

Financing Your Distance Ed.M. Education

2025–2026



Available Types of Financial Aid

Students admitted to the HGSE Online Ed.M. program may be considered for the following forms of financial aid:

1. **HGSE Grant**- this is a need-based grant available to both domestic and international applicants, and eligibility is based on data from your financial aid application. The maximum grant for part-time online students is \$11,500 for the 2025-2026 academic year. Part time students may receive a maximum total grant of \$23,000 for the duration of their two-year program. It is important to note that most part-time students are not eligible for HGSE Grant due to our strict eligibility criteria; part-time students must also reapply for financial aid for subsequent academic years at which time financial aid eligibility is redetermined.
2. **Federal Direct Unsubsidized Loan**- this is a federal loan available to U.S. citizens and permanent residents and is a standard part of a financial aid offer. The maximum Federal Direct Unsubsidized Loan is \$20,500 for the 2025-2026 academic year, and students must maintain at least half-time enrollment (6 credits/term) to retain eligibility for the loan. You can learn more about this loan program on our website.
3. **Supplemental Student Loans**- these loan programs can help meet the difference between any aid you receive from HGSE and the student budget for your program and are available to both domestic and international applicants. There are numerous supplemental student loan programs available, and supplemental student loans require a separate credit-based application that is submitted directly to the provider of your choice. You can learn more about supplemental student loans on our website.

Note that total financial aid from all sources cannot exceed the student budget listed on page 2.

Financing Your Ed.L.D Education 2025–2026

Applying for Financial Aid

The following components must be submitted to apply for financial aid, and the deadline to complete all materials is February 14, 2025:

1. HGSE Financial Aid Application- this is completed by domestic and international applicants via the HGSE Student Aid Portal, and you are sent instructions for accessing this system in mid-January after the HGSE Admissions Application deadline.
2. 2025-2026 Free Application for Federal Student Aid (FAFSA)- this is completed by U.S. citizens and permanent residents. The FAFSA is submitted online, directly to the Federal Processing Center. When completing the FAFSA, please note that parental information is not required. To ensure we receive a processed copy of your data you must list HGSE's Federal Institution Code- E00213 on your FAFSA. If you prefer to apply for Federal aid exclusively (Federal Work Study and loans) you must only submit the 2025-2026 FAFSA.
3. Additional information as required or requested- this may include supplemental information that is requested by the HGSE Financial Aid Office and/or required by the U.S. Department of Education. You will be able to track supplemental requirements via the HGSE Student Aid Portal.

How Much Does a Virtual Year at HGSE Cost?

As a HGSE distance student, you will be enrolled for approximately 10 months each year; the cost estimates to the right include tuition, related educational expenses, and estimated living expenses for a single student. Our living expense estimates are derived from multiple data sources and assume a reasonable but modest lifestyle.

The first step in putting together a financing plan for your education is to understand the expenses you will need to meet. When creating your own personal budget, please note that the only fixed expenses for which you will be billed are tuition and health insurance fees shown in the chart below. Expenses such as rent, food, and personal expenses will vary by individual. Please note that exceptions to the student budget are not allowed for distance students.

HGSE Student Budget for 2025-2026 Online Ed.M. Program (10-month academic year)		
Fixed/Directly Billed Expenses		
Tuition	\$31,122	
Allowances that may vary by individual, and should not be exceeded		
Rent, Utilities, & Food	\$26,878	many distance students may not incur these as educational costs, but they are used to help establish financial aid eligibility
Personal Expenses	\$4,654	
Transportation	\$665	
Books & Supplies*	\$280	
Federal Loan Fees**	\$216	
Total Student Budget	\$63,815	
*includes \$230 HGSE Document Fee (directly billed)		
**included only for U.S. Citizens and Permanent Residents		

This table represents cost estimates for the 2025-2026 academic year only and does not include increases for future expenses.
There is a \$120 graduation fee in Year 2 of the program for graduating students.

HEALTH INSURANCE & STUDENT HEALTH FEES

The Harvard University Student Health Program (HUSHP) is a comprehensive health program comprised of two parts: the Student Health Fee and the Student Health Insurance Plan. **Online part-time Ed.M. students will not be automatically enrolled into the comprehensive health program.**

Important: Online part-time Ed.M. students must have health insurance that covers urgent and emergency care when visiting Harvard University for in-person activity, e.g., 5-day pre-program residency.