TUITION, FEES, AND FINANCIAL AID

Tuition and Fees
The University and its Board of Trustees reserve the right to adjust these charges without notice. Charges during the period covered by this bulletin will change. The charges are available from the Office of Student Accounts.

Liability Insurance
Students enrolled in programs requiring fieldwork, practica, student teaching, or an internship will be charged a one-time insurance fee at the beginning of their enrollment in the program that will cover them under Fordham University’s liability insurance policy throughout the semesters in which they complete their fieldwork, practica, student teaching, or internship. Students are also strongly encouraged to obtain their own personal policy through professional organizations.

Policies
Tuition and fees are billed after registration and must be paid on or before the invoice due date. Checks should be made payable to Fordham University. There will be a penalty and handling charge if a check is returned from the bank for insufficient funds or any other reason. Should this occur, the University may require settlement of any subsequent obligations with cash, wire transfer, or certified check.

The University reserves the right to cancel registration or bar further registration and not release any transcript or record until all financial obligations are satisfied. Delinquency of outstanding balances, including those from deferred or other payment plans, are subject to collection by the University or a designated agent. Students are liable for any costs incurred in the collection of delinquent accounts.

Cost of Attendance
Information about the estimated cost of attendance per year is available from the Office of Student Accounts.

Refund Policies and Procedures
The University’s refund policies and procedures ensure equitable refunds to students who withdraw from all or a portion of their studies or when payment is in excess of the total charges. Application and tuition deposit fees are not refundable. Registration, late payment, student activities, laboratory, maintenance of matriculation, and other special fees are not refundable after classes begin.

New students who want to withdraw the acceptance of our offer of admission are required to write a letter stating that they want to withdraw from the Graduate School of Education (GSE). Letters should include the withdrawal date, student ID number, and program name. Letters may be submitted by email from Fordham email accounts. Emails should be directed to the admissions office at gse_admiss@fordham.edu.

Continuing GSE students who want to withdraw must write a letter stating they want to withdraw from GSE. Letters should include the withdrawal date, student ID number, and program name. Letters may be submitted on paper or emailed from Fordham email accounts. Letters should be directed to the academic adviser. Academic advisers will sign off on the withdrawal request and (with division chair approval) forward it to academic records in the enrollment services office on the second floor of the Lowenstein Center. Students are also expected to complete a withdrawal form.

A request for a refund must be submitted to the bursar’s office. Refund checks are mailed to the student’s permanent address unless otherwise specified in the request. No refunds will be processed until the University has actually received funds from third-party payers (such as employers, governmental agencies, and payment plan service providers).

Students who are withdrawing should contact enrollment services at 718-817-4900 for counseling regarding the effect the withdrawal has on balances due to the University and financial aid. The refund calculation is based on the following:

• First-time and continuing students not receiving Title IV (federal) assistance are subject to the Institutional Refund Policy.
• Refunds must be calculated using federal and institutional policies for continuing students receiving Title IV assistance.
• First-time students attending Fordham University receiving Title IV assistance and withdrawing during the first nine weeks of the term are subject to a federal refund calculation as mandated by the Higher Education Amendments (HEA) of 1992.
• Students who received aid as cash must be placed into repayment status for those aid programs.

Note: For students who received Title IV assistance, refunds must be returned to the programs in the following order: unsubsidized Direct loan, subsidized Direct loan, Plus loan, Perkins loan, Pell, FSEOG, other Title IV aid, and other federal aid. Fordham grants, scholarships, and other aid may be prorated, canceled, or returned to the program. Any additional monies will be returned to the student. The following refund policies are based on 100% tuition payment. The refund period begins with the first day of the term.

Veteran students should be aware that if they are using any military education benefit, withdrawal from the University (which may involve withdrawal from classes) may create a debt with the VA, their Service Branch, or Fordham. Before withdrawing from the University, such students should consult with the VA Certifying Officials in the Office of Academic Records.

The dates and refund portions are determined each year; the information below is approximate and subject to change. Check the GSE calendar online at fordham.edu/gse for current information.

See the University’s refund calculator for more details.

Refund Policy Appeal Process
A student may appeal decisions by writing to the associate dean for academic affairs. The request should include all relevant information describing the special circumstances upon which the appeal is based.

GSE Financial Aid
School-based aid consists of funding provided by Fordham GSE. It is separate from federal or state financial aid and external funding.

The Graduate School of Education offers students merit and need-based financial awards (scholarships and graduate assistantships). Students applying for GSE school-based aid must meet the GPA criteria and demonstrate financial need, as evidenced by completion of the Free Application for Federal Student Aid (FAFSA). Award eligibility is based on students’ final, cumulative, degree-granting GPA. Applicants for GSE
scholarships and graduate assistantships must complete a FAFSA for the academic year in which they enroll.

**GSE Scholarship Eligibility**
To be eligible for GSE school-based scholarships, students must:

- Maintain enrollment in two courses (six credits) for summer, fall, and spring semesters
- Demonstrate financial need by completing a FAFSA (Fordham University’s Federal School Code is #002722.)
- Meet minimum GPA requirements: a 3.5 undergraduate GPA and a 3.75 graduate GPA
- Be a U.S. citizen or an eligible noncitizen (as determined by FAFSA)

**GSE Graduate Assistantship Eligibility**
To be eligible for a graduate assistantship, students must:

- Demonstrate financial need by completing a FAFSA (Fordham University’s Federal School Code is #002722.)
- Meet the minimum GPA requirements: 3.5 undergraduate GPA and 3.75 graduate GPA
- Be enrolled in a minimum of 9 credits for the fall or spring semesters and a minimum of 6 credits for the summer semester in any degree program within the Graduate School of Education for the entire academic year

International students may apply for a graduate assistantship if the GPA requirement and credit load are met.

Note: Students may apply for more than one form of GSE school-based aid (scholarship or graduate assistantship). Additional information is available on the GSE Financial Aid website.

**Federal Financial Aid**
Students matriculated in a degree program who are enrolled at least half time in each term of the loan period and have filed a valid FAFSA may apply for the Federal Direct Unsubsidized loan and Federal Direct Graduate PLUS loan. After students file the FAFSA, they must review their Student Aid Report for accuracy or missing data. The annual limit for the unsubsidized loan is $20,500. Students who plan to borrow the unsubsidized loan must complete the electronic loan request form.

The Graduate PLUS loan can be requested online. The Office of Student Financial Services will review and certify loan eligibility based on federal guidelines. Interest begins to accrue on these loans at the time of disbursement. Borrowers are not required to make payment while in school but are encouraged to make quarterly interest payments to limit the total amount of interest paid.

Federal regulations require that before funds may be disbursed, first-time Fordham borrowers must complete a Master Promissory Note (MPN) and Entrance Counseling Session with the U.S. Department of Education.

**Federal Loan Satisfactory Academic Progress (SAP)**
Criteria for federal loans include the following:

- Students must maintain a minimum grade point average of 3.0 for ADV, ADVN, M.S., M.S.E., and M.S.T. degree programs, and 3.5 for Ed.D. and Ph.D. degree programs.

- Students must attempt and complete no fewer than 6 credit hours per term. The Matriculated Student Status Certificate form (see below for more information) must be completed by a student who may be registered for fewer credits to qualify for half, three-quarters, or full-time certification for purposes of veterans’ benefits and federal financial aid eligibility.
- Maintain active term matriculation status (from term admitted to term graduated).
- Students must complete the course of study within five years for ADV, ADVN, M.S., M.S.E., M.S.T. degree programs and within eight years for Ed.D. or Ph.D. degree programs.

Students who fail to attain satisfactory progress at the end of each academic year will lose federal financial aid eligibility. If the student resumes satisfactory academic progress, the student will regain federal financial aid eligibility as long as they maintain satisfactory academic progress.

Students enrolled in non-degree programs are not eligible for federal aid and should look into a private education loan for non-degree programs.

The Matriculated Student Status Certification form must be completed by a student who may be registered for fewer credits to qualify for half, three-quarters or full-time certification for purposes of veterans’ benefits and federal financial aid eligibility.

**Matriculated Student Status Certification Forms**
- Form only (for students loan status) (PDF)
- SAP Appeal Form (online)