on-campus room and board in four monthly payments. Charges for the shorter summer semester can be paid in three installments. There is a $50 enrollment fee for each semester in which the payment plan is used. More information can be found at: usfca.edu/paymentplan.

LIFETIME LEARNING TAX CREDIT

The Lifetime Learning Tax Credit may be available to students who file a federal tax return and who owe taxes. The credit is subtracted from the owed taxes. The actual amount of the credit will depend on the amount of qualified tuition and fees paid in the tax year. For eligible students, the current credit is up to $3,000 a year. Those students not eligible for the Lifetime Learning Tax Credit may be eligible for a tax deduction for higher education expenses. In addition, a deduction for interest payments on student loans is available for some students who borrow to attend an eligible educational institution such as USF. Taxpayers may generally deduct interest up to $2,500 that they pay on student loans borrowed for themselves, their spouses, or their dependents.

Income and other restrictions apply to all of the tax incentives. For more information, visit irs.ustreas.gov or consult IRS publications.
ENROLLMENT STATUS

Almost all student aid programs require that recipients maintain a specific enrollment status. As an example, the Federal Family Educational Loan Program requires that a borrower be enrolled at least half-time in his or her degree program. The USF School of Management defines full-time enrollment for graduate programs as 6 credits in fall, spring, and summer semesters.

YELLOW RIBBON PROGRAM

The University of San Francisco is proud to participate in the Yellow Ribbon Program, which is intended to make participating private institutions more accessible to eligible veterans who are pursuing degrees. The Department of Veterans Affairs supplements each direct contribution from USF with a matching benefit.

A veteran must be receiving 100 percent Post-9/11 (Chapter 33) benefits to be eligible for the Yellow Ribbon Program. The program is available on a first-come, first-served basis and only specific programs of study are eligible. For more information about the Yellow Ribbon Program and for a list of the eligible programs of study, visit usfca.edu/admission/veterans.

USF placed in the top 20 percent of schools nationwide that deliver the best experience for military students according to Military Friendly™.

INTERNATIONAL STUDENT AID

International graduate students attending USF on an F-1 visa are not eligible for federal student financial aid and should not file the FAFSA. However, all international graduate applicants will be considered for applicable USF School of Management scholarships.

International students are welcome to apply for on-campus student employment including teaching assistant and research assistant positions. International students with a valid social security number and a prospective co-signer who is a U.S. citizen or permanent resident may want to review private loan programs at usfca.edu/financialaid/privateloans.
SCHOLARSHIPS

The USF School of Management offers a variety of partial tuition scholarships to domestic and international students.

Please review the scholarship descriptions below to determine scholarship eligibility and complete the scholarship essay found in the online application to indicate which of these scholarships you believe you are qualified for and why.

The majority of scholarship award notifications are included in the official acceptance package. It is important to apply to a graduate program early to receive full consideration of these scholarships.

GENERAL SCHOLARSHIPS

› Dean's Merit Scholarships
  The Dean’s Merit Scholarships are awarded to students of most graduate programs that demonstrate exceptional academic and/or professional achievements. No additional application materials are required.

› Civil Servant Merit Scholarship
  The Civil Servant Merit Scholarship is awarded to a student who is currently or was previously employed in city, state, federal, or international civil service.

› Community Service Merit Scholarship
  In keeping with the university’s mission to educate for a more just and humane world, these scholarships are awarded on a competitive basis to a limited number of students who have demonstrated meritorious achievements in community service activities in either paid or volunteer positions.

› Entrepreneurship and Innovation Merit Scholarship
  The Entrepreneurship and Innovation Merit Scholarship is awarded to a student who currently owns or operates or previously owned or operated a business or organization.

› International Merit Scholarships
  The University of San Francisco School of Management greatly values diversity and offers merit scholarships to applicants from regions and countries around the globe that embrace regular interaction with different cultures and societies.

SPECIAL INTEREST SCHOLARSHIPS

› Albert & Sophie Yu Scholarship
  The Albert & Sophie Yu Scholarship is awarded to an MBA student with an interest in Asian studies, particularly in social-economic issues. Financial need is considered. Please complete the scholarship essay portion of the application and submit the FAFSA in order to be considered.

› Cassou-Shan Endowed Scholarship
  An annual Cassou-Shan Endowed purse is awarded to an MBA student who has demonstrated unique promise, exceptional intelligence, and outstanding personal discipline. In awarding this purse, the applicant’s financial need will be considered. Please complete the scholarship essay portion of the application and submit the FAFSA in order to be considered.

› Ernest and Scharleen Colant Endowed Scholarship
  This scholarship was established by Ernest and Scharleen Colant, who were members of the Rotary Club of San Francisco. This scholarship is awarded to an incoming full-time, part-time, or Executive MBA student that graduated from a San Francisco high school and is employed by an academic institution or nonprofit organization. Once selected, scholarship recipient(s) are required to attend a meeting of the SF Rotary Club and provide future updates of their studies.

› Laura D. Sypin Memorial Scholarship
  The Laura D. Sypin Memorial Scholarship is awarded to a female MBA student who is currently employed or who wishes to re-enter the workplace by earning an MBA degree.

› MBA Alumni Scholarship
  The MBA Alumni Scholarship is awarded to an outstanding female MBA student from California.

› National Society of Hispanic MBAs (NSHMBA) Scholarship
  The NSHMBA Scholarship is awarded...
to a full-time MBA student who is of Hispanic heritage or has a demonstrated commitment to the Hispanic community.

› **Hearst and Rosenberg Nonprofit Administration Scholarships**
  The Hearst and Rosenberg Scholarships are awarded to MNA students with unmet financial need. Applicants’ likelihood of future professional accomplishments as nonprofit managers or leaders is considered. Please complete the scholarship essay portion of the application and submit the FAFSA in order to be considered.

› **Mabel Eugenie Hale Scholarship**
  Mabel Eugenie Hale was a great patron of the arts and education in the San Francisco area. This scholarship is awarded to an MNA student that demonstrates a commitment to nonprofit efforts focused on the betterment of society through education. Please complete the scholarship essay portion of the application and submit the FAFSA in order to be considered.

› **Michael O’Neill, Professor Emeritus Scholarship**
  Michael O’Neill, Professor Emeritus, is the founder and former program director of the Master of Nonprofit Administration program. Throughout his career, Dr. O’Neill focused his attention on education, development, and management solutions for nonprofit organizations. This scholarship is therefore awarded to an MNA student who recognizes the critical role of nonprofits in meeting societal and environmental needs and has worked to increase the productivity, stability, and longevity of organizations in this critical service sector.

› **Public Administration Scholarship**
  This scholarship is awarded to select MPA students that show exceptional leadership in government service and community management.

› **Robert J. Smith Memorial Rehabilitation Scholarship**
  The Robert J. Smith Memorial Rehabilitation Scholarship is awarded to an MBA student. Originally dedicated to those pursuing rehabilitation careers, this scholarship is now available to all MBA students.

› **Richard Puntillo First Generation Scholarship**
  The Richard Puntillo First Generation Scholarship is awarded to an MBA student who is in the first generation of his or her family to attend college, with priority given to students who completed their undergraduate business education at USF.

“USF offered me a merit-based scholarship when I applied to the MSFA program, which paid me a small stipend each semester. It showed me USF was engaged in my education and committed to my success.”

**JOHN TA, MSFA ’13**
IMPORTANT NOTES

If you are interested in financing your graduate education at the University of San Francisco through any of the options described in this publication, please note the following:

1. You must complete an application for admission.

2. Applicants cannot be considered for financial aid until they are admitted to a university degree program.

3. If you are applying for federal loan assistance or a School of Management scholarship that considers financial need, complete the FAFSA as soon as it is available for your intended enrollment term. It is not necessary to wait until being admitted to submit this form.

CONNECT WITH US

USF Financial Aid Office
usfca.edu/onestop

One Stop Enrollment and Financial Services
2130 Fulton Street
San Francisco, CA 94117
415.422.2020

usfmanagementschool
linkd.in/usfmanagement
usfsom