



GRADUATE FINANCIAL AID GUIDEBOOK

Unlocking the Door to Graduate School Funding

Table of Contents

Introduction	1
Terminology	1
Part 1: The Power of Scholarships and Grants	5
Differentiating Between Scholarships and Grants	5
Benefits and Advantages of Scholarships and Grants	5
Where to Find Scholarships and Grants	6
Part 2: Assistantships - Earn While You Learn	7
Research Assistantships	7
Teaching Assistantships	7
Graduate Assistantships	7
Federal Work-Study Program	8
Part 3: Employer Reimbursement – Your Job May Help Foot the Bill	8
Corporate Sponsorship	8
Employee Education Benefits	8
Public Service Loan Forgiveness	8
Part 4: Military Funding - Serve Your Country and Your Future	9
GI Bill	10
Military Scholarships and Grants	10
Part 5: Private and Federal Student Loans - Bridging the Financial Gap	10
United States Federal Student Loans	10
United States Federal Student Loan Checklist	11
Private Student Loans	12
Part 6: Special Tuition Award Programs	12
What are Special Graduate Tuition Awards?	12
Applying Graduate Tuition Percentage Awards at Duquesne University	13
Part 7: Unlocking the Value: Why Investing in Graduate School Pays Off	13
Enhanced Earning Potential	13
Career Advancement Opportunities	13
Expanded Professional Network	14
Personal Growth and Fulfillment	14
Conclusion	14
Helpful Web Links	15
Scholarships	15
Tuition pages	15
Active-Duty Military/Veteran Funding	15
Contact Us	back cover

Introduction

Welcome, prospective graduate students! As you consider the exciting journey of graduate higher education, it's important to note that the funding landscape is quite different from that of undergraduate programs. This guide is here to help you navigate these unique challenges and explore the numerous avenues available to support your academic aspirations.

At Duquesne University, we are committed to serving God by serving our students. We invite you to explore the various avenues for financing your graduate education, knowing that our commitment to excellence in liberal and professional education, rooted in moral and spiritual values, ensures that financial barriers will not hinder your pursuit of higher learning.

At Duquesne University, we uphold an ecumenical atmosphere that embraces diversity and celebrates the richness of varied perspectives. Within this inclusive environment, we endeavor to empower all students to access the transformative experience of graduate education.

In this guidebook, we draw inspiration from our mission to guide prospective graduate students through the process of financing their academic aspirations. By providing practical strategies for funding graduate school, we believe we uphold our commitment to serving our students and the broader communities we engage with.

Join us as we navigate the landscape of financial aid options, guided by the principles of excellence, diversity and service that define the essence of Duquesne University. Together, let us pave the way for a future where every individual can fulfill their educational dreams and contribute meaningfully to the world around them.

Terminology

Before exploring funding options for your graduate degree, here are some key terminologies commonly used in higher ed and throughout this guidebook. Understanding these terms will empower you to navigate the funding landscape with confidence. You can also review helpful videos about key financial aid terms and processes at duq.edu/FinAidTV.

Discounts: The reductions in the cost of attendance that institutions offer to students, often in the form of scholarships, grants, or other financial aid. These discounts can be based on academic merit, financial need, athletic ability or other special talents. By providing tuition discounts, colleges and universities aim to make education more accessible and attract a diverse pool of students. Discounts can vary widely in terms of amount and eligibility criteria, and they play a key role in shaping the affordability of higher education for students.

Federal Work–Study Programs: Federal Work–Study programs are part of a financial aid initiative offered by the U.S. government to help students manage the cost of higher education. These programs provide part-time employment opportunities to students, allowing them to earn money to pay for their tuition, books, and other education-related expenses. Work-study positions are typically offered both on and off campus and are designed to complement a student's academic schedule. Eligibility for federal work-study is based on financial need, and the program aims to promote access to higher education while helping students gain valuable work experience.

Free Application for Federal Student Aid (FAFSA): FAFSA, or the Free Application for Federal Student Aid, is a form used by students in the United States to apply for financial aid for higher education, including graduate programs.



By completing the FAFSA, graduate students can be considered for federal financial aid options such as loans (e.g., Direct Unsubsidized Loans and Grad PLUS Loans) and work-study programs. The FAFSA gathers information about a student's and, if applicable, their family's financial situation to determine eligibility for need-based aid. Submitting the FAFSA is a key step for graduate students to access financial support to help cover tuition and other education-related costs.

Entrance Counseling: Entrance counseling is a mandatory information session that graduate students must complete before receiving federal student loans. Entrance counseling provides students with important details about the types of loans available, the terms and conditions of those loans, and their responsibilities as borrowers. This session covers topics such as interest rates, repayment plans, the consequences of defaulting, and tips for financial management. Entrance counseling aims to ensure that students understand their financial obligations and make informed decisions about borrowing to finance their graduate education.

Grad PLUS Loan: A Grad PLUS Loan, or a Graduate PLUS Loan, is a federal student loan offered by the U.S. Department of Education to graduate and professional students to help finance their higher education tuition and related expenses. Unlike other federal loans, Grad PLUS Loans are available regardless of financial need but require a credit check. Students who do not have an adverse credit history may qualify for these loans, which can cover the full cost of attendance minus other financial aid received. The loan has fixed interest rates and offers flexible repayment options, including deferment and forbearance, to accommodate the borrower's financial situation. Grad PLUS Loans provide a valuable resource for graduate students who need additional funding to pay for their education.

Graduate Assistant (GA): A graduate assistant is a graduate student who takes on part-time employment within their university, typically in teaching, research, or administrative duties, in exchange for financial compensation such as a stipend and/or tuition remission. Graduate assistantships provide students with valuable

professional experience related to their field of study while also helping offset tuition and living expenses. In addition to financial support, graduate assistantships can offer mentorship opportunities, networking, and the chance to develop academic or professional skills. The responsibilities of a graduate assistant may vary depending on the department and the specific role, such as assisting professors with research projects or teaching undergraduate courses.

Grants: Grants refer to forms of financial aid provided to graduate students to help cover their education costs. Grants, unlike loans, do not need to be repaid, making them a valuable source of funding for students. Graduate grants are often awarded based on criteria such as academic merit, financial need, research interests, or other specific qualifications. Grant funding sources may include the federal government, state agencies, universities, private foundations, or other organizations. Grants can support tuition, fees, and sometimes living expenses, allowing graduate students to focus more on their studies and research without the burden of significant debt.

Master Promissory Note (MPN): A master promissory note (MPN) is a legal document that graduate students must sign when taking federal student loans. The MPN outlines the terms and conditions of the loan, including the interest rate, repayment options, and borrower obligations. By signing the MPN, the student agrees to repay the loan according to the terms specified in the document. The MPN can be used for multiple loans over 10 years, allowing students to borrow funds as needed for each academic year without signing a new promissory note. This document is a crucial part of the loan process and is a binding agreement between the borrower and the lender.

Public Student Loan Forgiveness (PSLF): Public Service Loan Forgiveness (PSLF) is a federal program in the United States that offers loan forgiveness to graduate students and other borrowers who work in qualifying public service jobs while repaying their federal student loans. Under the PSLF program, eligible borrowers can have the remaining balance of their Direct Loans forgiven after making 120 qualifying monthly payments (approximately 10 years) under a qualifying repayment plan. Qualifying public service jobs include positions in government organizations, nonprofit organizations, and other public service roles. The program aims to incentivize and support individuals who choose careers in public service by providing them with financial relief through loan forgiveness.

Research Assistant (RA): A Research Assistant (RA) is a graduate student who assists faculty members or researchers with academic or scientific research projects as part of their graduate studies. Research assistantships provide students with hands-on experience in their field of study while contributing to their academic and professional development. In return for their work, RAs often receive financial compensation through a stipend and/or tuition remission, which can help offset the cost of graduate education. Research assistant duties may include data collection and analysis, literature reviews, laboratory work, report writing, and other tasks related to the research project. This role allows students to gain valuable skills and knowledge while making meaningful contributions to their academic community.

Scholarships: Scholarships are forms of financial aid awarded to graduate students based on criteria such as academic achievement, research potential, leadership qualities, or other specific talents or attributes. Scholarships are typically provided by universities, private organizations, foundations, or government agencies and do not

need to be repaid. Scholarships can help cover tuition, fees, and sometimes living expenses, making graduate education more affordable and accessible. Scholarships may be merit-based, need-based, or awarded based on other qualifications or interests. By alleviating some of the financial burdens of graduate school, scholarships allow students to focus more on their studies and research.

Stipend: A stipend is a fixed, regular payment provided to graduate students to help cover living expenses while enrolled in a graduate program. Stipends are often associated with roles such as teaching assistantships or research assistantships, where students work part-time in teaching or research positions in exchange for financial support. Some graduate fellowships also offer stipends without requiring specific job responsibilities. Stipends are typically paid periodically, such as monthly or biweekly. They are meant to provide students with a modest income to cover basic living costs, allowing them to focus on their studies and research. Stipends can be an essential source of financial support for graduate students, supplementing other aid forms such as scholarships or tuition waivers.

Teaching Assistant (TA): A Teaching Assistant (TA) is a graduate student who supports faculty members in teaching undergraduate or other

graduate courses as part of their graduate studies. Teaching assistantships provide students with practical teaching experience while they pursue their degrees. In exchange for their work, TAs often receive financial compensation, including a stipend and/or tuition remission, helping offset the cost of their graduate education. TA responsibilities can vary but may include leading discussion sections, grading assignments and exams, providing office hours for student support, and assisting with course preparation. The role of a teaching assistant helps graduate students develop teaching and communication skills while also contributing to the academic community.

Tuition Waiver: A tuition waiver is a form of financial aid where a university or other organization covers all or a portion of a graduate student's tuition costs. Tuition waivers are typically offered as part of a graduate assistantship or fellowship, where students take on roles such as teaching, research, or administrative work in exchange for the waiver. Waivers can also be awarded based on merit or need and may be provided by the university or an external funding source. Tuition waivers can significantly reduce the financial burden of attending graduate school and allow students to focus more on their studies and research.



Part 1:

The Power of Scholarships and Grants

Embarking on a graduate education journey can be an exhilarating yet daunting endeavor, especially when faced with the financial burden that comes with it. However, there's a beacon of hope amidst the financial haze: scholarships and grants. These invaluable resources can not only alleviate the financial strain of graduate school but also open doors to opportunities that may have seemed out of reach. In this section, we'll explore the features, benefits, and advantages of leveraging scholarships and grants to fund your graduate studies and provide you with a roadmap to finding these valuable resources.

Differentiating Between Scholarships and Grants

While the terms “scholarships” and “grants” are often used interchangeably, they have subtle differences that are important to understand.

Scholarships are typically awarded based on merit, talent, or achievement. They can come from various sources, including universities, private organizations, corporations, and/or foundations. Scholarships may be awarded for academic excellence, leadership skills, athletic prowess, artistic talents, or specific fields of study. Scholarship recipients are not required to repay the funds, making them a highly desirable form of financial aid.

An example of a scholarship available to students is the Fulbright Scholarship, funded by the U.S. government. This scholarship provides funding for students, scholars, and professionals to undertake graduate study, advanced research, and teaching in foreign countries.

Another example of an internal scholarship offered for graduate school students is the Michael Beyer Scholarship, valued at \$1,250. Two Beyer Scholarships are awarded each fall to One-Year MBA or PMBA students. One scholarship is awarded to an admitted student starting in the fall semester, while the other is awarded to a current One-Year MBA or PMBA student who enrolled in the preceding spring or summer semesters. Qualified students will be notified by the Graduate School of Business and invited to apply.

Grants, on the other hand, are typically awarded based on financial need. They can be provided by federal or state governments, universities, non-profit organizations, or private foundations. Grants may cover tuition, fees, living expenses, research or other educational expenses. Like scholarships, grants do not need to be repaid, making them an attractive option for students seeking financial assistance.

An example of a grant is the National Science Foundation (NSF) Graduate Research Fellowship Program, which grants money to graduate students pursuing research-based master's and doctoral degrees in STEM fields.

Benefits and Advantages of Scholarships and Grants

Financial Assistance: The most obvious benefit of scholarships and grants is their ability to provide financial assistance for your graduate education. By securing funding through scholarships and grants, you can reduce or eliminate the need for student loans, thereby minimizing your debt burden upon graduation.

Recognition and Prestige: Many scholarships and grants are highly competitive and prestigious. Being awarded one can enhance your academic and professional reputation. Scholarships and

grants serve as recognition of your achievements and can open doors to additional opportunities, such as research collaborations, internships or employment prospects.

Flexibility and Freedom: Unlike student loans, which come with repayment obligations, scholarships and grants offer flexibility and freedom. You're not constrained by the need to repay the funds, allowing you to focus on your studies and pursue your academic and career goals without financial stress.

Access to Resources and Networks: Some scholarships and grants include additional benefits, such as access to specialized resources, mentorship programs or networking opportunities. These resources can enrich your graduate experience and contribute to your professional development.



Where to Find Scholarships and Grants:

Now that you understand the importance of scholarships and grants, you may wonder where to find them. Here are some valuable resources to kickstart your search:

1. Fastweb: Fastweb is one of the largest and most comprehensive scholarship search engines, offering access to thousands of scholarships from various sources.

2. Scholarships.com: Scholarships.com provides a searchable database of scholarships, grants and other financial aid opportunities tailored to your academic background, interests and demographic profile.

3. College Board: The College Board's Scholarship Search tool allows you to explore scholarships, grants and other financial aid options based on your personal preferences and qualifications.

4. Federal Student Aid: The U.S. Department of Education's Federal Student Aid website offers information on federal grants and links to state-based grant programs.

5. Professional Associations: Many professional associations and organizations offer scholarships and grants to support graduate students pursuing careers in specific fields. Explore associations relevant to your field of study or career interests to uncover potential funding opportunities.

As you can see, scholarships and grants are powerful tools to help you unlock the doors to your graduate education. By leveraging these resources, you can alleviate the financial burden of graduate school and enhance your academic and professional journey. Take advantage of the myriad of scholarships and grant opportunities available, and embark on your path to academic success with confidence and financial security.

Part 2:

Assistantships - Earn While You Learn

Graduate assistantships are a remarkable avenue for financing graduate education, offering students a multifaceted opportunity to support their academic pursuits while gaining valuable professional experience. Typically, these positions involve assisting professors in research projects, teaching undergraduate courses or managing administrative tasks within academic departments. In return for their contributions, graduate assistants can be paid in several ways depending on the position and agreed-upon terms of appointment. A graduate assistantship ensures financial stability during graduate school and fosters skills development, networking opportunities, and a deeper integration into the academic community. Overall, graduate assistantships stand as a testament to the symbiotic relationship between academic excellence and practical experience, enriching the educational journey for aspiring scholars.

Here are a few examples:

Research Assistantships

Within numerous academic departments, research assistant positions are frequently available and generously funded by grants or faculty projects. These roles typically provide a stipend, but they may also offer significant benefits such as tuition waivers or reductions, further alleviating the financial burden of graduate education. These assistantships are typically offered directly through the admissions review process from the program.

Teaching Assistantships

Graduate students can collaborate with professors by assisting in teaching

undergraduate courses or labs. They receive a stipend and frequently benefit from a tuition waiver in exchange for their contributions. This arrangement offers financial support and provides invaluable teaching experience, enhancing their professional development and academic journey. These assistantships are typically offered through the acceptance letter from the program.

Graduate Assistantships

Graduate students can work in administrative roles within academic departments, research centers, or university offices. Responsibilities may include managing budgets, organizing events, coordinating schedules, assisting with grant proposals, or handling communications. Administrative assistantships offer students the opportunity to develop organizational and leadership skills while gaining insight into the operations of higher education institutions. The pay structure for these positions can vary depending on the role.

Federal Work-Study Program

Graduate students can effectively utilize Federal Work-Study (FWS) funds to alleviate the financial burden of tuition costs. Through the FWS program, eligible graduate students can secure part-time employment on or off-campus, earning income towards their educational expenses. These positions are typically related to the student's field of study or offer valuable professional development opportunities. By participating in the FWS program, graduate students can gain valuable work experience while simultaneously reducing their reliance on loans or personal savings to cover tuition expenses. FWS earnings are not factored into future financial aid assessments, providing flexibility and financial stability for graduate students pursuing advanced degrees. Graduate students

must explore FWS opportunities early and align their work-study positions with their academic and career goals to maximize the benefits of this financial aid resource.

Part 3:

Employer Reimbursement – Your Job May Help Foot the Bill

Many companies offer tuition reimbursement programs as part of their employee benefits package, recognizing the value of investing in their workforce's continued education and professional development. Employees can pursue advanced degrees or professional certifications relevant to their roles or career aspirations through these programs. Typically, employees must meet certain eligibility criteria, such as maintaining a minimum grade point average or committing to remain with the company for a specified period after completing their studies. In return, the company covers part or all of the tuition expenses up to a predetermined limit. Tuition reimbursement programs benefit individual employees by facilitating lifelong learning and career advancement and contribute to the company's long-term success by fostering a skilled and knowledgeable workforce.

Examples include:

Corporate Sponsorship

Some companies recognize the value of investing in their employees' continued education and offer upfront financial assistance for pursuing advanced degrees relevant to their profession. This assistance often encompasses partial or full coverage of tuition expenses, allowing employees to develop their skills and expertise further while aligning their academic pursuits with organizational goals. By supporting employees

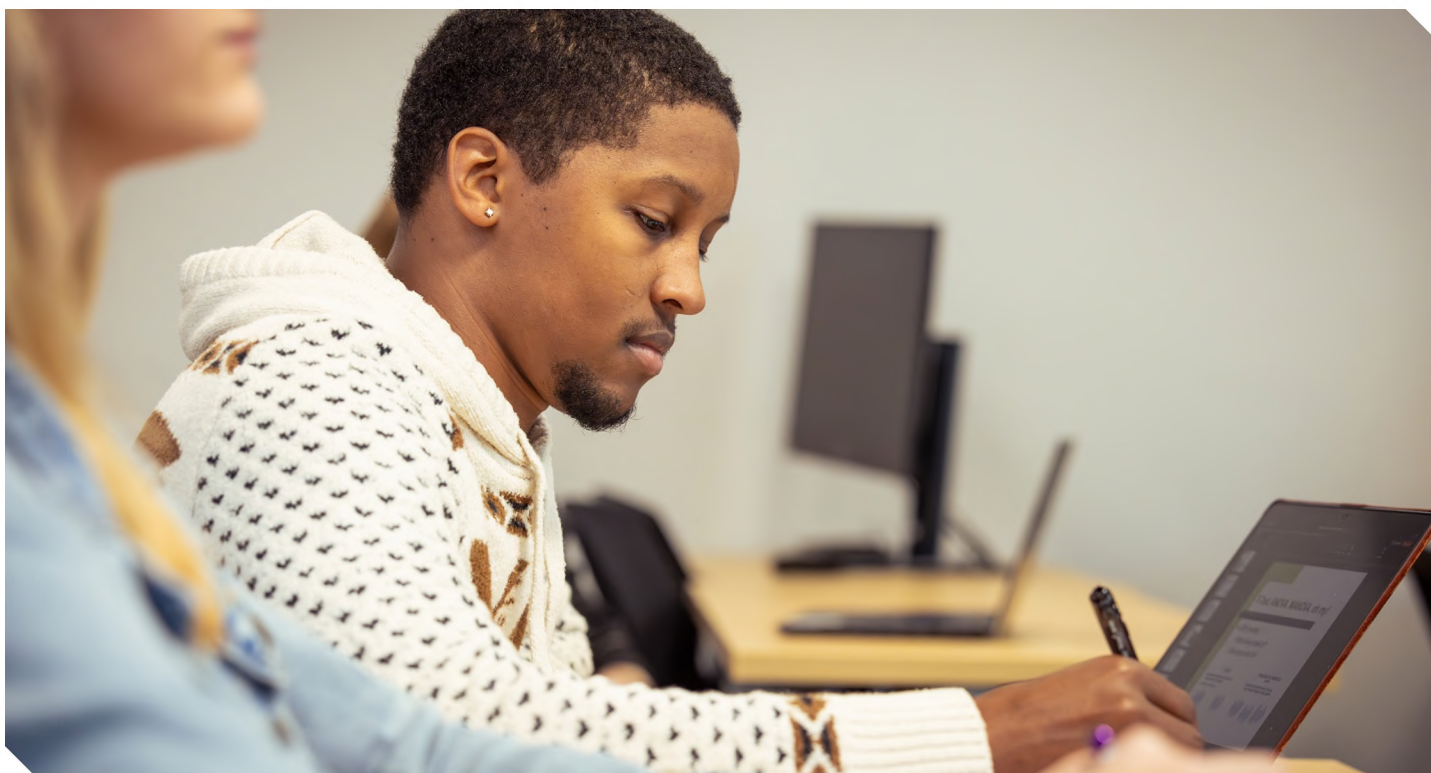
in their educational endeavors, these companies foster a lifelong learning culture and enhance employee retention, satisfaction, and overall organizational performance. Additionally, such initiatives demonstrate a commitment to professional development and employee growth, positioning the company as an employer of choice in competitive talent markets.

Employee Education Benefits

Structured programs to support employees' educational endeavors are increasingly common in forward-thinking organizations. These programs often include provisions for partial or full reimbursement of tuition fees upon the successful completion of relevant coursework. By offering such support, organizations invest in their workforce's professional development and demonstrate a commitment to nurturing talent from within. These initiatives can significantly boost employee morale, engagement and loyalty, as employees feel valued and supported in their career advancement goals. Furthermore, providing financial assistance for education can attract top talent to the organization and enhance its reputation as an employer of choice in competitive job markets. Overall, these structured programs contribute to a culture of continuous learning and growth, benefiting employees and the organization.

Public Service Loan Forgiveness

Upon graduation from your program, the Public Service Loan Forgiveness (PSLF) program offers a vital avenue for students to manage and potentially alleviate their student loan debt. Through this program, individuals working in qualifying public service jobs, such as government agencies, nonprofit organizations, and certain types of public education, can have their remaining federal



student loan balance forgiven after making 120 qualifying monthly payments while employed full-time in an eligible position. This program serves as a crucial incentive for students pursuing careers in public service by providing a pathway to financial relief. To utilize the PSLF program effectively, students must ensure they are enrolled in an eligible repayment plan and diligently track their qualifying payments. Additionally, staying informed about program requirements and maintaining eligibility criteria throughout their employment is essential for accessing this valuable debt relief opportunity.

Part 4:

Military Funding - Serve Your Country and Your Future

Military funding, particularly through programs like the Yellow Ribbon Program, offers valuable support for graduate education at institutions like Duquesne University. As a Yellow Ribbon School, Duquesne University partners with the Department of Veterans Affairs to bridge the gap between the cost of tuition and the amount covered by the GI Bill. Through this program,

eligible veterans and their dependents can receive additional financial aid to cover tuition and fees that exceed the GI Bill's maximum benefits.

Duquesne University's commitment extends to graduate programs, providing veterans access to high-quality education without financial barriers. By leveraging military funding opportunities like the Yellow Ribbon Program, veterans can pursue advanced degrees at Duquesne University and prepare for successful civilian careers while utilizing their hard-earned benefits.

For those with a military background or an interest in serving their country, there are various funding options available, such as:

GI Bill

Veterans and active-duty service members may be eligible for educational benefits through the GI Bill. This comprehensive program covers tuition, housing and books for eligible individuals pursuing approved education and training programs.

Military Scholarships and Grants

Branches of the military offer scholarships and grants for service members and their families pursuing higher education. These financial aid programs can significantly alleviate the burden of graduate school expenses.



Part 5:

Private and Federal Student Loans - Bridging the Financial Gap

You may still owe a balance after factoring in the options discussed earlier in this guide. This is where student loans can provide the necessary financial support. Here are some examples:

United States Federal Student Loans:

Federal student loans, facilitated by the government, present an advantageous financing option for graduate students due to their favorable terms. When juxtaposed with private loans, these loans generally feature lower interest rates and more accommodating repayment plans. Among the array of federal loan options, prominent examples are Direct Unsubsidized Loans and Graduate PLUS Loans. Direct Unsubsidized Loans cater to eligible graduate students irrespective of financial need, offering fixed interest rates and allowing deferred repayment until post-graduation. On the other hand, Graduate PLUS Loans serve students with higher educational expenses, exceeding the bounds of other financial aid provisions. While these loans come with slightly elevated interest rates, they still maintain appealing terms compared to many private loan alternatives. However, it's crucial to recognize that international students typically do not qualify for United States Federal Loans.

To defer or not to defer – that is the question.

For individuals currently managing student loans, it's highly beneficial to consider loan deferral as an option. This allows borrowers to temporarily halt repayment during enrollment periods or financial hardships, alleviating immediate financial strain and enabling them

to concentrate on their academic endeavors. However, it's wise to remain proactive by making payments towards the loans even while in school, thus staying on top of the accruing monthly interest and steadily reducing the overall debt burden.

United States Federal Student Loan Checklist

Here's a comprehensive checklist to guide you through applying for US federal student loans. Navigating the complexities of financial aid can be daunting. This step-by-step guide aims to simplify the process, ensuring you understand each crucial step along the way. From completing the Free Application for Federal Student Aid (FAFSA) to managing loan disbursements and understanding repayment terms, this checklist is a roadmap to help you access the financial resources you need to pursue your educational goals. With careful attention to detail and timely completion of each task, you can confidently navigate the federal student loan application process and focus on your academic journey ahead.

☐ Determine Eligibility

Ensure you meet the basic eligibility criteria for federal student loans. Generally, you must be a US citizen or an eligible noncitizen, enrolled or accepted for an eligible degree or certificate program, and maintain satisfactory academic progress.

☐ Complete the Free Application for Federal Student Aid (FAFSA)

1. Visit the official FAFSA website at fafsa.gov. Duquesne University's school code is 003258.
2. Create an FSA ID: This is your electronic signature and allows you to access and sign your FAFSA electronically.

3. Gather Required Documents: Have your Social Security number, tax information (such as IRS W-2 forms or other records of money earned), and records of any untaxed income ready.

4. Fill out the FAFSA Form: Provide accurate information about yourself and your family's financial situation. Include all schools you're considering attending. Submit the form online.

5. Review Your Student Aid Report (SAR): Once your FAFSA is processed, you'll receive an SAR summarizing the information you provided. Review it carefully for accuracy and make any necessary corrections.

☐ Receive Financial Aid Offer Letters

After the US Department of Education processes your FAFSA, you'll receive financial aid offer letters from the schools where you've been accepted. These letters detail the types and amounts of aid (including federal student loans) you can receive.

☐ Accept or Decline Federal Student Loans

Please review each financial aid award letter carefully. Based on your financial needs and preferences, you can accept or decline the federal student loans offered.

☐ Complete Entrance Counseling

If you're a first-time borrower of federal student loans, complete entrance counseling. This online session helps you understand your rights and responsibilities as a borrower and provides important information about your loan.

☐ Sign Master Promissory Note (MPN)

Complete and sign the MPN, a legal document in which you promise to repay your federal student loan(s) and any accrued interest and fees to the Department of Education.

☐ **Verify Enrollment**

Ensure you're enrolled at least half-time in an eligible program to receive federal student loans. Your school will certify your enrollment status to the loan servicer.

☐ **Receive Loan Disbursement**

Once your enrollment is verified, your federal student loan funds will be disbursed directly to your school to cover tuition, fees, and other education-related expenses.

☐ **Budget Wisely**

Manage your loan funds wisely to cover necessary expenses throughout the academic year. Remember that federal student loans must be repaid with interest, so only borrow what you need.

☐ **Understand Repayment Terms**

Familiarize yourself with the terms and conditions of your federal student loans, including interest rates, repayment options, and grace periods. Keep track of your loan servicer(s) and contact them with any questions or concerns.

☐ **Complete Exit Counseling**

Before leaving school or dropping below half-time enrollment, complete exit counseling. This session provides information about loan repayment and your rights and responsibilities as a borrower after you graduate or leave school.

By following this checklist, you can successfully apply for US federal student loans and confidently navigate the process. Stay informed about your loan obligations and seek assistance from your school's financial aid office or loan servicer.

Private Student Loans

Banks, credit unions and other financial institutions provide private student loans as an alternative avenue to cover education expenses. These loans serve as a viable option for filling gaps in funding, particularly for students who may not qualify for federal loans or require additional financial assistance beyond federal aid. While interest rates and terms vary depending on the lender, private student loans offer flexibility in borrowing amounts and repayment schedules, allowing students to tailor their financing to their needs. For international students seeking financial support, some private lenders offer loans designed for international students studying in the United States. These loans often require a creditworthy cosigner who is a U.S. citizen or permanent resident. By leveraging these private loan options, international students can access the funding necessary to pursue their educational goals in the United States.

Part 6:

Special Tuition Award Programs

For many students, special tuition awards can make pursuing an advanced degree more feasible. Among the various forms of financial aid available, graduate tuition percentage discounts offer a valuable opportunity to offset the cost of tuition based on academic merit, financial need, or other criteria. Here, we'll delve into what graduate special tuition awards entail, how they can be applied, and where to find them at Duquesne University.

What are Special Graduate Tuition Awards?

Graduate tuition awards, also known as tuition remission or tuition waivers, refer to reductions in tuition fees provided to eligible graduate

students. Unlike fixed-dollar scholarships or grants, these awards are calculated as a percentage of the total tuition. They are typically awarded based on academic achievement, enrollment status, or participation in assistantship programs.

Applying Graduate Tuition Percentage Awards at Duquesne University

Duquesne University offers a variety of graduate tuition percentage awards to qualified students across its diverse range of academic programs. These awards are applied directly to the student's tuition bill, reducing the overall amount owed for tuition expenses. To learn if your program offers tuition awards and discover what you need to do to earn this award, navigate to Duquesne's Graduate Tuition Rates page and click on the school of study.

Part 7:

Unlocking the Value: Why Investing in Graduate School Pays Off

Embarking on the journey of graduate school is not merely an academic pursuit—it's an investment in your future. While the prospect of financing graduate education may seem daunting, it's essential to recognize that this investment yields significant returns regarding career advancement, earning potential, and personal growth. Let's explore how paying for graduate school is a wise investment, with tangible examples illustrating its long-term benefits.

Enhanced Earning Potential

One of the most compelling arguments for investing in graduate education is its correlation with higher earning potential. Across various

industries and professions, individuals with advanced degrees consistently command higher salaries than their counterparts with only undergraduate qualifications. For instance, according to the U.S. Bureau of Labor Statistics, the median weekly earnings for professionals with a master's degree are approximately 19% higher than those with a bachelor's degree. Moreover, specialized fields such as law, medicine and business often offer graduate degree holders even more substantial financial rewards.

Career Advancement Opportunities

Graduate education opens many career advancement opportunities that may otherwise remain inaccessible. Advanced degrees equip individuals with specialized knowledge, skills and credentials that are highly sought after in today's competitive job market. Whether aiming for leadership roles, specialized positions or entrepreneurial endeavors, graduate school provides the necessary preparation and credentials to propel your career to new heights. For example, a Master of Business Administration (MBA) can fast-track professionals into executive positions, while a Master of Science in Engineering can lead to lucrative opportunities in research and development.

Expanded Professional Network

Another invaluable aspect of graduate education is the opportunity to cultivate a vast professional network. Graduate programs often bring together talented individuals from diverse backgrounds and industries, fostering a rich environment for collaboration, networking and mentorship. Through interactions with peers, faculty members and industry professionals, graduate students gain access to professional resources, job opportunities and insights into emerging trends and practices within their

field. These connections can prove invaluable throughout one's career, facilitating career advancement, project collaboration and even entrepreneurial ventures.

Personal Growth and Fulfillment

Beyond the tangible benefits of higher earning potential and career advancement, graduate education offers profound personal growth and fulfillment opportunities. Engaging in advanced coursework, research and experiential learning challenges individuals to expand their intellectual horizons, develop critical thinking skills and cultivate a lifelong passion for learning. Moreover, graduate school provides a platform for self-discovery, allowing individuals to explore their interests, strengths and values, ultimately leading to a greater sense of purpose and fulfillment in both personal and professional endeavors.

Remember, while the cost of graduate education may seem daunting, viewing it as a strategic investment in your future rather than a mere expense is crucial. By leveraging the opportunities for career advancement, expanded earning potential, professional networking and personal growth that graduate school offers, individuals can reap substantial returns on their investment in fulfilling careers, financial security, and lifelong intellectual enrichment. So, if you're considering graduate school, remember that the benefits far outweigh the costs, making it a wise investment in your future success and happiness.

Conclusion

As you take the first steps toward your graduate education, it's essential to recognize that financial support is readily available to help you achieve your academic aspirations. Whether you're considering assistantships, employer reimbursement programs, military funding options or student loans, there are many avenues to explore in financing your graduate studies. By investing in your education, you're not just making a monetary commitment; you're investing in your future with the promise of substantial returns regarding career advancement, personal growth and intellectual fulfillment. While the prospect of shouldering the financial burden of graduate school may seem daunting, it's crucial to approach it with confidence and determination. Remember, the opportunities for financial assistance are abundant, and with careful planning and exploration, you can navigate the path to your academic dreams without compromising your financial well-being. So, fear not the challenges ahead; embrace them with optimism and embark on your journey into graduate school, knowing that the investment you make today will yield immeasurable rewards tomorrow.

Remember, where there's a will to learn, there's a way to fund it. Here's to your success in graduate school and beyond! Please feel free to contact us so we can discuss how Duquesne University can help you achieve your goals.



Helpful Web Links

Scholarships

Fastweb
Scholarships.com
College Board
Federal Student Aid

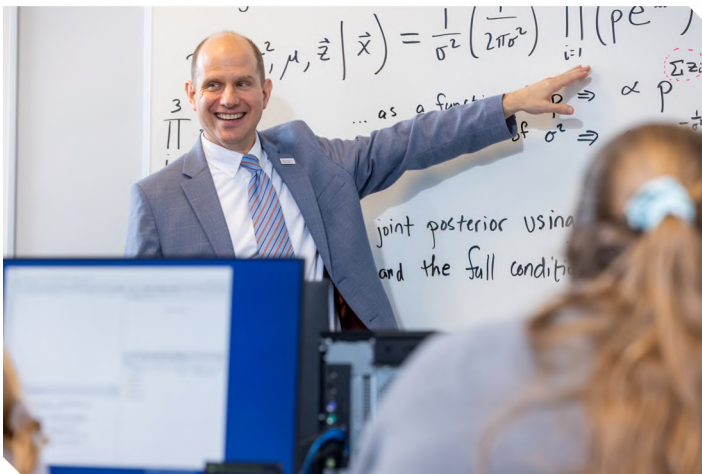
Tuition page

Business
Education
Health Sciences
Law
Liberal Arts
Music
Nursing
Osteopathic Medicine
Pharmacy
Post-Baccalaureate
Pre-Medical
Science and Engineering

Active-Duty Military/Veteran Funding

General Financial Aid Video Information

Visit Duquesne's Financial Aid TV (duq.edu/FinAidTV) for brief videos on a variety of helpful topics including applying for financial aid, types of financial aid and much more.



Contact Us

Do you have specific questions about
paying for graduate school at Duquesne
University? Contact us today!

Office of Graduate Recruitment and Admissions

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