

DUQUESNE UNIVERSITY

GRADUATE FINANCIAL AID GUIDEBOOK

Unlocking the Door to Graduate School Funding

Table of Contents

Introduction 1

Terminology 1

Part 1: The Cost of Attendance 5

Duquesne Graduate Cost Worksheet 5

Part 2: The Power of Scholarships and Grants 6

Differentiating Between Scholarships and Grants 6

Benefits and Advantages of Scholarships and Grants 6

Where to Find Scholarships and Grants 7

Part 3: Assistantships—Earn While You Learn 8

Research Assistantships 8

Teaching Assistantships 8

Graduate Assistantships 8

Federal Work-Study Program 8

Part 4: Employer Reimbursement—Your Job May Help Foot the Bill 9

Part 5: Military/Veteran Funding - Serve Your Country and Your Future 10

G.I. Bill 10

Military Scholarships and Grants 10

Part 6: Federal and Private Student Loans for Graduate and Professional Students 11

Public Service Loan Forgiveness 12

Private/Alternative Educational Student Loans 12

Best Practice for Financing Your Degree 12

United States Federal Student Loan Checklist 12

Part 7: Special Tuition Award Programs 15

What are Special Special Tuition Award Programs? 15

Applying Graduate Tuition Percentage Awards at Duquesne University 15

Part 8: Unlocking the Value: Why Investing in Graduate School Pays Off 15

Enhanced Earning Potential 15

Career Advancement Opportunities 15

Expanded Professional Network 16

Personal Growth and Fulfillment 16

Conclusion 17

Helpful Web Links 17

Contact Us ..... back cover

Introduction

Welcome! In requesting this guide, you already know the benefits of a graduate education; it's great that you're also seeking information about funding your educational investment. This guide highlights clear, practical information to support your graduate academic goals.

At Duquesne University, we are committed to serving our students. We invite you to explore ways to finance your graduate education, supported by our focus on academic excellence and student success.





Terminology

Graduate funding options differ from undergraduate programs. Before exploring funding options for your graduate degree, here are some key terminologies commonly used in higher ed and throughout this guidebook. 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.

Federal College Work-Study programs: Federal College 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. View positions at **duq.edu/work-at-DU** under the Federal College Work-Study section.

Free Application for Federal Student Aid (FAFSA) is a form used by students in the United States to apply for federal financial aid for graduate





programs. By completing the FAFSA, graduate students can be considered for federal financial aid options such as loans and work-study programs. The FAFSA gathers information about a student to determine eligibility for aid. Submitting the FAFSA is a key step for graduate students to access financial support to help cover tuition and other education-related costs. An institution that offers its own need-based aid for graduate students will use the FAFSA to determine eligibility. Learn more about the FAFSA.

Entrance Counseling: Entrance counseling is a mandatory information session that graduate students must complete before receiving federal student loans. Entrance counseling ensures students understand the terms and conditions of federal loans and borrowers' rights and responsibilities. The counseling session covers how interest works, options for repayment, and how to avoid delinquency and default. Once completed, a record of your completion will be sent to the schools you selected, and you can then receive your loan money.

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 state agencies, university programs, 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): The master promissory note (MPN) is a legal document in which a borrower promises to repay loan(s) and any accrued interest and fees to the U.S. Department of Education. It also explains the terms and conditions of your loan(s). 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.

Professional Student: A professional student is someone enrolled in a post-baccalaureate program (e.g., JD, MD, PharmD) that leads directly to licensure in a specific profession. These programs focus on practical, clinical skills rather than pure academic research. These degrees usually require professional licensing to begin practice.

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.

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 Reimbursement: Tuition reimbursement is an employer-sponsored education benefit in which a company pays back an employee for all or part of the cost of approved coursework, degree programs, or professional certifications. In most cases, the employee pays tuition upfront and receives reimbursement after successfully completing the course and meeting the employer's requirements.



Corporate tuition reimbursement programs typically include:

- Coverage for eligible expenses such as tuition, fees, and sometimes books or materials
- Requirements tied to academic performance (e.g., minimum grade thresholds for reimbursement)
- Limits on annual or lifetime reimbursement amounts
- Conditions related to employment status, tenure, or continued service after completion
- Large employers (e.g., national retailers, healthcare systems, and Fortune 500 companies) often use tuition reimbursement as part of their employee benefits packages to support workforce development, improve retention, and build job-related skills.

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.

Part 1:

The Cost of Attendance

Cost of Attendance (COA) is the estimated total cost to attend a college or university for one academic year, covering both direct charges (tuition, fees) and indirect expenses (books, housing, transportation, personal expenses). Used by financial aid offices to determine eligibility, it sets the maximum amount of aid a student can receive. The COA will be included in your financial aid award letter offer once you are admitted to a program.

The worksheet below outlines key factors to consider when evaluating the cost of attendance, so you can approach your graduate education with confidence and clarity. We also encourage students to schedule a planning conversation with a member of our financial aid team.

Duquesne Graduate Cost Worksheet

1. Find Your Program's Tuition Rate

Visit Duquesne University's Tuition & Fees page at **duq.edu/Tuition** to find the current tuition rate for your program. Be sure to check for any special rates based on your field of study — you might qualify for significant savings!

2. Know Your Credit Requirements

Understanding how many credits your graduate program requires is a key step in planning your academic journey. Visit your program's website to take a moment to confirm the total number of credits needed to complete your degree — this will help you estimate your overall tuition cost and timeline to graduation.

Multiply credits × per-credit rate to estimate base tuition.

Example Program with (36 credits):
Full rate: 36 × $1,840 = $66,240
With 25% award: 36 × $1,380 = $49,680

3. Add Mandatory & Program-Specific Fees

Beyond tuition, your program may include additional fees — some charged per semester, others per credit. These can cover things like lab access, technology, clinical placements, or other specialized resources. Check for any semester or per-credit fees related to your program.

4. Health Insurance

Duquesne University requires all full-time students to have health insurance coverage. You have two options:

Enroll in Duquesne's Student Health Insurance Plan, which offers comprehensive coverage tailored for students.

Waive the plan by providing proof of comparable coverage through another provider.

Make sure to review your options carefully and submit your decision by the deadline to avoid automatic enrollment and charges.

5. Housing & Food

Decide whether you'll live on-campus — in popular options like Brottier Hall or McGinley Hall or off-campus in nearby housing.
Each choice comes with different costs and conveniences, so explore what works best for your lifestyle and budget.

If you choose on-campus housing, don't forget to:

- Budget for food and utilities, whether included or separate.
- Pay the $100 non-refundable housing application fee to secure your spot.
- Start planning early to ensure a smooth transition and avoid last-minute stress.

6. Other Costs

As you prepare for graduate school, be sure to budget for essential expenses that go beyond tuition and fees. These may include:

- Books and supplies specific to your courses and program
- Transportation and parking, whether commuting or living on campus
- Professional expenses, such as clearances, uniforms, or licensure preparation required for your field

7. Build Your Duquesne Cost Worksheet

Find your program's per-credit rate

Confirm total credits

Multiply for base tuition

Add fees, health insurance, housing, and living costs

Total = Estimated Cost of Attendance

Part 2:

The Power of Scholarships and Grants

Planning for graduate education is an important step, and understanding your funding options can make the process more manageable. Scholarships and grants can reduce costs and expand opportunities for your studies.

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 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 help reduce the overall costs.

Part 3:

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 support during graduate school and fosters skills development, networking opportunities, and a deeper integration into the academic community. 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. Students seeking work-study positions are encouraged to explore opportunities early.



Part 4:

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. Duquesne offers a deferred payment option for students who are using employer reimbursement.

Part 5:

Military/Veteran Funding - Serve Your Country and Your Future

Military benefits, particularly through programs like the Yellow Ribbon Program, offer 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.

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 can help defray graduate school expenses.



Duquesne University has been named one of the

BEST COLLEGES FOR VETERANS

Military Times Best for Vets: Colleges ranking

Part 6:

Federal and Private Student Loans for Graduate and Professional Students

Recent changes in federal financial aid programs will eliminate the Graduate PLUS loan for new students —but that doesn't mean your educational goals have to be put on hold. There are still reliable and flexible ways to fund your graduate studies and move forward with confidence.

One of the most dependable options is the Federal Direct Unsubsidized Loan, see the chart below for updated loan limits and visit our website for the most up to date information on the new federal financial aid programs.

Current Limits (before July 1, 2026)
Annual limit: $20,500
Aggregate Limit: $138,500 (includes undergraduate borrowing)
Changes Effective July 1, 2026
Graduate Students
• Loans must be prorated based on enrollment status • Annual limit remains $20,500 • Aggregate limit: $100,000 (excludes undergrad borrowing)
Professional Students
• Professional students include Law, PharmD, and Doctor of Osteopathic Medicine • Loans must be prorated based on enrollment status • Annual limit: $50,000 • Aggregate limit: $200,000 • Total Aggregate limit: $257,500 across all federal loan programs (undergraduate and graduate)

**chart includes information as of August 15, 2026.*

Borrowers who take out new federal loans after this date will only have access to two repayment plans:

Starting July 1, 2026, the new Tiered Standard Repayment Plan for federal student loans will feature fixed monthly payments over 10, 15, 20, or 25 years, based on the total loan balance.

- $0 – $24,999: 10 years
- $25,000 – $49,999: 15 years
- $50,000 – $99,999: 20 years
- $100,000+: 25 years

Payments are fixed (non-income driven), similar to a home mortgage and becomes the default, required plan for new borrowers and loans as of July 1, 2026. This plan offers lower monthly payments for higher balances compared to the traditional 10-year plan but may take longer to pay off. Public Service Loan Forgiveness (PSLF), for plans longer than 10 years may not qualify.

Starting July 1, 2026, The Repayment Assistance Plan (RAP) is a new income-driven repayment (IDR), which qualifies for Public Service Loan Forgiveness (PSLF). RAP payments are based on income, generally 1%-10% of AGI, and it will likely become the default IDR option for new loans, offering 10-year forgiveness for PSLF or 30-year for others.

- Monthly payments are based on your income:
- **You'll pay between 1% and 10% of your adjusted gross income (AGI).**
- You get a **$50/month discount** for each dependent you claim.
- The minimum payment is $10/month, even if your income is very low.

You may get help with:

- Interest waivers (you don't have to pay all the interest).
- Principal subsidies (up to $50/month may be covered).
- If you make qualifying payments for 30 years, the remaining loan balance is forgiven.
- Starting January 1, 2026, any forgiven debt under RAP will be considered taxable income.

The Department of Education offers repayment resources and loan simulator to help borrowers choose the best repayment strategy.

Public Service Loan Forgiveness

The Public Service Loan Forgiveness (PSLF) program forgives the remaining balance on federal Direct Loans for borrowers working full-time for government or qualifying not-for-profit organizations. To qualify, you must make 120 qualifying monthly payments under an accepted repayment plan. Forgiveness is tax-free.

The PSLF Help Tool allows a borrower to:

- Check to see if your employer is already in our employer database.
- Request that your employer's eligibility be reviewed if it is not already in our database or has not yet had its eligibility determined.
- Prepare and sign your PSLF form, and request certification and signature from your employer—all electronically.
- Generate your PSLF form for manual signature and submission.

Top tip: Certify your employment every year and any time you change employers. This lets you confirm you're on track toward forgiveness.

Private/Alternative Educational Student Loans are not eligible for PSLF.

Private/Alternative Educational 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 and creditworthiness of the application, 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.

Students are not limited to these lenders and are free to choose any financial institution to borrow an alternative educational loan. Duquesne University recommends that students start the alternative education loan process after July 1 prior to the start of the fall semester. Duquesne University has a historical list of lenders and online comparison tool to help students identify a potential lender.

Best Practices for Financing Your Degree

1. Start with Federal Aid

- Complete the FAFSA early to access federal Unsubsidized Loans.
- Understand your annual and lifetime borrowing limits and plan accordingly.

2. Maximize Scholarships and Grants

- Apply for institutional scholarships offered by your school.
- Use platforms like AccessLex (for medical students) to find external scholarships.
- Look into **state and national programs** that support students in high-demand professions.

3. Budget Strategically

- Create a realistic budget that includes tuition, living expenses, and exam fees.
- Consider cost-saving options like shared housing, used textbooks, and student discounts.
- Plan ahead for any funding gaps that may arise due to loan limits.

4. Explore Private Loans Carefully

- If your costs exceed federal limits, **private loans** may help fill the gap.
- Compare lenders, interest rates, and repayment terms.
- Be aware that private loans typically lack federal protections like income-driven repayment and forgiveness.

5. Seek Financial Counseling

- Duquesne University offers **financial aid advisors and financial planning appointments**
- Ask questions and get personalized guidance to make informed decisions.

United States Federal Student Loan Checklist

Here's a comprehensive checklist to guide you through applying for US federal student loans. Understanding financial aid steps can help you move forward with clarity.

☐ **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, as a part or full-time student, cannot be in default on any prior federal student loans, and maintain satisfactory academic progress.

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

1. Gather Required Documents: Most financial information required will be automatically transferred from the IRS. Applicants are required to give consent to transfer the data. However, you may need to enter manual information for additional financial assets like foreign income, amount in checking/savings, and net worth of investments.

2. Create an FSA ID: This is your electronic signature and allows you to access and sign your FAFSA electronically.

3. 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.

4. 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.



Part 7:

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 select the school of study.

Part 8:

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. 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.

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.

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.

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.



Conclusion

As you begin your graduate journey, a range of financial options—assistantships, employer benefits, military programs and loans—can help support your goals. 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.

With planning and the right resources, you can move forward with confidence and focus on your academic and career goals. 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

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

Duquesne University
600 Forbes Avenue
Pittsburgh PA 15282
Email: gradadmissions@duq.edu
Phone (412) 396-6219

Office of Financial Aid

Duquesne University
600 Forbes Avenue
Pittsburgh PA 15282
Email: faoffice@duq.edu
Phone (412) 396-6607

DUQUESNE UNIVERSITY