

Office of Student Financial Planning

2nd Floor – Becker Library

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Phone: 314-362-6845

Hours: Monday through Friday from 8:30am to 5pm

First Steps for Financial Aid:

1. File 2020-2021 FAFSA at www.fafsa.ed.gov (available now)—no parental data needed.
2. Request 2018 IRS Tax Transcript from IRS.gov website (or use IRS DRT)
3. Follow email that we sent you for access to NetPartner (March/April 2020).
4. Submit any documents marked “Not Received.”
5. Once all documents are in, we will email you notifying you of your award (April-May 2020).

2020-2021 - First Year PT Tuition:

Semester 1: Fall 2020 Tuition: \$20,973

Semester 2: Spring 2021 Tuition: \$20,973

Summer Clinical: Summer 2021 Tuition: \$3,428

TOTAL Direct Charges: Year 1 \$45,374

Variable costs included in budget (approx.): \$ 22,950

Total cost of attendance (maximum you can borrow) \$68,324

Tuition for the entire PT Program

Year One	Year Two	Year Three
Fall 20: \$20,973	Fall 21: \$20,973	Clinical #3: \$4,285
Spring 21: \$20,973	Clinical #2: \$3,428	Clinical #4: \$5,142
Clinical #1: \$3,428	Spring 22: \$20,973	Spring 23: \$20,973
	TOTAL DIRECT CHARGES: \$121,148	

Loans Available

Direct Unsubsidized Stafford Loan - \$20,500

6.08% interest accrues throughout the life of the loan, and 1.059% origination fee; 6-month grace period after graduation

Direct Graduate PLUS Loan - up to cost of attendance, minus any other awards or scholarships

7.08% interest accrues throughout the life of the loan and 4.236% origination fee; repayment begins 6 months after graduation

Private or Alternative Loan – Through the lender of your choice; may borrow up to cost of attendance, minus any other awards or scholarships. Repayment and interest terms are agreed upon between you and the lender.

Useful websites

- **NetPartner:** Accept your awards, see missing paperwork, etc
- **WebSTAC:** Pay your bill and set up direct deposit for eRefunds
- **Studentaid.gov:** Apply for a PLUS loan, complete entrance/exit counseling, etc
- **NSLDS.ed.gov:** See all your federal loan balances and your loan servicer's information

Scholarships/Other aid Available

Merit-Based Physical Therapy Scholarships

- Awarded by PT Program
- No separate application
- Amounts/number vary

Essay-Driven Physical Therapy Scholarships

- Awarded by PT Program
- Essay application required
- Amounts/number vary

Need-Based Physical Therapy Scholarships

- Eligibility determined by Financial Aid Office
- Amounts/number vary
- **To Apply:** File FAFSA

Need-Based Physical Therapy Loan

- Interest rate: 3% during repayment
 - Interest does NOT accrue during school
- No origination fee
- Grace period: 3 months, interest-free
- Eligibility determined by Financial Aid Office
- Amounts/number vary
- **To Apply:** File FAFSA

Physical Therapy Assistantships

- Awarded based on previous research experience and academic achievement
- Must work a certain number of hours as arranged by you and PT Program
- Must maintain a 3.25 cumulative GPA and good evaluations to renew award
- Awarded by PT Program
- **To Apply:** Complete application provided in Admittance Packet

Federal Work-Study

- Job within PT Program
- Funds earned through bi-weekly paycheck
- Hourly rate of pay determined by PT Program
- Work-study earnings count toward your Cost of Attendance
- Awardees determined in August/September
- Placed by PT program after eligibility is determined by Financial Aid
- **To Apply:** File FAFSA